



EMC Risk Services, LLC

An essential partner in your insurance program



Quality Financial Protection, Effective Claims Management

Many 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. We are driven to be an industry leader at cutting claim costs and managing losses.

We are committed to our clients' changing needs. With continued growth and the backing of Employers Mutual Casualty Company, EMC Risk Services has earned a reputation as a third-party administrator that places clients' needs above all else.



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.

Claims Administration

Claims handling services include a three-point contact within 24 hours of receiving a claim. EMC Risk Services will determine the cause of the incident and explain benefits or liability to all parties involved. We gather all information and advise our clients on the best path to resolution in each specific case.

Experience

EMC Risk Services is fully equipped and highly experienced in providing claims management services. We never stop looking for ways to better serve our clients.

Significant Savings for Your Company

EMC Risk Services is a full-service third-party administrator that provides an effective claims cost management program, resulting 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 durable medical goods providers
- Access to preferred provider organizations
- Case management
- Medical claims review
- Rehabilitation services
- Return-to-work consultations
- Utilization review

Physical Damage Auto Reviews

EMC experts provide reviews of vehicle estimates, including an audit of used parts, industry standards, part prices and labor prices.

Claims Audits

Consistency and quality are imperative for claims handling excellence. The claims audit delivers attention to detail and aggressive management for cost control. Our experienced claims team is committed to continuously measuring return-to-work outcomes and analyzing results to provide our clients with proactive claims management.

We deliver audit standards, first-rate customer service, experienced management and best practices for claims handling. We have it all in one package and are driven to be the best in the industry.

Management Information Reports and Systems

Our clients can access real-time claims information online 24/7. Data points in the claims system can be translated into reports tailored to your needs. All data is stored on a secure network and is backed up daily to a separate protected server location.

More About EMC Risk Services

Our Business

- Coordinating loss control services
- General liability and auto claims handling
- Medical bill review and medical case management
- Workers' compensation claims handling

Our Delivery

- Action plan for each loss
- Client-dedicated claims handlers
- Commitment to service based on client expectations and culture
- Customized billing and reporting
- Prompt response to questions
- Strong relationships with business partners to mitigate losses

Difference Maker

What sets EMC Risk Services apart from other third-party administrators? Great customer service delivered by our team members. We believe each client is unique, and we treat them that way, which is why our services are built around our clients.

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.

Backed by EMC Insurance Companies

EMC Insurance Companies is in the top 50 property and casualty organizations in the United States and is one of the largest 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.*

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.

Contact Us

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

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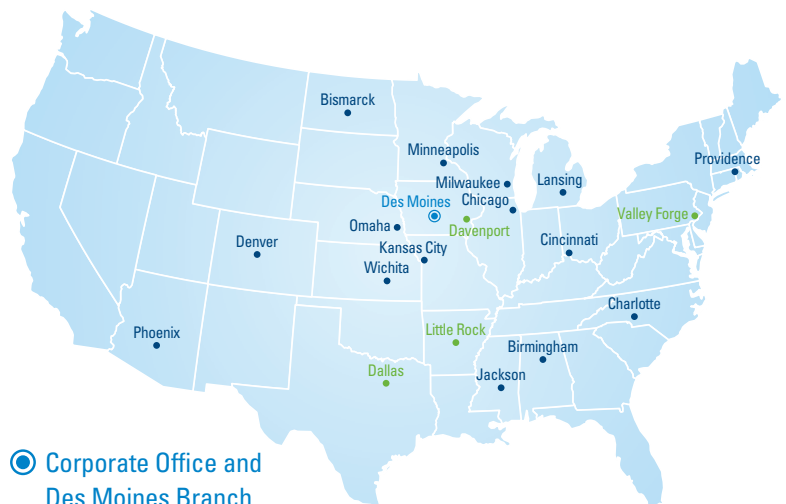
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EMC Office Locations



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

