

COMMERCIAL BILLING PLAN PAYMENT OPTIONS

EMC’s billing plan offers you **convenience** and **flexibility** in the payment of your insurance premium. EMC offers a variety of billing plans, so you and your clients can choose the option that works best.

Payment Plan	Direct Bill New Business*	Direct Bill Renewals	Agency Bill New Business**	Agency Bill Renewals
Annual	Full amount due by policy effective date or the next available planned invoice date	Full amount due by policy effective date or the next available planned invoice date	Full amount due by policy when invoiced on the first available agency bill statement	Full amount due by policy when invoiced on the first available agency bill statement
Semi Annual	60% due by policy effective date or the next available bill date, 40% due around 180 days into the policy term	50% due by policy effective date or the next available bill date, 50% due around 180 days into policy term	Total of 2 installments. Installment due every 6 months, determined by policy effective date. Will invoice on first available agency bill statement.	Total of 2 installments. Installment due every 6 months, determined by policy effective date. Will invoice on first available agency bill statement.
Quarterly	33.3% due by the policy effective date or the next available bill date, 22.2% due around 90, 180 and 210 days into policy term	25% due by policy effective date or the next available bill date, 25% due for each installment around 90, 180 and 210 days into the policy term	Total of 4 installments. Installment due every 3 months, determined by the policy effective date. Will invoice on the first available agent bill statement.	Total of 4 installments. Installment due every 3 months, determined by the policy effective date. Will invoice on the first available agent bill statement.
Monthly 10-pay	20% due by the policy effective date or the next available bill date, 8.9% due for each of the 9 remaining installments	10% due by the policy effective date or the next available bill date, 10% due for each of the 9 remaining installments	10 installments due consecutively, determined by the policy effective date.	10 installments due consecutively, determined by the policy effective date.
Monthly 12-pay	20% due by the policy effective date or the next available bill date, 7.3% due for each of the 11 remaining installments	8.3% due by the policy effective date or the next available bill date, 8.3% due for each of the 11 remaining installments	12 installments due consecutively, determined by the policy effective date.	12 installments due consecutively, determined by the policy effective date.

NOTE: Any installments not able to be billed due to late issuance, etc. **will be included** on the first available bill. Therefore, based on the effective date and issue date, the insured’s Direct Bill Invoice could have one, two, three or more installments due on their first billed invoice. ***All new business direct bill billing plans will require a down payment, which will be based on the selected payment plan.**

NOTE: Any installments not able to be billed due to late issuance, etc. **will be included** on the first available Agency Bill Statement. Therefore, based on the effective date and issue date of the policy, an Agency Bill Statement could have one, two, three or more installments due on their first billed Agent Statement. **** New business issued through EMC’s website can only be issued as direct bill.**

Questions?

Contact your local insurance agent.

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

emcins.com



Give your commercial clients secure access to their insurance information with EMC's Commercial Policyholder Access.

Commercial Policyholder Access is designed to save you time by giving your commercial clients quick answers to their basic insurance questions. Your agency's contact information is listed on the Commercial Policyholder Access homepage in case they have any additional questions.

What Your Clients Get

Each user's access to Commercial Policyholder Access is based on the individual's business need for specific services. Depending on the access granted, policyholders can:

- View policy, billing and claims information
- Manage billing and payment preferences (direct bill clients only)
- Sign up to go paperless (policy documents and/or billing)
- Report claims online
 - ▶ In order for your clients to report claims online, you must be signed up to receive claims notifications
 - ▶ If you choose to opt in for policyholder online claim reporting, you and an EMC claims adjuster will be notified when claims are submitted online
- Monitor active claims
- Access loss control resources
- Run loss reports and use analytical tools to break down claims by coverage (available to select large accounts with high claim frequency)

Your Role Is Important

By inviting your clients to register for Commercial Policyholder Access and designating an appropriate user administrator, you can help your clients easily access their policy information, which can lead to a lighter workload for you. The user administrator role is best suited for office managers, operations managers or others in a similar position.

