



## Specialty Markets Business Overview

PMA Companies works in partnership with our alternative risk clients, brokers, captive managers, and consultants to maximize the benefits of captives by reducing the total cost of risk and driving better economic outcomes. A proven provider of alternative solutions, we use a highly collaborative, flexible approach in structuring your insurance program — becoming a true partner in understanding and addressing your unique business and financial needs.

### Captives

In today's ever changing environment, risk-mitigation is more important than ever. You need coverage tailored to meet your needs. Through PMA's captive capabilities, you receive increased stability in a changing insurance market which can equate to reduced insurance costs, improved cash flow, and more. Our captive experts average more than 25 years of experience in developing specialized solutions tailored for specific risk profiles. We're here for you as your partner in navigating captives.

- **Association/Franchise Captives**
- **Front: Admitted or Non-Admitted paper**
- **Reinsurance: Excess or Quota Share**
- **Domicile: Domestic or Off-Shore**
- **PMA Management Corp., Top-10 National Provider of Workers' Compensation, Property & Casualty TPA and Risk Services**

### Specialty Markets Division

- ★ \$1.5M Minimum Premium
- ★ Single-Parent Captives
- ★ Group Captives
- ★ Rent-A-Captives
- ★ Agency-Owned Captives
- ★ Fronting
- ★ Captive Basics Lunch and Learns/CE Classes Available

**Looking for Innovative Specialty Markets 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).*

## Flexible Solutions

PMA structures captive programs for workers’ compensation, general liability, commercial auto, and inland marine coverages. Our captive clients represent more than 30 industries, with captive premium for various lines of coverage ranging from \$1.5M to \$60M.

### Key features include:

- Group and Single Client Captives with a minimum premium of \$1.5M
- Aggregate Stop Loss Protection tailored to your needs
- Retentions starting at \$350K
- Pure fronting arrangements

## RECENT SUCCESSES

INDUSTRY	LINE OF BUSINESS	PREMIUM
Self Storage	Property, Inland Marine	\$35–60M
Quick Service Restaurants	Workers’ Comp, Auto, General Liability	\$40–50M
Tenant Legal Liability	Inland Marine	\$20–25M
Condominium Associations	Workers’ Comp, Package, Crime	\$15–25M
Transportation	Motor Truck Cargo, Physical Damage	\$10–20M
Heterogeneous Group Captive	Workers’ Comp, Auto, General Liability	\$10–15M
Waste Management	Workers’ Comp, Auto, General Liability	\$5–10M
Marine	Companion Workers’ Comp State Act	\$5–10M
Warehousing/Distribution	Workers’ Comp, Auto, General Liability	\$5–10M
Social Service	Workers’ Comp	\$5–10M
Janitorial Services	Workers’ Comp	\$5–10M
Grocers	General Liability	\$5–10M
Camps	Workers’ Comp	\$5–10M
Equine	Workers’ Comp	\$2–5M
Collectible Dealers	Inland Marine	\$2–5M
Home Healthcare	Workers’ Comp	\$2–5M
Moving and Storage	Workers’ Comp, Auto, General Liability	\$2–5M
Non-Emergency Medical Transport	Workers’ Comp, Auto	\$1.5–5M

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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)