



NEWS RELEASE

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CyberSolutions: Insurance Protection for Today's Cyber Risks

DES MOINES, Iowa (Oct. 1, 2015) — EMC Insurance Companies now offers CyberSolutions, a robust product that combines cyber liability and data compromise coverages to help businesses and organizations react to and recover from a cyber-related event. Cyber attacks and data breaches are increasingly common and potentially devastating with an extremely costly recovery process. According to the Poneman Institute's 2015 Cost of Data Breach Study, the average cost of a corporate data breach increased 15 percent in the last year to \$3.5 million.

EMC has insured more than 12,000 commercial policyholders with competitive data compromise coverage. This policy provides valuable protection, but it may not address all of the risks businesses face as they expand their online transaction capabilities, utilize cloud computing and enhance their internal networks. CyberSolutions gives policyholders one of the most comprehensive levels of protection by covering the costs associated with data restoration, data re-creation, system restoration, loss of business, public relations services and network security liability.

CyberSolutions is just one more example of EMC's commitment to developing coverages and services that address the needs of policyholders. Learn more about CyberSolutions at www.emcins.com/businessins/cybersolutions, and contact your local independent insurance agent for a quote.

About EMC Insurance Companies

EMC Insurance Companies is among the top 50 insurance organizations in the country based on net written premium and has more than 2,100 employees. The company was organized in 1911 to write workers' compensation protection in Iowa. Today, EMC provides property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. Operating under the trade name EMC Insurance Companies, Employers Mutual Casualty Company and one or more of its affiliated companies is licensed in all 50 states and the District of Columbia. For more information, visit www.emcins.com and www.CountonEMC.com.