



EMC Risk Services, LLC

An essential partner in your insurance program



Count on EMC® to Help Manage Your Company's Claims Costs and Reduce the Severity of Your Losses

Many larger businesses are taking advantage of self insurance and higher deductibles as an alternative to traditional insurance. EMC Risk Services—a multiline, third-party administrator—provides essential services as part of your cost-effective, comprehensive insurance program. Take a look at the valuable claims administration, cost management and loss control services that EMC Risk Services offers to complement your current insurance program.

We provide our services on a fee basis and tailor them to meet the specific needs of your business. Let us help your company manage the cost of claims and reduce the incidence and severity of losses.



Quick, Accurate Claim Service

EMC Risk Services is always ready to respond to your situation with prompt, accurate and customized claim service based on your business culture and expectations. Our primary goal is to handle your claims with as little interruption to your business as possible. We present a plan of action and recommendations for resolving each loss. To help mitigate losses, we consult with trusted defense attorneys with whom we have strong relationships.

We also offer online claim filing and give you access to real-time claim file activity, as well as the ability to print claim and billing reports at your convenience.

Significant Savings for Your Company

EMC Risk Services strives to provide you with the most effective claims cost management program in the industry, which can result in significant savings for your company.

Medical Management Services

EMC Risk Services provides a full range of expert medical management services that can be tailored to fit the needs of your company:

- Access to preferred provider organizations
- Medical claims review
- Utilization review
- Case management
- Rehabilitation services
- Return-to-work consultations
- Access to durable medical goods providers

Physical Damage Auto Reviews

EMC experts certified by the National Institute for Automotive Service Excellence provide reviews of vehicle estimates, including an audit of used parts, industry standards, part prices and labor prices.

Claims Audits

After reviewing your current insurance plans and determining the quality of existing claims programs, EMC Risk Services can recommend beneficial cost containment programs for your company.

Management Information Reports and Systems

We help keep your company's loss control managers up-to-date on the status of all active claims through a Windows-based program that offers online access to adjuster notes and other special reports.

Proven Loss Reductions

With the involvement of your company's management team, EMC Risk Services can assist you in developing an effective loss prevention program to protect your company's most valuable assets—your people and your property. EMC's loss control specialists can help determine the most beneficial services for your company and customize a program that can result in loss reductions.

Environmental Health

Our industrial hygienists perform on-site environmental health surveys to identify risks, such as excessive noise levels, chemical exposures and air contaminants, and offer specific recommendations.

Ergonomics

EMC's highly experienced loss control team can help you create and monitor an ergonomics program, which may include modifying workstations or developing job descriptions.

Material Handling Analysis

Our engineers can assist you in reducing the costs of material handling-related injuries through proven industrial engineering techniques, such as improved facility layout.

Loss Analysis and Reports

Using a comprehensive analysis of past losses and a database of more than a half million claims, EMC's loss control team can provide detailed loss reports for your operation, giving you a realistic overview of recurring problems and claim trends.

Online Safety Training

EMC offers free self-directed safety training modules delivered in short segments. This training method reduces downtime and allows you to train your workers when it's most convenient. You can even print quizzes to check your employees' understanding.

Security Consulting

Our security management professionals can review your current security policies and procedures, develop performance specifications for new security systems or even present security training programs to your employees.

Sprinkler System Analysis

EMC's engineers can analyze the performance of your existing sprinkler system and provide installation guidelines for new systems. We'll even train your personnel on procedures to inspect and test the system on a regular basis.

Additional Insurance Coverage

EMC Risk Services recognizes that some of its clients may not be self-insured or have large deductibles for all risk exposures. These companies may need additional insurance coverage to complement their existing insurance program. Your insurance agent can work with EMC to address these needs. Whether you need workers' compensation, general liability, property, umbrella, excess, or errors and omissions coverage, we're here to help.

More About EMC Risk Services

EMC Risk Services is a wholly-owned subsidiary of Employers Mutual Casualty Company, which operates under the trade name EMC Insurance Companies (EMC). The staff of EMC Risk Services is supported by various departments within EMC, giving your company access to leaders in claims investigation, claims cost management, loss control and other lines of insurance.

Backed by EMC Insurance Companies

Our customers *Count on EMC*[®] for their insurance needs, and have for more than 100 years. EMC operates through 16 branch offices and five service offices across the country and sells its insurance products through independent insurance agents. Organized in 1911 to write workers' compensation in Iowa, EMC is now a near national company offering property and casualty insurance in more than 40 states and reinsurance worldwide. The company has more than 2,100 employees and assets exceeding \$3 billion.

EMC Insurance Companies is in the top 60 property/casualty organizations in the United States and is one of the largest property/casualty companies in Iowa, based on net written premium. EMC is rated A (Excellent) by A.M. Best, the premier insurance credit rating organization that rates a company's ability to meet their obligations to policyholders.*

Contact Us

If you're interested in finding out what EMC Risk Services can do for your business, contact:

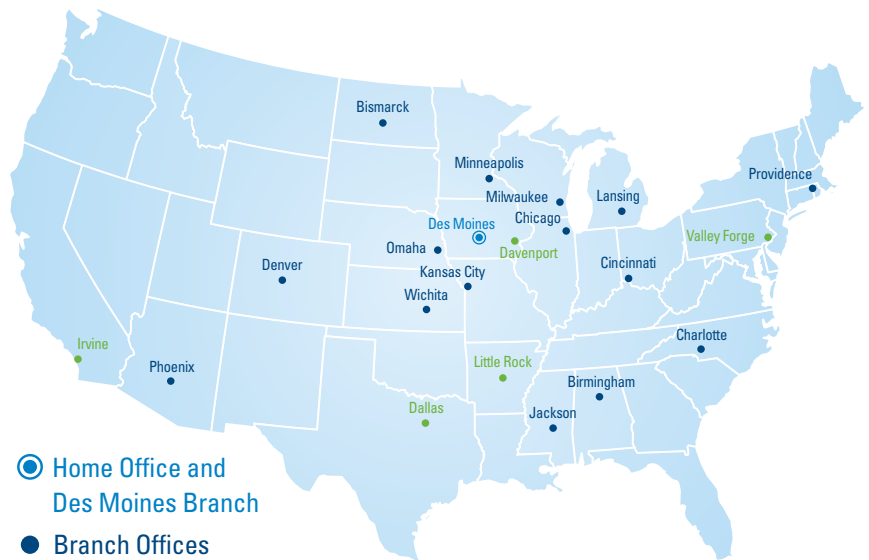
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EMC Office Locations



- Home Office and Des Moines Branch
- Branch Offices
- Service Offices

