

SPOTLIGHT ON SUCCESS

Beyond the Numbers



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Beyond the Numbers



Look at PMA Companies by the numbers and you'll see an array of impressive results. Stellar customer satisfaction. Long-term client retention. Growth in all markets. Plus plenty of proof that PMA delivers tangible value to clients across industries.

We invite you to examine PMA by the numbers, but also learn what's beyond the numbers. Explore the capabilities of PMA. Our passionate people, service-driven culture, and the results we achieve for our clients. See how PMA's unyielding commitment to customer service and teamwork with clients and partners produce measurable results from safer workplaces to dramatically reduced costs. Then consider how PMA Companies can help your organization achieve better numbers, too.



PMA COMPANIES

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Villanova University

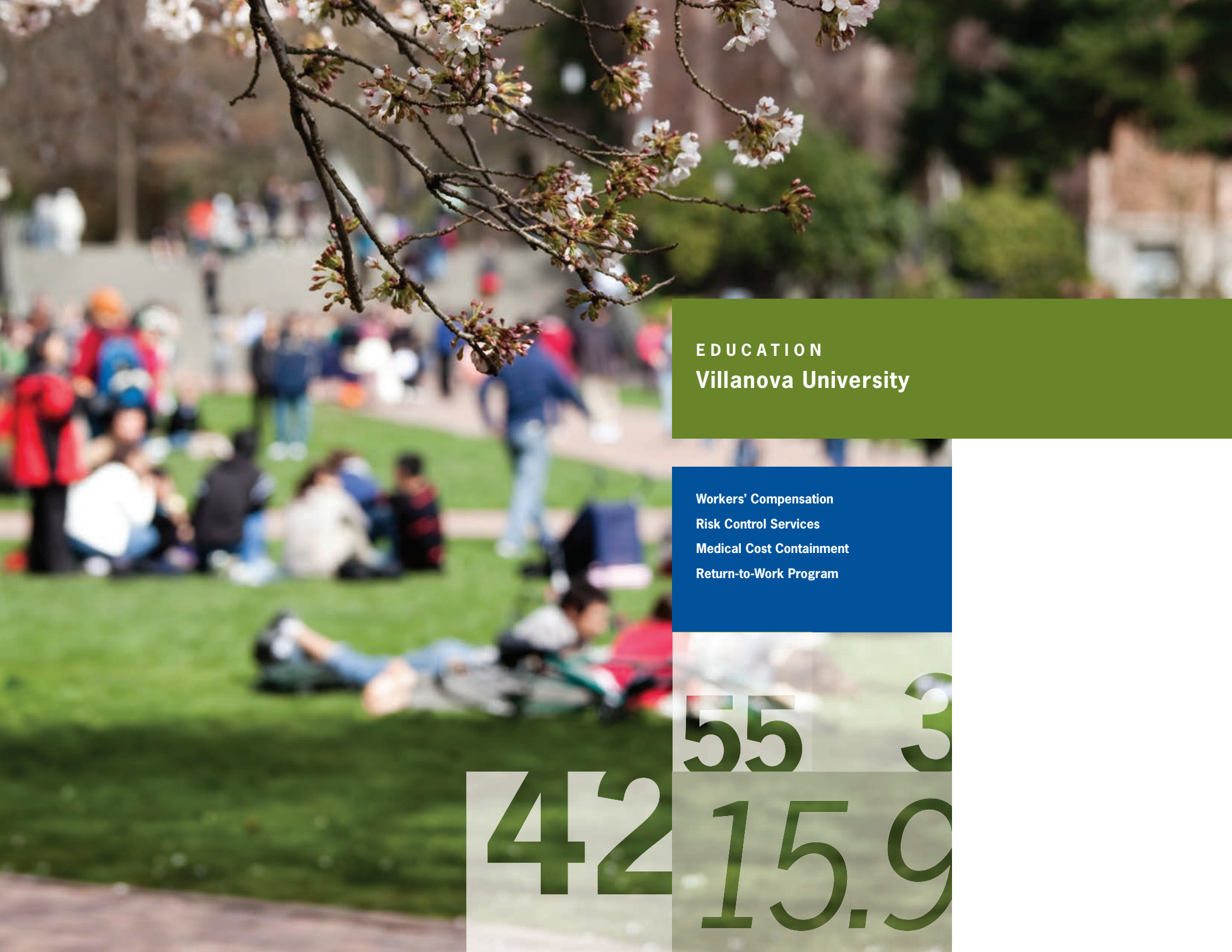
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EDUCATION
Villanova University

