

Property & Marine Insurance Commission (PMIC) Sets a New Standard in Insurance Advisory and Rating Services

The Property & Marine Insurance Commission (PMIC) is transforming how insurers design and deliver coverage.

PONTE VEDRA BEACH, FL, UNITED STATES, October 8, 2025

/EINPresswire.com/ -- The [Property & Marine Insurance Commission](#) (PMIC) is transforming how insurers design and deliver coverage. As a premier advisory and rating organization, PMIC provides a robust suite of market-leading coverage forms and services that empower insurers to accelerate market entry, expand product capabilities, and confidently replace outdated offerings.



"Big rigs like this one keep America's goods moving coast to coast."

PMIC is more than a bureau—it's a strategic growth partner. In today's competitive landscape, where coverage differentiation drives retention and profitability, PMIC delivers the clarity, flexibility, and specialization insurers need to stand out.

“

PMIC is engineered for insurers who want to move fast, stay compliant, and deliver differentiated coverage. We've built our forms to solve real-world underwriting and claims challenges.”

Joseph DiPaola, President

Flagship offerings include:

- Combined Cargo Liabilities Coverages™ – A comprehensive product covering legal liability for property of others while the insured operates in key logistics roles, including Motor Carrier, Warehouse Operator, Transportation Broker, Surface Freight Forwarder, and International Freight Forwarder.
- Instrumentalities of Transportation & Communication™ –

Tailored to address the unique exposures of modern infrastructure and other underserved

coverage areas, including railways, ports, terminals, bridges, roads, tunnels, pipelines, power/transmission/communication lines, and associated equipment.

- Business Personal Property Coverages™ – Designed for business personal property risks, including commercial office contents, mobile equipment, computers & electronics, and stock, along with a broad array of inland marine coverages.

These coverage forms include numerous consequential and indirect loss coverage grants, such as sue & labor and loss of income. Built to streamline underwriting, enhance compliance, and reduce development time, PMIC's products give insurers a competitive edge in a rapidly evolving market. New solutions under development include innovative coverage forms, rating tools, and underwriting guidelines addressing Contractor's Equipment, Builder's Risk/Installations, and Real Property, ensuring PMIC remains a future-ready partner.

PMIC is led by seasoned industry veterans Joseph DiPaola, President, and Alexander McGinley, Executive Vice President, who bring nearly 50 years of combined experience in inland marine, ocean marine, property underwriting, claims, product development, regulatory filings, and more—gained at major insurance companies nationwide.

"PMIC is engineered for insurers who want to move fast, stay compliant, and deliver differentiated coverage," said Joseph DiPaola, President. "We've built our forms to solve real-world underwriting and claims challenges."

Alexander McGinley, Executive Vice President, added, "We understand what insurers need to succeed. PMIC is the smart choice for companies ready to elevate their offerings and grow their footprint."

Whether launching a new product line or refining an existing portfolio, PMIC provides the tools, expertise, and support to help insurers thrive.

PMIC: The New Standard.

For more information, visit Property & Marine Insurance Commission or contact Alexander McGinley at 860-692-8663/amcginley@thecommission.com.

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