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# Large Commercial Business Protection



## EMC Insurance Companies

EMC Insurance Companies is built on nearly 100 years of serving policyholders and independent insurance agents. Today, EMC has grown to become one of the largest property and casualty companies with more than 2,100 employees and assets of nearly \$3 billion. Nationally, EMC ranks among the top 60 insurance organizations.

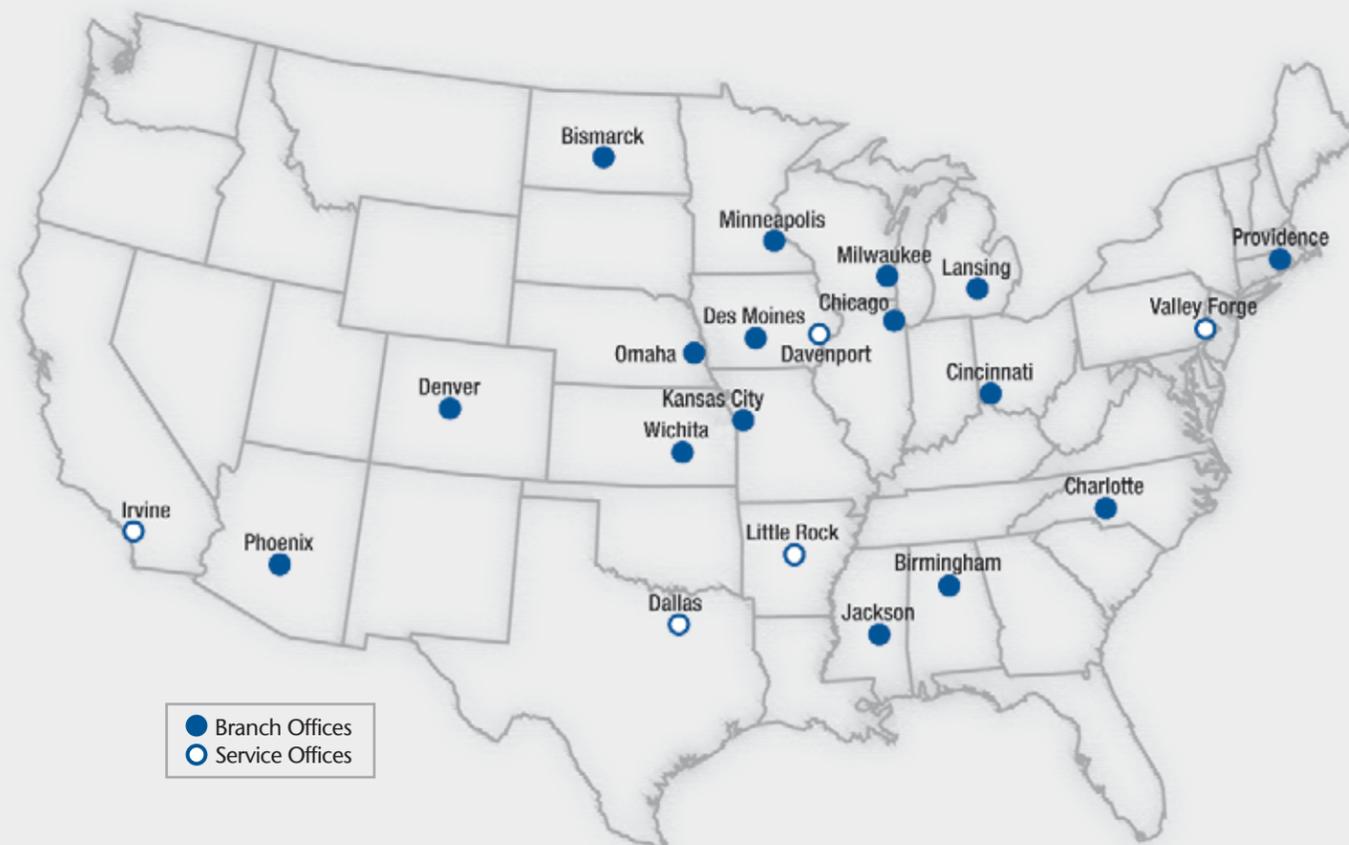
## Financial Strength

Excellent capitalization, a strong regional market presence, solid underwriting and attractive products earned EMC an A-“Excellent” rating from A.M. Best Company.

