

Risk Management Solutions



Effective Strategies for Complex Risk



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PMA Companies is an expert in risk management insurance solutions.

Our Risk Management Solutions team is focused on serving the needs of large clients who have complex risk.

We are passionate about helping large organizations take a smart, more strategic approach to risk management that ultimately drives tangible business value.

Our Approach for Risk Management Clients

PMA has a highly effective and disciplined approach for risk management clients. Our specialists concentrate on understanding our client's business and risk profile. We match our client's needs with the right insurance risk solution, and work in partnership with our clients to manage their loss drivers, optimize the claims process, and implement effective loss control strategies.

PMA delivers unparalleled service and tangible value for risk management clients.

Building a Strategic Partnership

We know that we can't achieve outstanding results alone. We seek clients who value collaboration, who understand the importance of setting and working toward ever-higher goals, and who want a true partner in achieving business objectives through more effective risk management.

From your very first encounter with PMA Companies, you'll experience our consultative, collaborative approach.

A Focus on Your Business

In every interaction with our professionals, you'll see that PMA Companies takes the time to learn about your business—and its unique challenges and opportunities. You'll also discover that we have expertise across broad industry groups including:

- **Education**
- **Healthcare**
- **Manufacturing**
- **Hospitality**
- **Retail/Wholesale**
- **Services**

A Culture Driven to Serve

As you engage with PMA Companies, you'll quickly realize why service is one of our key differentiators. You'll see it in the passion and commitment of our integrated account management teams, the way our risk control professionals immerse themselves into your challenges, the responsiveness and expertise of our claims service managers, as well as our best-in-class claims management infrastructure. Another key PMA service is our stewardship reporting, which documents the results PMA Companies has delivered to your business.

Until you can experience this for yourself, we offer the following facts and figures to underscore what PMA Companies brings to the table:

Founded in 1915, PMA Companies offers nearly a century of experience helping organizations meet their risk management needs.

We're part of Old Republic International Corporation, one of the nation's 50 largest publicly held insurance organizations.

PMA Insurance Group is rated "A" Excellent by A.M. Best.

PMA Companies has a 96% client satisfaction rating as measured by an independent research firm—and large client retention rates averaging 90% or higher.

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Program Design & Risk-financing Solutions

The PMA Insurance Group provides property and casualty insurance solutions with a specialty in workers' compensation, and offerings in general liability, commercial auto, and umbrella liability coverage. We collaborate with clients to design solutions that address each organization's unique requirements. Risk-financing options include:

- **Large deductibles** (flexible security arrangements, including cash-funded options)
- **Retrospective rating** (adjusted on paid or incurred loss basis)
- **Guaranteed cost**
- **Groups, programs and alternative market arrangements** (captives)

Prepare to Partner

At PMA Companies, we match your needs with the right risk management solutions and services—and then work in partnership to reduce your loss drivers, optimize your claims process, and implement effective loss control strategies.

If you're ready to work with a true partner, turn to PMA Companies. We welcome the opportunity to learn about your challenges and help you seize opportunities to reduce your risk and control costs. Contact your broker, agent or a PMA representative for more information and to discuss how our Risk Management Solutions can work for your organization.

***We do everything
with a singular focus:
bringing tangible value
to your business.***



About PMA Companies

PMA Companies (www.pmacompanies.com) provides risk management solutions and services, including workers' compensation and property & casualty insurance, throughout the United States.

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
- **Midlands Management Corporation**, offering program administration specializing in excess workers' compensation and specialty casualty claims services

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Member of Old Republic Companies

