



PMC INSURANCE GROUP
A SUBSIDIARY OF **ONE80**
INTERMEDIARIES

Your Partners for Workers' Compensation Solutions

EXPERTISE, MARKET ACCESS, SPECIALIZED PROGRAMS
& CREATIVE SOLUTIONS



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Information

PMC Insurance Group is a subsidiary of One80 Intermediaries



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Workers' Compensation Solutions

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COMPANY OVERVIEW

Experts in Workers' Compensation

Deliver More. Grow More.

PMC Workers' Compensation experts operate as an extension of your team to help you stay competitive. Through collaboration to understand the nuances of your clients' business, specialty programs, access to markets nationwide and creative solutions, we can deliver more options and winning outcomes for you.



Broad appetite with 30+ highly rated carriers



Specialty programs for Healthcare, Temporary Staffing, Cannabis, Transportation, Construction, USL&H and more



Executive level partnerships with carriers



Difficult to write accounts, USL&H, DBA and foreign



Risk management consulting services



Auto, GL, EPLI, Umbrella options



Decades of underwriting expertise



Creative solutions for every client's needs

TARGETED INDUSTRIES FOR WORKERS' COMPENSATION

General Business

Auto Sales & Service | Building Material Dealers | Real Estate | Janitorial | Hospitality | Golf Courses
Restaurants & Delivery | Gas Stations | Retail & Wholesale | Manufacturing | Property Managers and more

Specialty Coverages: Defense Base Act | USL&H | Foreign Coverage | Environmental and more

Cannabis

Dispensaries / MSOs | Cultivators | Extraction | Processors | Drug & Food Preparation | Distribution
Security Install and Enforcement | Machinery Repair and Operation | Testing Laboratories | Ancillary Business

Construction

Artisan Contractors | Electrical, Plumbing & HVAC | Iron & Steel Erection | Concrete Construction
Machinery Erection | Telephone & Powerlines | Street & Road Construction | Cell Towers | Welding & Cutting
Pile Driving | Bridge Contractors | Pipeline, Sewer & Gas Construction | Mobile & Crane Hoisting

Transportation

Waste Hauling | Short & Long Haul Trucking | Grocery / Refrigeration | Parcel & Package Delivery | Trucking
Mechanics & Garage | Non-Emergency Medical | School Bus & Charter Operators | Limos / Black Car Services

Healthcare

Home Healthcare | Senior & Assisted Living | Nursing Homes | Rehabilitation Facilities | Outpatient Treatment
Hospice | Hospitals | Adult Day Care & Senior Centers | ABA Services | Social Services Organizations
Group Homes | Addiction Treatment Services | Developmentally Disabled Services | Physicians / Dentists

Staffing

Professional / Technical / Admin | Light / Heavy Industrial | Medical Temp Staffing | Hospitality / Restaurants
Transportation | Logistics, Warehousing & Manufacturing | Skilled Trades

Social Services

Human and Social Services | Community Outreach | YMCAs | Children and Family Services | Crisis Centers
Drug and Alcohol Rehab | Counseling Services | Vocational Rehabilitation Services

USL&H / Marine

Bridge Painters | Ship Building & Repair | Ship Cleaning | Dock & Pier Construction | Offshore Oil Workers | Marinas
Stevedoring | Marine Construction | Maritime Terminal Operations & Operators | Boat Dealers | Yacht Clubs



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PMC SPECIALTY PROGRAM

Healthcare Workers' Compensation

Your Single Source for Workers' Compensation Solutions

A partnership with PMC gives you a competitive advantage. We're Workers' Compensation experts which means quick answers, creative solutions, more options - and more wins for you.

We have access to Healthcare markets nationwide plus deep relationships with our carriers, including their underwriters and executives to help you achieve better outcomes.

We also offer professional and general liability coverages plus comprehensive package solutions!

It Pays to know the Right People™

Healthcare Targeted Appetite

- Home Healthcare
- Assisted Living
- Nursing Homes
- Rehabilitation Facilities
- Hospice
- Hospitals
- Outpatient Treatment Centers
- Infusion Therapy
- Adult Day Care & Senior Centers
- ABA Services
- Developmentally Disabled Services
- Behavioral Health Support
- Addiction Treatment Services
- Group Homes
- Social Services Organizations
- Physicians / Dentists



A.M. Best "A" Rated Programs



Program Features

- Coverage Offered Nationally
- Dedicated Healthcare Account Management Team
- Risk Management with Claims Advisory Services
- PMC PayGo with 0% Down
- Options for Start-Ups and No Priors
- M&A Expertise
- Agency Document Portal

Healthcare Program Partners

- AmTrust
- Key Risk
- Employers
- QBE
- Berkley Net
- Normandy
- PMA
- Crum & Forster
- STARR
- Omaha National
- Guard

Additional markets are available.



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PMC SPECIALTY PROGRAM

Transportation Workers' Compensation

Your Single Source for Workers' Compensation Solutions

A partnership with PMC gives you a competitive advantage.

We have access to Transportation markets nationwide and deep relationships with our carriers, their underwriters and executives to help you achieve better outcomes.

A PMC has multi-line products and coverages available to support the placement of Workers' Compensation.

We're workers' compensation experts which means quick answers, creative solutions, more options - and more wins for you. **Contact us today!**

It Pays to Know the Right People™

Targeted Appetite

- Waste Hauling
- Trucking – *Short and Long Haul*
- Parcel & Package Delivery
- Mail or Parcel – *US Postal Service*
- Parcel or Packages – *Home Deliver from Retail Stores*
- School & Charter Bus Operators
- Trucking Mechanics & Garage Employees
- Oil and Gasoline Dealer & Drivers
- Limos / Black Car Services
- Non-Emergency Transportation

Exclusive

A.M. Best "A-" Rated Program

Program Benefits

- Guaranteed Cost
- Small and Large Deductibles
- Employers' Liability limits up to \$2million
- PMC Pay-As-You-Go with 0% Down
- Risk Management Services with Claims Advisory
- PMC Discounts for Background Checks and Drug Testing
- Owner/Operator Coverage

Dedicated Account Management

Your success is our success.

As an extension of your account management team, our objective is to make your job as easy as possible.

Your team members will not only help you throughout the submission and binding process, they will be there with policy support and trend analysis, so you are fully prepared for your renewals well in advance.

At PMC we are committed to working for you - **when you win, we all win.**



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PMC SPECIALTY PROGRAM



Staffing Workers' Compensation

Your Single Source for Workers' Compensation Solutions

A partnership with PMC gives you a competitive advantage through our proprietary StaffPRO³ program.

Our Staffing Services experts have in-depth underwriting and risk management experience; we know how to reduce your clients' second largest expense.

Our best practice assessments help manage class codes, improve cash flow, reduce costs, and increase ROI.

We're available for consultations, quick answers, access to the most direct carriers, and creative solutions. We deliver more options - and more wins for you. **Contact us today!**

It Pays to Know the Right People™

Staffing Sectors Appetite

- Light Industrial / Heavy Industrial
- Professional / Technical / Admin
- Healthcare / Medical Staffing
- Hospitality / Restaurants
- Transportation Staffing
- USL&H
- Logistics, Warehousing & Manufacturing



Exclusive & Semi-Exclusive

A.M. Best "A" Rated Programs



Program Benefits & Features

- Guaranteed Cost
- Small & Intermediate Deductibles
- Large Deductibles
- PMC Pay-As-You-Go with 0% Down
- Staffing Specific Tools & Resources
- Start Ups
- Risk Management Services with Claims Advisory
- PMC Discounts for Background Checks and Drug Testing



Dedicated
StaffPRO³ Account
Management

Your success is our success.

As an extension of your account management team, our objective is to make your job as easy as possible with our white glove client services.

Your dedicated team members will not only help you throughout the submission and binding process, they will be there with policy support and trend analysis, so you are fully prepared for your renewals well in advance.

At PMC we are committed to working for you - when you win, we all win.



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PMC SPECIALTY PROGRAM

Cannabis Workers' Compensation

Your Single Source for Workers' Compensation Solutions

A partnership with PMC gives you a competitive advantage.

We have access to Cannabis markets nationwide and deep relationships with our carriers, their underwriters and executives to help you achieve better outcomes.

PMC has multi-line products and coverages available to support the growing need for Workers' Compensation in the Cannabis field.

We're Workers' Compensation experts which means quick answers, creative solutions, more options - and more wins for you. **Contact us today!**

It Pays to Know the Right People™

Targeted Appetite

- Dispensaries
- Cultivators / Extraction
- Processors
- Drug and Food Preparation
- Security Install and Enforcement
- Machinery Repair and Operation
- Distribution
- Testing Laboratories
- Ancillary Business

Exclusive Markets

Multiple A.M. Best "A-" or better carrier solutions including our Exclusive One80 Workers' Compensation market

Program Benefits

- Guaranteed Cost
- Small and Large Deductibles
- Nationwide Coverage
- PMC Pay-As-You-Go
- Risk Management Services with Claims Advisory
- PMC Discounts for Background Checks and Drug Testing

Package Solutions

Seed to sale, we offer a wide range of coverages from stand-alone Workers' Compensation to package solutions which can include:

- Liability
- Property & Excess Property
- Equipment
- Inventory
- Crop
- Crime
- Cargo
- Flood
- Builder's Risk and More...

