

Commercial Policyholder Access

You manage all aspects of your business—and your insurance should be no different. With EMC's Commercial Policyholder Access, you have secure access to your organization's insurance information so you can get quick answers to your basic questions with just a few clicks.

With Commercial Policyholder Access, you can:

- View policy, billing and claims information
- Manage billing and payment preferences
- Manage paperless notifications
- Report and monitor claims*
- Access loss control resources
- Find your agent's contact information

Getting Started

To register for Commercial Policyholder Access, simply contact your insurance agent. With your help, your agent will designate a user administrator for your organization, who will then receive an email with easy-to-follow instructions from EMC.

The User Administrator's Role

Your Commercial Policyholder Access user administrator has an important job. This person is responsible for assigning access to others within your organization, as well as designating at least one other user administrator. This role is generally best suited for office managers, operations managers or others in similar positions. Each user's access should be determined based on the individual's business need for specific services, such as billing information, payments, claim reporting and policy information. This customized access helps protect your organization's sensitive information.



Policy Information

With Commercial Policyholder Access, you can easily access your organization's policy information, which means you can quickly find the answers to simple questions you may have about your insurance. You'll have access to all policy documents for current, prior and future terms (if applicable), including auto identification cards if you have an auto policy with EMC.

Billing and Payment Preferences

If you are billed directly by EMC for your insurance, Commercial Policyholder Access gives you the ability to view billing information and manage payment preferences. You can look up billing statements and billing history, sign up for electronic funds transfer payments, and manage paperless billing and notifications.

Quick-Access Tools

Commercial Policyholder Access provides you with quick access to a variety of safety and claim prevention resources right from the homepage, including:

- Extensive loss control resources from EMC
- EMC's online safety training modules
- Tools from other trusted insurance industry experts

Report and Monitor Claims Online

Many policyholders have the ability to report claims online through Commercial Policyholder Access.* This is an easy way to get a claim started so that you can focus on what's important—running your business.

To report a claim, simply log in to Commercial Policyholder Access and click Report a Claim on the right side of the homepage. Select the appropriate policy, and then we'll walk you through the process. Only the most basic information is needed to report a claim online; however, providing additional information may help us process your claim faster.

Once your claim is submitted, your insurance agent is notified and you will be contacted by an EMC claims adjuster. You can use the View My Claim feature to monitor your claim, including payment activity.

When to Contact Your Agent

EMC encourages you to contact your agent before reporting a claim online if you suffer a severe loss, are uncertain about your insurance coverage or have general questions regarding your claim.

Loss Analysis: A Service for Large Policyholders

If you have a large business or organization, you may benefit from access to EMC's Loss Analysis service within Commercial Policyholder Access. This feature, available only to large policyholders that experience high claim frequency, provides valuable claim monitoring tools,

Need Assistance?

If you need help registering for Commercial Policyholder Access or have questions about the services within this website, contact:

EMC Online Assistance

Phone: 515-345-4566

Toll-free: 800-988-1423

onlineassistance@emcins.com

including loss run reports, and a variety of analytical tools and graphs. Talk with your insurance agent to see if this service is a good fit for your organization.

Count on EMC®

EMC Insurance Companies is in the top 50 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.**

The company has surplus of \$1 billion and assets of more than \$3 billion. Organized in 1911 to write workers' compensation protection in Iowa, EMC Insurance Companies now offers property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide.

With more than 100 years of experience, customers know they can *Count on EMC®*—and you can, too.

Learn More

To learn more about Commercial Policyholder Access, contact your insurance agent or visit www.emcins.com/businessins.

EMC Insurance Companies

717 Mulberry Street • Des Moines, IA 50309
800-447-2295 • 515-280-2511

www.emcins.com



*If you don't see the Report a Claim button on your homepage and would like the ability to report online, contact your insurance agent.

**The A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations using a rating scale of A++, A+, A-, B++, B+, B-, C++, C+, C-, D, E, F, S.