

Property & Casualty Insurance **BUYING PROGRAM**

Introducing a Commercial Insurance Buying Program
crafted exclusively for Mobility Dealers



TAKING CONTROL OF INSURANCE Mobility dealers can now control their own destinies in the world of insurance. This exclusive program provides the opportunity to lock in long-term, high-quality insurance coverage, eliminating the threat of being left vulnerable without quality protection.



A Property & Casualty Insurance Buying Program Crafted Exclusively for Mobility Dealers

Exclusive For Mobility Dealers Only

PSA is proud to represent a network of companies and individuals with the skills and dedication to improve the lives of those with disabilities.

Our mission is to provide our dealers with the tools they need to run their businesses more effectively and gain a competitive advantage. That is why we created the PSA Mobility Dealer Property & Casualty Insurance Buying Program.

Why Did We Build This Program?

Since many dealers cite availability of affordable insurance as key to their long-term viability, PSA, with our insurance carriers, worked to design a program meeting the specific needs of mobility dealers. This unique insurance product, plus PSA's Risk Control Services, helps dealers manage their risk of claims and reduce losses, thus keeping insurance available and affordable for our members.

How the Program Will Work for You

This unique insurance program allows mobility dealers to utilize PSA's group buying program, attaining greater leverage to negotiate premiums with the insurance carrier. Program members gain access to benefits that go well beyond those offered by other insurance brokers who underwrite each dealer on an individual basis. We built this program with careful consideration of the unique industry in which our members work.

Risk Management Manual

Dealers participating in the PSA buying program also have exclusive access to our Risk Management Manual, which explains best practices throughout the mobility industry that will help you implement a superior risk management program. Upon joining the PSA Property & Casualty Insurance Buying Program, you will receive a copy of this Risk Management Document helping you protect your business like a Fortune 1000 company. A tool like this is normally available only to the largest companies with dedicated risk management staffs, and our clients have seen proven results by utilizing this resource.

Program Benefits

This program will help improve the overall loss experience and profile of our dealers which will ensure the long term availability of the exclusive insurance program. PSA will continually work to improve risk management processes and develop best practices for our industry –further protecting you from loss.

After analyzing the Mobility Dealers' particular loss profile and coverage needs, we developed a program for the Mobility Industry with the following benefits:

- Preferred Pricing
- Increased Limits
- Broader Coverage
- Best Practices Collection and Distribution
- Superior Customer Service
- In-house Claims Advocacy and Management Team
- In-house Loss Prevention and Risk Management Consulting
- Approved Legal Team and Attorneys Specializing in the Mobility Industry
- Cyber Risk Management



Risk and Safety Management Services

PSA Mobility Industry Team

Internally, PSA has formed a team of mobility industry experts who meet regularly to learn about new industry trends, discuss dealer concerns, and other relevant topics and issues specific to the mobility industry. Our experts pay close attention to loss reduction strategies and provide new ideas as to how mobility dealers can better protect and grow their businesses.

Claims Advocacy & Management Team

A litigated claim can be detrimental to an organization's finances and drain management's time and energy. To help ease this burden, our program includes a dedicated Claims Management Team comprised of a claims advocate, mobility industry attorneys, and a host of other insurance industry experts who will work closely with you in the event of a claim.


Our team will walk you through every step of the process from the first notice of claim through the final disposition and settlement. A PSA Claims Advocate* will be provided on each claim and will be able to provide advice prior to submitting a claim, suggestions on alternative defense methods and feedback on proposed carrier settlements. Safety Consultant

Our dedicated PSA Safety Consultant's role is to assist mobility dealers with developing & implementing a safety management system that prevents losses and improves the company's risk profile for underwriting. Our Safety Consultant will perform a baseline assessment of your operational risk exposures and safety management system to understand the strengths and areas to improve. By collaborating with your company's leadership and employees, the service objective of our safety consultant is to assist with the implementation of new practices and processes.

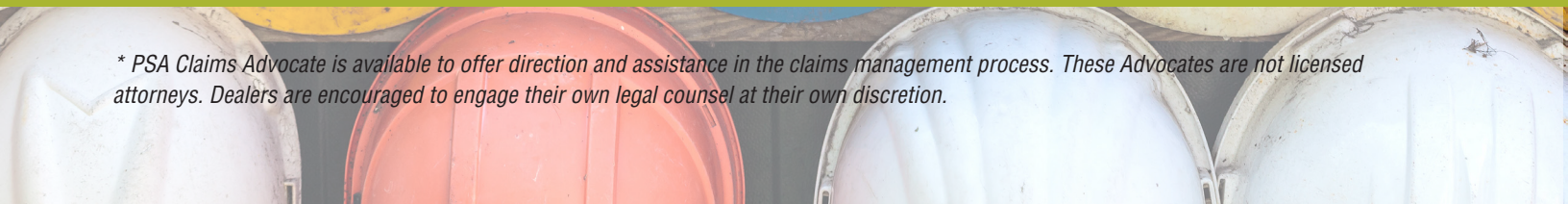
PSA has found that by removing risk control from the confines of the underwriting process and leveraging our in-house expertise and resources, the clients achieve better results solving loss problems and controlling risks. This approach has helped our Mobility Dealers gain better insurance program options and pricing.

Additional unique services PSA can provide that help our Mobility Dealers' Risk Management Process

- Dedicated Council that truly understands your business
- Contract/Insurance Requirements Review
- MVR Monitoring
- OSHA Training
- Experience Modification Review
- HR Consulting
- Weather Tracking Mobile Application
- Accident Assistance Mobile Application
- 24/7 Client Portal



PSA's program is unique in the fact we can help you lower defense costs and eliminate excessive expenses by managing claims in-house, as opposed to outsourcing these services like many other insurance brokerages.



* PSA Claims Advocate is available to offer direction and assistance in the claims management process. These Advocates are not licensed attorneys. Dealers are encouraged to engage their own legal counsel at their own discretion.

Why PSA?

PSA Insurance & Financial Services has a 90-year heritage of serving businesses and individuals, with a mission to protect and grow the assets of our clients. PSA is one of the Mid-Atlantic's leading independent multi-disciplined insurance services firms, specializing in risk management services and consulting, employee benefits brokerage and consulting, and human resources consulting. Nationally, PSA is a Top 100 Broker, representing clients throughout the United States.

As the largest insurance broker for the Mobility Industry, our experienced professionals are committed to delivering outstanding services, tools, and resources that no other insurance agent or broker can provide.

Senior leadership at PSA Insurance & Financial Services is committed to this buying program. With over a decade of excellence and partnership, PSA will be there when you need us, because we understand the need for profitability and ongoing insurability of our dealers for years to come.

PSA's capabilities and service has been nationally recognized over the years by companies such as Business Insurance, Insurance Business America, and Inc. 500.



Learn more about our Program

Ready to increase your coverage and reduce your premiums?

Contact Patrick DeNobrega for a free, confidential analysis of your Property & Casualty needs.

Phone: 443-798-7495

Email: pdenobrega@psafinancial.com

Learn more about our mobility program: www.psafinancial.com/mobility