Your success is our success. At PMC we are committed to working for you - when you win, we all win.



PMC INSURANCE GROUP
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PMC SPECIALTY PROGRAM

Construction Services Workers' Compensation

Your Single Source for Workers' Compensation Solutions

PMC helps brokers and insurance agents place Workers' Compensation for commercial and residential construction companies, general contractors, developers, and artisans.

We leverage deep relationships with our carrier partners, their underwriters and executives for access to markets and industry specific programs.

With risk management claims and loss control expertise and creative solutions, you can deliver more options and achieve better outcomes.

Work with PMC for a competitive advantage. **Contact us today!**

It Pays to Know the Right People™

Construction Services Targeted Appetite

- Artisan, Electrical, Plumbing & HVAC
- Iron & Steel Erection
- Concrete Construction
- Machinery Erection
- Telephone & Powerlines
- Street & Road Construction
- Cell Towers
- Welding & Cutting
- Pile Driving
- Bridge Contractors
- Pipeline, Sewer & Gas
- Mobile & Crane Hosting

Exclusive

A.M. Best "A" Rated Programs

Program Features

- Guaranteed Cost
- Small and Large Deductibles
- PMC Pay-As-You-Go (0% Down)
- Blanket Waivers Available
- Coverage Offered Nationally
- No Experience Mod Maximums
- USL&H Coverage Available
- Risk Management Services with Claims Advisory

Dedicated Client Services

Your success is our success.

As an extension of your client services team, our objective is to make your job as easy as possible.

Your PMC team will not only help you throughout the submission and binding process, we will be there with policy support and trend analysis, so you are fully prepared for your renewals well in advance.

At PMC we are committed to working for you - **when you win, we all win.**

PMC SPECIALTY PROGRAM

U.S. Longshore and Harbor Workers' Compensation

Your Single Source for Workers' Compensation Solutions

PMC helps independent insurance agents place Workers' Compensation for businesses that work on or near navigable waters (rivers, oceans or lakes).

We leverage deep relationships with our carrier partners, their underwriters and executives for access to markets and industry specific programs.

Our robust solutions are cost effective and flexible, allowing USL&H and state act coverage to be included on a single policy.

Partner with PMC for expertise, quick responses and creative solutions. Let our team help you gain a competitive advantage and achieve better outcomes.
Contact us today!

It Pays to Know the Right People™

USL&H Targeted Appetite

- Bridge Painters
- Ship Building & Repair
- Dock & Pier Construction
- Marine Construction
- Ship Cleaning
- Stevedoring
- Passenger Vessels
- Marina Operations
- Boat Building & Repair
- Offshore Oil Workers
- Maritime Terminal Operations & Operators
- Construction
- Environmental Consultants
- Communications Repair

Exclusive

A.M. Best "A" Rated Programs

Program Features

- Stand alone USL&H coverage available
- USL&H and state act coverage available on one policy
- Minimum Premiums: \$5,000
- Coverage Offered Nationally
- In-house Binding Authority
- Minimum 1% USL&H exposure qualifies
- Extended coverage available for:
 - Maritime Employers Liability (MEL)
 - Jones Act coverage for masters and crew
 - Outer Continental Shelf Lands



Dedicated Account Management

Your success is our success.

As an extension of your account management team, our objective is to make your job as easy as possible.

Your team members will not only help you throughout the submission and binding process, they will be there with policy support and trend analysis, so you are fully prepared for your renewals well in advance.

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PMC SPECIALTY PROGRAM

Marina Workers' Compensation

Your Single Source for Workers' Compensation Solutions

Whether stand alone Workers' Compensation coverage or more expanded solutions for USL&H and Maritime Employers Liability, PMC develops customized solutions for the specific needs of these clients.

We leverage deep relationships with our carrier partners, their underwriters and executives for access to markets and industry specific programs.

With in-house binding authority we are able to deliver robust coverage solutions quickly and efficiently.

Partner with PMC for expertise, quick responses and creative solutions. Let our team help you gain a competitive advantage and achieve better outcomes. **Contact us today!**

It Pays to Know the Right People™

Marina Targeted Appetite

- Marinas
- Marinas with Restaurants
- Marinas with Retail Space
- Boat Dealers
- Yacht Clubs
- Marina Storage
- Boat Repair
- Boat Rental Facilities
- Other Recreational Marine Operations

Exclusive

A.M. Best "A" Rated Programs

Program Features

- Full capacity of marinas
- Multiple carriers
- All States
- In-house Binding Authority
- Extended coverage for USL&H and Maritime Employers Liability available



Dedicated Account Management

Your success is our success.

