



# Commercial Markets Business Overview

PMA Companies' mission is to deliver industry-leading service and innovative solutions to our key partners—our clients and brokers. The result? Our clients receive customized program structures to tackle their most critical risk management objectives. Our brokers benefit from our consultative approach, efficient service, and industry expertise.

## Specialized Services

**PMA Companies provides flexible, tailored solutions to address your clients' unique business needs with integrated risk management, claims, and managed care solutions.**

## Risk Control

We work in a consultative fashion to identify loss drivers, evaluate ways to mitigate exposures, and construct risk management programs that enhance a culture of safety and provide practical solutions to reduce losses and improve safety.

## Claims Management

With a collaborative, team approach, we focus on improved outcomes and returning employees to work. We effectively control costs and proactively manage claims – directly impacting your client's bottom line.

## Managed Care

A key partner in our integrated team approach, our managed care professionals utilize a holistic approach to each case. The result—costs are controlled, treatments are appropriate and pain is effectively managed.

## Commercial/Middle Markets

- ★ Workers' Compensation Premiums \$50K to \$1M
- ★ Guaranteed Cost, Dividend Plans, and Loss Sharing Programs, including Retrospectively Rated and Deductible Options
- ★ Multiline capabilities, including WC, Auto, GL, and Property
- ★ Customized Risk Control and Claims Service Action Plans
- ★ Key Industries: Long-Term Healthcare; Manufacturing; Food; Wholesale, Retail, and Distribution; Higher Education (College, University and Private Schools)

**Looking for Innovative Middle Market Insurance Solutions? Let's Talk.**

## PMA COMPANIES

- ★ 100+ Years Serving Clients
- ★ National Casualty Insurance Carrier, Top-10 TPA
- ★ Traditional and Alternative Risk Solutions Provider
- ★ AM Best “A+” (Superior) XV, S&P Global “A+”
- ★ Member of Old Republic General Insurance Group (ORGIG), the largest business segment within Old Republic International (ORI), a Fortune 500 Company and one of the 50 largest shareholder-owned insurance businesses in the U.S.

Ratings contained herein are as of 02.14.23  
AM Best ratings are under continual review  
and subject to change or affirmation.  
To confirm the current rating, please visit  
[www.ambest.com](http://www.ambest.com).

## RECENT SUCCESSES

INDUSTRY	LINE OF BUSINESS	PREMIUM
<b>DURABLE GOODS MANUFACTURING</b>		
Wood Products Manufacturer	Workers' Compensation	\$400–450K
Textile Manufacturer	Workers' Compensation	\$300–375K
Auto Parts Manufacturer	Workers' Compensation	\$250–300K
Industrial Components Manufacturer	Workers' Compensation	\$150–200K
Electrical Components Manufacturer	Property, Auto, General Liability	\$100–150K
Plastic Products Manufacturer	Property, Auto, General Liability	\$100–150K
<b>FOOD INDUSTRY</b>		
Bakery	Workers' Compensation	\$600–650K
Food Distributor	Workers' Compensation, Auto	\$400–450K
Gourmet Food Distributor	Workers' Compensation	\$300–350K
Food Manufacturer	Workers' Compensation, Auto, General Liability	\$250–300K
Candy Manufacturer	Workers' Compensation	\$250–300K
Snack Food Manufacturer	Workers' Compensation	\$200–250K
<b>LONG-TERM HEALTHCARE</b>		
Assisted Living	Workers' Compensation	\$500–550K
Continuing Care	Workers' Compensation	\$400–450K
Nursing Home	Workers' Compensation	\$150–200K
<b>WHOLESALE, RETAIL &amp; DISTRIBUTION</b>		
Restaurant Chain	Workers' Compensation, Auto, Property	\$500–550K
Women's Clothing Store	Workers' Compensation	\$450–500K
Online Fulfillment Center	Workers' Compensation	\$200–250K
Scientific Equipment Distributor	Workers' Compensation	\$150–200K
<b>HIGHER EDUCATION</b>		
College	Workers' Compensation	\$500–550K
Regional University	Workers' Compensation	\$140–180K
<b>GENERAL BUSINESS</b>		
Printer	Workers' Compensation, Auto	\$450–500K
High-End Hotel	Workers' Compensation, General Liability	\$350–400K

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**PMA COMPANIES (PMA)** is a trusted leader and recognized expert in commercial risk management insurance solutions and services. PMA specializes in workers' compensation, commercial auto, general liability, and commercial package & umbrella coverages as well as offering claims administration and risk management services through PMA Management Corp., its wholly owned TPA. PMA's issuing insurance companies are Pennsylvania Manufacturers' Association Insurance Company, Manufacturers Alliance Insurance Company, and Pennsylvania Manufacturers Indemnity Company. PMA is part of Old Republic International, a Fortune 500 company (NYSE: ORI). [ORGIG.COM](http://ORGIG.COM)