



NEWS RELEASE

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EMC Launches Sensor Program to School Policyholders Across the Country – Sensor Systems by HSB Helps Minimize Damage and Interruption –

DES MOINES, Iowa (Oct. 23, 2020)—EMC Insurance Companies has partnered with HSB to offer a sensor-based monitoring service that helps protect school buildings and equipment. The program is rolling out this month to the company's school policyholders across the country. EMC writes school policies in 26 states and insures more than 1,600 school districts.

Sensor Systems by HSB monitors policyholder facilities 24/7 and sends text alerts when conditions suggest an issue is imminent or has occurred, such as frozen pipes, water intrusion, heating system failure or freezer malfunction.

"This program helps identify incidents as they develop so that damage and interruption are minimized," said Bryon Snethen, EMC Vice President – Risk Improvement. "This is especially helpful during off hours such as nights, weekends and school breaks when buildings are empty."

A select group of EMC school policyholders – 14 school districts in four states – has been using the system for more than two years. "The pilot resulted in 35 confirmed saves on refrigeration equipment alone," said Chad Veach, EMC Assistant Vice President – Risk Improvement Innovation. "Conservative estimates put the spoilage costs savings at \$175,000."

The system functions as a shared-cost monitoring service, and EMC policyholders can lease the sensor equipment from HSB at a cost that is less than the typical property deductible. For more information, policyholders can visit: http://www.emcins.com/Docs/ofilib/MK/AA065002099_20200827.pdf

About EMC Insurance Companies

EMC Insurance Companies is among the top 60 property/casualty insurance organizations in the country based on net written premium, with more than 2,400 employees. Employers Mutual Casualty Company (EMCC) was organized in 1911 to write workers' compensation protection in Iowa. Today, operating under the trade name EMC Insurance Companies, the company provides property and casualty insurance products and services throughout the United States and writes reinsurance contracts worldwide. EMCC is licensed in all 50 states and the District of Columbia. For more information, visit emcins.com.

About Hartford Steam Boiler (HSB)

HSB, part of Munich Re, is a multi-line specialty insurer and provider of inspection, risk management and IoT technology services. HSB insurance offerings include equipment breakdown, cyber risk, specialty liability and other coverages. HSB blends its engineering expertise, technology and data to craft inventive insurance and service solutions for existing and emerging risks posed by technological change. Throughout its 150-year history HSB's mission has been to help clients prevent loss, advance sustainable use of energy and build deeper relationships that benefit business, public institutions and consumers. HSB holds A.M. