

Enhancing your agent experience with EMC

February 13, 2025

To: EMC Agency Partners – Northwest Office

From: Scott Jean, EMC President and CEO

Agency Partners,

We have exciting news to share with you today, but first ... we are pleased to report 2024 was a strong year for EMC! We ended the year with net written premium of **\$2.05B**, and our trade combined ratio came in **below 100%** which was a significant improvement over 2023. Additionally, our surplus increased to **\$1.79B**, a **14.0% increase** over yearend 2023, and our AM Best rating was again reaffirmed at “A” excellent. On behalf of our leadership team, **thank you** for the essential role you’ve played in this success!

Exciting news about our future

As part of our brand purpose of *Keeping insurance human*, we are more dedicated than ever to building committed partnerships with you based on a foundation of strong values, collaborative solutions, specialist expertise, and exceptional services from a caring culture. To help bring these aspirations to new heights, we are introducing strategic enhancements to improve your experience with EMC and support our mutual success.

Enhancing our local presence

To bring you greater consistency and responsiveness, we are transitioning from 17 branches to 10 EMC regions. [View our new regions here](#). Each of our regions will be led by a Regional VP, who will report to Dave Young, VP – National Field Leader. Dave will report to Ed Pulkstenis, Senior VP – Commercial Lines, Chief Underwriting Officer. This internal alignment will help EMC more effectively meet your needs by ensuring clarity, consistency, and continuity across regions.

These new regions are effective immediately; however, in most cases, you will continue to work with the same sales and underwriting teams as you do today, and local office locations will remain in place. Your local contacts will continue to serve you and your agency for all business submitted to EMC. **Please note—there are no changes you need to make to the way you work with us today.**

Your EMC region and leadership

The Northwest Branch is transitioning to become the Northwest Region, which will continue to serve the states of Idaho, Montana, Oregon, and Washington.

The Northwest Region will be led by Regional Vice President (RVP) Jarrod Stone, the same leader you work with today. We congratulate Jarrod on his enhanced and well-deserved role! As part of this new regional structure, we will expand the support and resources available to Jarrod to continue to strategically grow this region, and we know he will help make the transition to our new structure seamless for you and our team members!



Keeping insurance human®

Building broader underwriting capabilities to support your agency

To broaden our appetite and better enable you to place more business with EMC, we are excited to announce two new EMC Underwriting Units specializing in Large Accounts and Specialty business. These units will be put in place over the course of 2025 and be staffed by experts who will partner alongside our local field teams, working directly with you, to write more of this business. These units will report to Sanja Plynaar, VP – Commercial Lines Underwriting, and we'll keep you informed as they take shape.

EMC will also introduce a new small business portal later this year, which will roll out on a state-by-state basis. The portal will transform the way you place small business with EMC, enhancing speed and ease of use and enabling binding and issuance within minutes for most business. We are developing this platform to be competitive with the best platforms in the market, guided by the input of an EMC agency forum, to ensure our solution hits the mark. Watch for more information on small business soon!

As our Large Accounts and Specialty units are formed and our small business portal rolls out across our footprint, our field underwriters will continue to support our core middle market business, which means we'll be able to deliver a broader appetite, deeper specialized expertise, and a more consistent experience for more of your business.

We're ready to take it to the next level

All of these enhancements are designed to help you, our valued agency partners, succeed and grow profitably in our core middle market business and beyond! Better solutions for your large and specialty accounts. An automated solution for small business. A broader and more consistent appetite. And—*always*—local, and now regional, support. It's all part of our commitment to be your national carrier with a local heart.

Together, we can write more business, create better experiences for your customers, and improve more lives. If you have questions about these enhancements, please reach out to your local EMC leader—they are always ready to support you. We truly appreciate and value your partnership.

Sincerely,

Scott Jean, FCAS, MAAA
EMC President & CEO