- Workers' Compensation
- Risk Control Services
- Medical Cost Containment
- Return-to-Work Program

42 55 3
15.9

Major Results for a Main Line School

Hundreds of colleges and universities choose PMA for their risk management solutions, including six of eight Ivy League schools.

Villanova University employs more than 2,000 people, including some 600 faculty and over 1,000 students in work-study jobs. A Philadelphia Main Line institution since 1842, Villanova has staff and students onsite 365 days of the year. So there's nothing small or simple about Villanova—or its risk management needs.

Nearly 2 decades together

Since 1995, Villanova has chosen to protect its employees through PMA Companies' range of workers' compensation risk management solutions. And the results are a textbook case of how a large institution can continually improve its risk profile and reduce costs.

3-pronged strategy

PMA has been instrumental in helping Villanova manage its risk management challenges, in cooperation with the university's Risk Management and Human Resources departments, and insurance broker, Willis.

Working closely together, the organizations pursue a three-pronged strategy that emphasizes risk control and injury prevention, cost containment and return to work.

From 15.9 days to 0.3 days

PMA and Villanova continually emphasize the importance of timely reporting of workers' compensation claims—a critical factor in establishing earlier treatment for injured employees and controlling medical costs for the university. In 1998, the average time to report a claim was 15.9 days. Today, that figure is just 0.3 days, paving the way to a better outcome for the injured employee and the university.