The rating recognizes the value of EMC’s agency relationships and its well-balanced book of commercial and personal lines business. Approximately 80 percent of the company’s volume is commercial, with the remaining 20 percent in personal lines.

## 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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# Count on EMC to provide insurance coverage for today's business.



The Des Moines Special Risk Department can tailor an insurance program to meet individual customers' needs based on their willingness to assume some risk in exchange for reduced insurance costs. In addition to cash flow advantages, loss sensitive insurance plans provide incentive to control losses because the customer's loss experience becomes a factor in determining the final insurance premium.



**Commercial Output Program:** EMC's Commercial Output Program is a property coverage form specifically designed for large commercial businesses with multiple locations. This form offers a broad selection of standard and optional coverages to meet the insurance needs of your business customers.



**Large Deductible Plan:** In consideration of reduced insurance premiums, customers are billed monthly for their paid losses and expenses up to a predetermined deductible amount by line of coverage (available for general liability, automobile or workers' compensation coverage). Costs can be capped at an aggregate amount that applies to all lines included in the plan. Collateral in the form of a letter of credit is required to cover the amount of expected losses for the lines of coverage included in the plan.



**Retrospective Rating Plan:** The final premium under a retrospective rating plan is based on a customer's own loss experience plus expenses and taxes. Subject to a stated minimum, policyholders have an opportunity for a return premium when the retrospective adjustment is calculated at 18 months and then annually until all claims are closed. A stated maximum premium caps catastrophic losses in a given term.

**Retention Dividend Plan for Workers' Compensation:** This optional rating plan provides the pricing benefits of a guaranteed cost plan (including premium discount) and the loss-based adjustment approach of a dividend plan. We keep a retained premium plus actual converted losses and expenses for the term. Adjustments are made at 18 and 30 months. The audited guaranteed cost premium is the maximum amount payable by the insured. The retention plan is available in nearly all states.

## Superior Claim Services

As part of the policyholder's insurance program, EMC provides access to proven claims cost management programs, which can result in significant insurance savings for businesses. These complimentary services include:

- Medical management for workers' compensation clients to ensure high-quality care for injured employees while returning them to productivity as soon as possible
- Expert physical damage appraisers experienced in reviewing cost estimates and an auto glass replacement network to assure appropriate auto repairs at reasonable prices
- A staff of legal and claims professionals dedicated to recovering paid claims, making the responsible party pay for the damages
- A special investigative unit to detect, deter, investigate and prosecute insurance fraud
- Periodic claim reviews

## Online Claims Access

The following loss information is available online for agents and policyholders:

- **Loss Reports:** view and print loss summaries by account and by line, with optional claim detail available upon request
- **Adjuster Notes:** view notes on individual claim files

- **Loss Analysis:** sort and view claims data in chart or graph form by location, cause or type of injury
- **Payment History:** view detailed account of dates and amounts paid on individual claims
- **1st Report of Injury:** submit workers' compensation first report of injury online (not available in all states)

## Loss Control Services

Our loss control services distinguish EMC from our competitors. We have trained staff in every branch office to provide loss control services to our policyholders. Our policyholders and agents have immediate access to loss control information on emcinsurance.com. We also have the expertise to customize our services for our individual policyholders, such as:

- **Employee Safety and Health Services:** ergonomics, partnership services, environmental health evaluations, facility planning and material handling consulting, and compliance benchmarking surveys
- **Property Services:** flammable liquid controls, fire protection system maintenance and commercial property valuations
- **Commercial Auto Services:** fleet safety assistance and loss analysis reports

EMC loss control professionals are on staff at all EMC branch offices to provide any of these value-added services to your commercial clients.