

PMC Insurance Group – Success Stories

New England based Utility Contractor - \$400,000

In 2008 and 2009 this contractor had over a 100% loss ratio but showed significant improvement over past two years. PMC was able to have carrier loss control the account, validating the strong risk management and reasons for recent improvement in loss result. Incumbent was not willing to offer a deviation and PMC was able to provide a nice savings to win the client.

New York Based Hotel - \$160,000 (PayGo)

This hotel ownership brought in a management firm to manage/improve their operation and financials. During their first week the new management firm realized they had no WC coverage. Incumbent was not willing to reinstate. PMC was able to turn a competitive quote around quickly and solve the insured's cash flow issue by offering a NO down payment *pay as you go* approach, through PMC PayGo.

New York Trucking Risk - \$50,000

The current carrier on the account was no longer writing this class of business. PMC was able to provide a quick turnaround and was able to bind the account the same day we received the application! We were able to offer a competitive quote for a local trucking risk which fit the new carrier's underwriting guidelines nicely.

Multi-State Temporary Staffing Account - \$190,000

This account had 30 different policies all in the assigned risk bureaus, all with different effective dates. PMC was able to get one policy for all states while offering a competitive quote!

New York Contractor - \$5,500

The owner of this company had many years of experience in contracting and was starting a new business where he was hiring just one employee. PMC was able to place competitive coverage despite the insured being a new venture.

Nevada Golf Course - \$39,000

This golf course had a very high mod of 1.57. PMC was able to find coverage despite the insured's having a few tough years of loss history.

New Jersey Based Demolition Company - \$112,000

The account was declined by all approached carriers. An agency partner approached PMC to see if we could assist them with the workers' compensation placement. Based on our relationship and expertise, PMC was able to obtain a quote from a carrier that had previously declined the account.

Manufacturing Company - \$25,000

Company was purchasing a FL based operation. The incumbent carrier would not write the FL operation. PMC was able to place the FL operation.

Home Healthcare - \$3,000

This was a start up Illinois based operation looking for workers comp coverage at a low premium. PMC was able to write this policy and save insured even more money by going through our *PMC Pay Go* program.