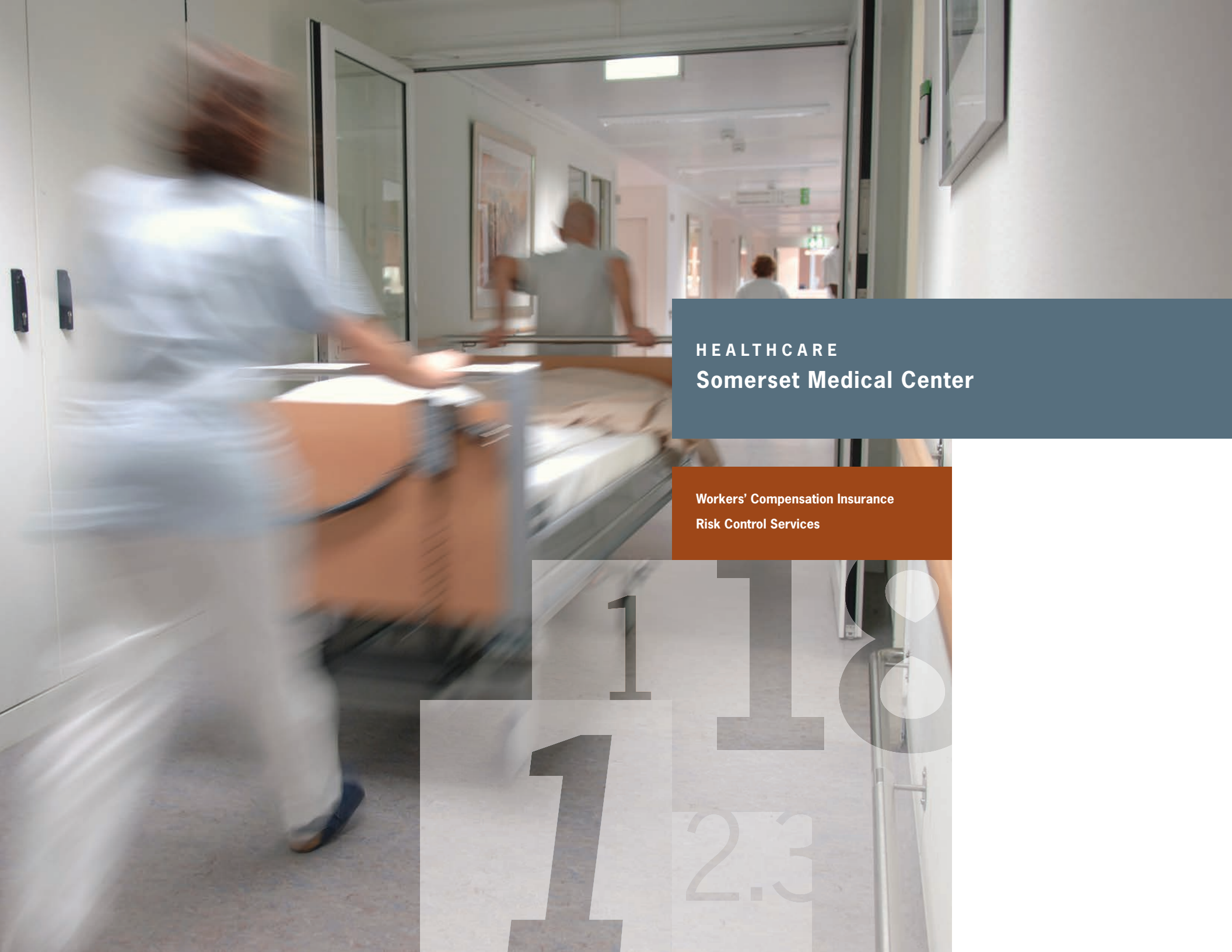
55 percent medical cost savings

Through PMA's strategic network of healthcare providers, Villanova's injured employees are seen by a physician the same day their injury occurs. The university quickly gets a report and immediately plans accordingly for how to handle the employee's recovery. As a result

of this approach, Villanova generated medical cost savings representing about 55% of the university's premium payments for 2010—a total of more than \$3.5 million since 1995.

42 percent fewer lost-time claims

Villanova's return-to-work program helps injured employees get back on the job as quickly as possible—in a modified capacity, if necessary. PMA also provides a dedicated nurse case manager, when appropriate, to assist employees through the recovery process. This also helps Villanova manage all other aspects of lost-time and medical-only claims, including treatment program monitoring, medical record review and utilization reviews. And return-to-work is working. Since 1995, Villanova has experienced 42% fewer lost-time claims.



HEALTHCARE
Somerset Medical Center

Workers' Compensation Insurance
Risk Control Services

1

18

1

2.3

A Healthy Workers' Compensation Program

PMA provides risk management services to some of the largest hospitals, health systems and nursing homes in the country.

Somerset Medical Center is a nationally accredited, 355-bed regional medical center. This institution provides high-quality, comprehensive services by putting patients' needs first—but it also takes excellent care of its employees.

#1 ranking

Since 2002, PMA Companies and Conner Strong, Somerset Medical Center's broker, have partnered to make Somerset's workers' compensation program the #1 program in New Jersey's healthcare industry. Among the 234 employers in New Jersey with hospital payrolls, Somerset Medical Center has maintained the lowest workers' compensation experience modification rating and lowest workers' compensation losses in four of the past five years. That success has been built around teamwork, partnership and an ironclad commitment to setting goals and achieving results.

From 9 days to 2.3 days

Prompt reporting is one of the most effective ways to reduce the cost of workers' compensation claims. Working with PMA Companies, Somerset Medical Center has educated managers and supervisors on the importance of timely reporting and has instituted a centralized reporting process using PMA CINCH®, PMA's convenient, on-line risk management information system. The result? Since 2003, the medical center's claim reporting time has dropped from nine days to a record-low 2.3 days.

