

**PMA Group Programs** specializes in “grouping” smaller accounts with similar risk characteristics into cost-effective, comprehensive insurance programs with services usually reserved for larger accounts. Groups can leverage the purchasing power of the critical mass to provide their clients with access to programs that utilize proactive, innovative risk management solutions that deliver results.

Since 1915, **PMA** has collaborated with clients working hand in hand to help them address their workers’ compensation and risk management needs.

## PMA Approach to Group Programs

- Identify several organizations within the same industry and use their similar loss exposures to leverage the power of group purchasing.
- Our strategy enables smaller organizations to receive the same quality, comprehensive programs as larger organizations, including the benefit of competitive pricing.
- Our underwriting expertise covers a diverse set of industry segments.

## PMA Group Programs Industry Segments

*PMA currently has more than 20 group programs in a variety of industry segments.*

- Educational institutions
- Habitational
- Automobile dealers
- Service – miscellaneous
- Hospitality/Restaurant
- Transportation
- Manufacturing

## The PMA Difference

***We stand out from other providers for three compelling reasons:***

1. As a PMA client, you benefit from our commitment to delivering creative, tangible value. We make an impact not only with the services and products we recommend, but also with our responsiveness and willingness to help address your risk management needs.
2. We have a service-driven culture – a focus on client service that permeates every level of our organization. It starts with each individual and is evident in every client interaction.
3. Our team is top-notch, with employees who are knowledgeable and experienced. Just as important, our people are passionate about understanding clients’ needs, addressing those needs, and continually raising the bar for service excellence.

We form consultative partnerships with our clients to provide the expertise and management of claims, as well as offer clients a comprehensive risk control approach. PMA’s execution is an integrated best-in-class methodology based upon nearly 100 years of risk management expertise.

## PMA Values

<b>Passion</b>	We accept nothing less than the optimum result.
<b>Accountability</b>	Deliver what we have promised.
<b>Execution</b>	We operate with disciplined execution, continually focusing on our goals.
<b>Professionalism</b>	We conduct ourselves as true professionals—business people who are respected.
<b>Teamwork</b>	We work together to achieve our goals.

## Financial Strength

- PMA Capital Corporation (NASDAQ: PMACA) is the holding company for the PMA Companies operating subsidiaries, which provide specialized risk management solutions to customers throughout the United States.
- Refer to [www.pmacapital.com](http://www.pmacapital.com) for our latest financial and business performance.

## About the PMA Companies

We are passionate employees who embrace our service-driven culture, taking pride in delivering tangible value for our clients.

## For more information

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