Email invitations are sent out through EMC's Agent Access. You can send them to a specific client at any time. You can also send invitations when issuing new business or reviewing accounts prior to renewal.



Promote Paperless

Once your clients are registered for Commercial Policyholder Access, they can easily opt in for paperless to start receiving all policy documents and/or bills electronically. Documents will be securely stored in one convenient location and available to view online 24/7. This means you won't have to mail paper policies to your clients anymore, saving your agency time and money.

Count on EMC® for Policyholder Resources

Use the Commercial Policyholder Access webpage on emcins.com to watch an informative video and explain the advantages of this secure website to your clients.



Visit www.emcins.com/businessins and select **Policyholder Access** to learn more.

See reverse to learn how to invite clients to register.

This resource is intended to provide additional information to EMC agents and is not intended for distribution to policyholders.

Inviting Your Clients to Register

To send an invitation, click the envelope icon on the right side of the Agent Access navigation bar. It's fast and easy.

You can also follow these steps:

1. Log in to Agent Access on emcins.com
2. Click **Agent Center** in the sidebar menu
3. Select **Reports > Policyholder Access**
4. Select **CL Request an Invite**
 - ▶ The Request Invite service will display a list of all your accounts
 - ▶ You can find specific accounts by using the search field or by sorting the column headings
5. Once you find the right account, click **Invite**
6. Enter the name and email of the user administrator
7. Check the box to include the loss analysis feature (only appropriate for large policyholders with high claim frequency; subject to EMC approval)
8. Click **OK**

Helpful Reports

Two informative reports are available on Agent Access under Policyholder Access. Follow the first three steps under "Inviting Your Clients to Register" (above) and then select one of these options:

- **CL Renewal Report**—allows you to schedule invitations for accounts renewing within the next 90 days (updated monthly)
 - ▶ Sign up for a monthly email reminder, which notifies you when the report has been updated
- **CL User Report**—gives you a list of your clients that have already registered for Commercial Policyholder Access

Technical Assistance

EMC IT Support is available to answer your questions about using the Request an Invite and Renewal Report services. You may also direct your clients' technical questions regarding Commercial Policyholder Access to:

EMC IT Support

877-249-0581

itsupport@emcins.com

Contact Us

Contact your EMC marketing representative to learn more about Commercial Policyholder Access.



INDEPENDENT
INSURANCE AGENTS

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www.emcins.com



Watch Our Videos to Learn How

See how easy it is to use the Request Invite and Renewal Report services by watching the video tutorials on Agent Access:

- Log in to Agent Access
- Select **Help Center** in the sidebar menu
- Click **Policyholder Access**



POLICYHOLDER AUTHORIZATION AGREEMENT FOR ELECTRONIC FUNDS TRANSFER (ACH DEBITS)

Policyholder Name: _____
(Policyholder(s) – Please Print)

Billing Account Number: _____

The above-named policyholder(s) hereby authorize(s) Employers Mutual Casualty Company to electronically debit my/our/its account (and, if necessary, electronically credit my/our/its account to correct erroneous debits) as follows:

- Checking Account
 - Savings Account
- (Select one)

at the depository financial institution named below. I/we agree that ACH transactions I/we authorize comply with all applicable law. Such debits shall apply to the following transactions:

- Down Payment (available with on-line application submissions only)
- Monthly Automatic Withdrawals

Note: "EMC Ins" will appear on your bank statement.

Bank Name _____

Routing Number _____

Account Number _____

I/we understand that this authorization will remain in full force and effect until I/we notify Employers Mutual Casualty Company in writing addressed to the local branch office that I/we wish to revoke this authorization. I/we understand that Employers Mutual Casualty Company requires at least 3 business days prior notice in order to cancel this authorization.

Name(s): _____
Please Print

Date: _____

Signature(s): _____