18 departments, 24/7 care

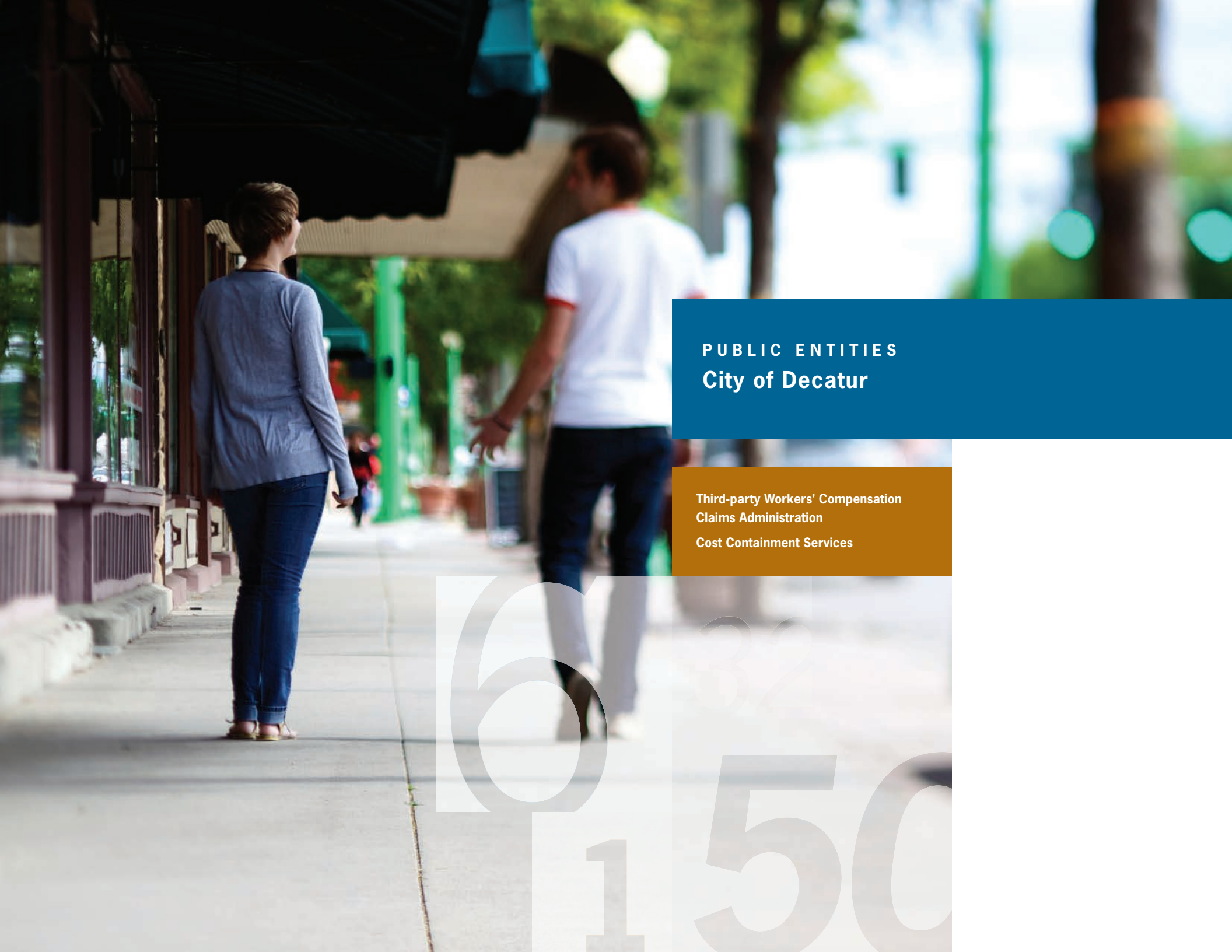
PMA Companies lauds Somerset Medical Center for its proactive approach to risk control. Somerset routinely examines all departments, shifts and locations to identify accident trends and to develop programs to address potential losses before they occur. The medical center has worked with PMA Companies on several risk

control measures, including forms and flow charts to help employees follow the claims process and to identify and track root causes of claims so the team can initiate preventative steps.

1ST rate return-to-work program

To ease injured workers back to work as soon as it's medically safe, PMA Companies helped Somerset Medical Center develop and deploy a formal return-to-work program. When an employee is injured, Somerset works with its PMA adjuster to determine the employee's abilities. When a doctor advises that return to work would be safe, whether at reduced hours and/or in a light-duty role, the medical center's departments find work for the returning employee.

Working with PMA Companies and Conner Strong, Somerset Medical Center continues to successfully manage the health of its world-class workers' compensation program.



