



NEWS RELEASE

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EMC Introduces New App, Route Safety IQ®, for Fleet Drivers

DES MOINES, Iowa (March 16, 2016)—EMC Insurance Companies, in partnership with ATG Risk Solutions, has introduced an open-platform app for vehicles that can help commercial auto drivers improve safety on the road, as well as improve uptime and save money on fuel costs.

The app, Route Safety IQ®, captures vehicle-use data to create a contextual map of routes traveled that helps fleet managers and individual drivers understand the risks associated with those routes and the driving choices they make. Route Safety IQ works across multiple telematics providers, platforms and mobile devices to compile, analyze and present an easy-to-understand, overall safety score. While comparing fleets from similar businesses and territories, that safety score protects the privacy of the drivers involved.

Fleet managers can find out exactly where their vehicles rank on the safe driving index by using data from this app. By evaluating the data, fleet managers can find ways to lower their accident rate, increase fuel economy, improve maintenance and uptime, and reduce costs associated with replacing drivers.

"This app is a powerful solution that will set our independent insurance agencies apart by giving them the advantage of being able to brand the app and make it available to all of their clients," says EMC Insurance Companies Executive Vice President and Chief Operating Officer Kevin Hovick, CPCU. Currently EMC Insurance Companies is piloting the app with several independent agencies who have provided valuable input on the user experience during the testing and development phase.

"We anticipate that using this app will improve truck and bus safety and, in time, reduce crashes, injuries and fatalities. Our focus on maximizing the use of this app through our independent agents and policyholders can ultimately benefit the public by having safer drivers on the roads and reducing emissions. This app will also be a valuable addition for customers EMC currently insures, for example petroleum drivers and fleet businesses, schools and municipalities," concludes Hovick. "EMC has entered into a five-year relationship with ATG Risk Solutions and will continue to invest in approaches like this for our independent agents because we believe agents are essential to innovation in the insurance industry."

ATG Founder and President Chris Carver says, "We are excited to support EMC and their independent agents in their efforts to improve over-the-road driving performance and safety for their clients. Our latest risk assessment and reduction tool, Route Safety IQ, represents an innovative step in

understanding driving risk, how it impacts the business as a whole and how to lower it. Through data aggregation and analytics, we are delivering insights that protect drivers, protect the business and protect the motoring public.”

About EMC Insurance Companies

EMC Insurance Companies is among the top 50 insurance organizations in the country based on net written premium, with 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.

About ATG Risk Solutions

ATG Risk Solutions (ATG) is the leading provider of connected vehicle data and contextual vehicle safety scoring resources for underwriting and claims for the property and casualty insurance industry. Available in the United States and Canada, the ATG Clearinghouse offers a trusted and secure means by which the insurer can verify and assess the risk of covered vehicles in a policyholder’s fleet, helping insurers improve underwriting consistency, and helping fleet customers increase operational safety. For more information, visit www.atgrisk.com.

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