EMC Insurance Companies Home Office

717 Mulberry Des Moines, Iowa 50309 515-280-2511 800-447-2295

www.emcinsurance.com

protection for your small business



Count on EMC represents the core values upon which **EMC Insurance Companies** has built its reputation. Since 1911, policyholders, agents and employees have come to Count on EMC for comprehensive protection, superior service and

financial stability.

Financial Strength

Excellent capitalization, a strong regional market presence, solid underwriting and attractive products earned EMC an A-"Excellent" rating from A.M. Best Company. Approximately 80 percent of EMC's business is in commercial lines, so you know we have the expertise to protect your business with the coverage you need and the responsive service you deserve.

National Coverage

Headquartered in Des Moines, Iowa, EMC Insurance Companies provides insurance coverage and services through 16 branch offices and 5 service offices across the country.







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You can *Count on EMC* to take care of your insurance while you take care of your business.



You have a business to run. And, if you're like most small business owners, it keeps you pretty busy. *Maybe too busy at times*. In any event, the last thing you need to lose sleep over is your insurance. That's where EMC comes in.

With comprehensive, customized coverage from EMC Insurance Companies, you can rest assured that your business is properly protected and served. What's more, EMC provides you with invaluable loss control support to help you keep unwanted incidents from occurring in the first place.







Our Business Is Built On Yours

EMC Insurance Companies is built on more than 90 years of serving business owners just like you. Today, EMC has grown to become one of the largest property

and casualty companies, and ranks among the top 60 insurance organizations in the nation. We're also backed by an A- "Excellent" rating from A.M. Best Company.

We've Got You Covered

At EMC, we've designed our coverages to meet the extensive needs of your small business. We can provide protection for buildings, personal property, automobiles and employees, as well as liability and umbrella coverages. And we can make it easy to pay for this protection with flexible billing and payment plans.

National Company, Local Attention

No matter where you are, EMC Insurance Companies is there with the outstanding local service you deserve. We deliver our products through a network of branch and service offices strategically located throughout the country. And, because our coverages are sold exclusively through independent insurance agents, you have the advantage of working directly with an agent you know and trust.

Superior Claim Services

If you should experience a loss, you can take comfort in knowing that EMC is at your side. With our network of offices, we'll quickly respond to your claim with fast and friendly claim services. Our primary goal – regardless of

the type or size of your claim – is to resolve the claim with as little interruption to your business as possible.

Loss Control Advice With A "Click"

As you would expect, nothing impacts the cost of insurance more than the cost of claims. That's why our website includes an extensive collection of loss control information that details ways your business can keep claims to a minimum. Materials include news and information specific to your industry, safety signs and a host of other valuable tools. We even have a safety video lending library where you can check out the latest safety information. In addition, loss control experts are available throughout our network to provide your business with more personalized safety services.

A Proven Track Record

Owning a small business can be risky enough. So why take a risk with your insurance? When you purchase small business coverage from EMC Insurance Companies, you're playing it safe. Our solid reputation, along with our history of performance, speaks for itself. That's why so many small business owners across the country *Count on EMC*. And so can you!