PUBLIC ENTITIES
City of Decatur

Third-party Workers' Compensation
Claims Administration
Cost Containment Services

6
32
150

Protecting Employees. Safeguarding Public Money.

PMA has specialized in risk solutions for public entities for over 50 years. Many of PMA's municipal and state clients have national award-winning risk management programs.

Located just nine miles outside of Atlanta, the City of Decatur, Georgia, traces its roots to 1823. Today, Decatur is home to more than 20,000 residents who are served by 300+ full-time and part-time city employees.

6 years of success—and counting

A self-insured public entity, Decatur has relied on PMA Companies for third-party administration services since 2003. Every year, PMA Companies partners with Decatur to continually improve the city's workers' compensation program, helping better protect employee safety and wellness while making the best use of public funds.

32 percent reduction in claims

The city guides its workers' compensation program with a return-to-work philosophy. That is, when injured employees are capable of returning to work, even if in a light- or modified-

duty capacity, the city welcomes them back. This approach helps limit the duration of claims, maintain productivity and reduce overall costs. In fact, working with PMA Companies, Decatur has effected a 32 percent reduction in claims.

Less than 1 day's time

A PMA Companies study has shown that claims reported within three days generally cost one-third of those reported in 20 days or longer. Using PMA CINCH®, PMA's convenient, on-line risk management information system, it's easy for the City of Decatur team to enter first injury reports and receive an immediate claim number. So, they're able to ensure that on-the-job injuries are reported to PMA Companies within a day, if not sooner.

50 percent medical savings

PMA Companies' proven medical cost containment program, including bill review and repricing, can help control spiraling

medical costs. For the City of Decatur, PMA's comprehensive medical cost containment program has saved nearly 50 percent, or more than \$400,000, on billed medical charges since 2003.

1:1

In addition to PMA Companies' powerful on-line tools, the City of Decatur benefits from the personal support of its dedicated PMA claims representative. On issues large and small, PMA and Decatur work closely; in fact, they recently collaborated to settle the city's oldest and largest claim.

Today, the City of Decatur has no open lost-time claims. Working with PMA Companies, city managers intend to keep it that way, as they continue to build on their success in protecting people and stewarding resources.



MANUFACTURING
Goya Foods

Workers' Compensation Insurance
General Liability Insurance
Commercial Automobile Insurance
Risk Control Services

55204
25

A Seasoned Partnership

PMA opened in 1915 to meet the workers' compensation needs of manufacturers. Nearly 100 years later, PMA brings manufacturers sophisticated, complete risk management solutions.

Founded in 1936, Goya Foods is the largest Hispanic-owned food company in the United States. The premier source for authentic Latino cuisine, the company operates under its well-known motto, "If it's Goya, it has to be good." Those words hold true for their approach to risk management, as well.

20+ years of collaboration

For more than two decades, Goya Foods has partnered with T&H Brokers and PMA Companies. Together, this team continually assesses and improves safety across Goya's 15 locations and 3,000 employees. Goya has leveraged technology and automation to enhance production and delivery, and loss analysis benchmarking and safety committees to improve workplace safety.

25 percent decrease in frequency 26 percent drop in severity

Through a proactive approach to risk control, Goya Foods continues to improve its workers'

compensation program. From 2007 to 2009, T&H Brokers and PMA Companies helped Goya achieve significant improvements in workers' compensation, including a 25 percent decrease in the frequency and a 26 percent drop in the severity of claims.

55 percent reduction in severity of auto claims

Goya Foods has implemented formal driver safety programs, strengthening its ability to monitor auto incidents and identify "at risk" drivers. Those efforts have paid off. Despite increasing production and hiring more employees, overall auto claims frequency is down 37 percent, with severity down by 55 percent.

From 18 days to 3 days

Under the guidance of its trusted partners, Goya has recognized the important role of its general managers in more effectively managing claims. Five years ago, Goya Foods was reporting new claims in 18 days. Since increasing managers' awareness and knowledge, the company is now

reporting claims in six days, with 65 percent reported within three days.

