

# Writing workers' compensation with EMC

You're not just selecting a carrier — you're getting a partner with over a century of experience and expertise that directly benefits you.

Adding workers' compensation coverage to your customers' policies is a win-win for you. It opens up new revenue streams through commissions, enhances customer relationships by offering comprehensive solutions, and gives you a competitive advantage in the marketplace as a one-stop shop for insurance needs. That actually makes it a triple win for you.

## How EMC's workers' comp works for you

### Increase retentions

By adding workers' compensation coverage, you showcase your commitment to comprehensive risk management for your customers — strengthening your relationships, which leads to higher retention rates and positions you as a trusted advisor.

### Better loss ratios

When your customers lower their workers' compensation loss ratios, your loss experience numbers could improve, too. Improved loss ratios unlock greater profit share potential with EMC and enhance your agency's financial success.

### Additional revenue

Demonstrating the value of our workers' compensation offerings to prospective customers not only earns their business but also boosts your bottom line, ensuring continued growth and success.

## How policyholders benefit

Here's how our services can help benefit your customers:

- Guidance of care from a Registered Nurse
- Simplified and streamlined claim reporting
- Bring employees back to work sooner
- Create a safer workplace and reduce injuries
- Control insurance costs

## Loss Control and Work Injury Care Solutions

Make sure your customers get the most of their workers' compensation coverage. With us, they receive injury prevention and injury care services at no additional cost.

**Loss Control services** concentrate on preventing workplace injuries from occurring in the first place.

- **Hazard control assessments:** Identifies pure risk across the enterprise and proposes viable solutions to control hazards.
- **Ergonomic evaluations:** Pinpoints ergonomic risks such as heavy lifting, awkward postures, and repetitive motions, and makes recommendations to reduce worker injury potential.
- **Industrial hygiene assessments:** Industrial hygienists perform noise assessments, monitor air quality/ventilation, and provide chemical management assistance.
- **Vendor partner resources:** Explore the wide range of resources available through our vendor partners, targeting key work comp related risk.

**Work Injury Care Solutions** focuses on developing a pre and post work injury process to ensure employees receive the care they need in order to return to work as quickly and safely as possible.

- **EMC OnCall Nurse:** Gives injured employees and supervisors immediate access to medical professionals through a 24-hour nurse hotline, helping to manage work-related injuries.
- **Pework screenings:** Helps reduce the risk of injuries by hiring employees physically capable of performing job requirements.
- **Select provider program:** Assists your customers by identifying quality medical providers with experience treating workplace injuries.
- **Return to work programs:** Helps get employees back to work sooner and safer, saving your customers expenses associated with lost time.
- **Wellness programs:** Focuses on reducing employee health risks and promoting an overall healthy workforce.