As an extension of your account management team, our objective is to make your job as easy as possible.

Your team members will not only help you throughout the submission and binding process, they will be there with policy support and trend analysis, so you are fully prepared for your renewals well in advance.

At PMC we are committed to working for you - **when you win, we all win.**



PMC SPECIALTY PROGRAM

Social Services Workers' Compensation

Your Single Source for Workers' Compensation Solutions

PMC helps independent insurance agents place Workers' Compensation for Human Services and Social Services nationwide.

We leverage deep relationships with our carrier partners, their underwriters and executives for access to markets and industry specific programs.

With multi-line products available to support the placement of Workers' Compensation, quick response, expertise and creative solutions, you can deliver more options and achieve better outcomes.

Work with PMC for a competitive advantage. Contact us today!

It Pays to Know the Right People™

Social Services Targeted Appetite

- Human and Social Services
- Community Outreach Programs
- YMCAs
- Drug and Alcohol Rehab and Counseling
- Children and Family Services
- Counseling Services
- Crisis Centers
- Vocational Rehabilitation Services
- State specific and many other classes are eligible

Exclusive

A.M. Best "A" Rated Programs

Program Features

- Guaranteed Cost
- Small and Large Deductibles
- PMC Pay-As-You-Go (0% Down)
- Minimum Premium: \$5,000
- Risk Management Services with Claims Advisory
- Varies by State and Carrier
- Coverage Offered Nationally

Dedicated Account Management

Your success is our success.

As an extension of your account management team, our objective is to make your job as easy as possible.

Your team members will not only help you throughout the submission and binding process, they will be there with policy support and trend analysis, so you are fully prepared for your renewals well in advance.

At PMC we are committed to working for you - **when you win, we all win.**



Partner with our risk management & claims team to remain competitive. Supplement your agency's offerings and help your clients reduce costs and improve ROI.

RISK MANAGEMENT SERVICES



Loss Control and Safety

Virtual and On-site evaluations – in-person & telephonic/virtual risk management evaluations, including job site analysis, ergonomics, OSHA compliance, and more.

Loss Control Implementation – consultations, handbook-readywritten programs, and assistance with the implementation of internal loss control procedures such as drug free programs, return-to-work and light-duty programs, and more.

Experience Mod Evaluation – an evaluation of the future valuations of current losses, and assistance with reducing the future exposure of open claims.



Best Practice Assessment

A comprehensive consultation including any combination, or all of the internal organizational procedures listed below, including gap analysis, customized risk reduction recommendations, and an action plan for implementation of recommendations.

- Recruiting & Hiring Practices
- Employee Training Practices
- Internal Structure and Management Culture
- Supervisor Accountability/Safety Incentive Program(s)
- Internal Post-accident & Claims Procedures



Claims Management and Advocacy

Risk & Trend Analysis – analysis of historical losses to identify inherent organizational risks, and evaluation of reserves and open claims to determine if reduction or claim closure is possible.

Periodic Claims Reviews – informal or regularly scheduled reviews of claims, including adjuster/carrier involvement when necessary.



Discounted Risk Management and Safety Products

- Drug screening & testing kits
- Background checks
- Integrity testing
- Safety training
- Safety gear/equipment and more



“Ask the Expert”

Anytime access to a licensed claims & risk consultant regarding general workers' compensation insight, claims inquiries and issues, jurisdictional statutes, and state administrative and regulatory procedures/changes.

Some services may incur a fee.

FREE CONSULTATIONS

Working with **PMC** means Workers' Compensation solutions plus so much more through **One80 Intermediaries**:



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INTERMEDIARIES



130+

Carrier Relationships
in the US, UK and Canada



1,800+

Employees around
the Country



115+

In-house Underwriting
Programs

Highly Specialized Brokerage Solutions

- Wholesale brokerage and program manager providing specialized insurance solutions throughout the US and Canada
- Expertise and solutions for the entire spectrum of commercial, personal and specialty insurance needs
- In-house binding authority and access to market leading carriers on both sides of the Atlantic



Coverage Solutions

- | | | |
|---------------------------------------|-----------------------|---------------------|
| ✓ Commercial Lines | ✓ Workers' Comp / PMC | ✓ Healthcare |
| ✓ Property / Casualty | ✓ Flood Insurance | ✓ Life Insurance |
| ✓ Cyber | ✓ Travel / Accident | ✓ Warranty Coverage |
| ✓ Professional & Management Liability | ✓ Transportation | ✓ Affinity |



For more information about One80 visit our
website: **one80.com**

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