\$1.35 million in savings

PMA Companies' approach to managed care has helped Goya Foods take control over medical costs. Through effective teamwork and communication, PMA Companies has worked with Goya Foods to ensure utilization of in-network providers. Those efforts, along with medical bill review and repricing programs, have led to savings of \$1.35 million over the past five years. That represents a 53.8 percent savings on medical bills of \$2.5 million.

With the support of strong partners, Goya Foods continues to serve up an effective approach to risk management and employee safety.



RETAIL

**Clothing, Food & Grocery,
Home Furnishings**

Workers' Compensation Insurance

Risk Control Services

General Liability Insurance

Commercial Automobile Insurance

Commercial Property Insurance

247-200

3817

Quality and Value: Always in Style

Retail operations are successful for the quality, value and service they provide customers—many of the same reasons thousands of retail operations across the U.S. retain PMA risk products and services.

Global clothing retailers with 50,000 employees. Supermarket chains with 200 locations across the U.S. Furniture stores with inventory and distribution controlled by multiple warehouses. PMA Companies understands the complex and unique risk management needs of retail clients. Retailers know quality and value when they see it. That makes it a perfect partnership.

Reduced workers' compensation claims

PMA studies workers' compensation loss trends in the retail industry to predict and control its clients' losses. Over the past five years, PMA retail clients have experienced a 38 percent reduction in claim frequency. Tailored risk control solutions have also resulted in a 17 percent reduction in lost-time claims over the same period. With workers injured less often, more of our retail clients' resources can be invested in what matters most—their businesses.

Worry-free general liability

Floor surface assessments that help prevent slips and falls and product safety consultations that gauge readiness to market are just two examples of PMA's liability risk services. Retailers manage a complex array of risk management challenges, which is why PMA develops customized solutions to meet them. PMA risk control professionals help retail clients identify and control their liability exposures, including taking precautions to limit such exposures in the first place.

24/7 property protection

An unexpected hail storm damaged a large portion of a PMA retail client's largest warehouse. It was a Friday night, and beyond the building damage, the company's products were exposed to the elements. One call to a

PMA property claims expert and:

- The majority of exposed products were immediately relocated
- The client was reimbursed for the damaged products
- The roof was repaired before business opened on Monday morning

Transportation safety

Retailers rely on the timely distribution of products to maintain inventory and make their sales goals. That requires a sophisticated logistics plan involving transportation among warehouses, stores and suppliers. PMA fleet management services for retailers, including driver selection and monitoring programs, help ensure clients' transportation protocols are safe for their employees, the public and the very goods driving their businesses.

passion
accountability
execution
professionalism
teamwork

BEHIND THE NUMBERS

The People of PMA



How does PMA Companies continually deliver tangible value to clients and partners, helping them achieve positive outcomes for their organizations? It comes down to PMA's service-driven culture and team of talented, knowledgeable and passionate people.

PMA's culture of service originates with a team of strong, experienced executives who lead with a clear vision and well-defined values: passion, accountability, execution, professionalism and teamwork. It also permeates every business segment and function within the organization.

In short, service is part of PMA's "DNA." It's engineered into the organization's processes and infrastructure. And it's demonstrated every day by the people of PMA who combine unparalleled expertise and professionalism with a true passion for fueling clients' success.



Large client
retention rates
average 90%
or higher

90

24/7

5

32
2.3

200

1

42

38

5

17

6

1

25

3

About PMA Companies

PMA Companies (www.pmacompanies.com) provides risk management solutions and services, specializing in workers' compensation and offering property and casualty insurance, in the U.S.

Headquartered in Blue Bell, PA, PMA Companies is a member of Old Republic Companies. Old Republic International Corporation (NYSE: ORI) is one of the nation's 50 largest publicly held insurance organizations.

PMA Companies includes:

- **PMA Insurance Group**, specializing in workers' compensation, and other commercial property & casualty insurance products
- **PMA Management Corp. and PMA Management Corp. of New England**, providing results-driven TPA and Risk Services specializing in workers' compensation and liability
- **Midlands Management Corporation**, offering program administration specializing in excess workers' compensation and specialty casualty claims services

www.pmacompanies.com

Member of Old Republic Companies

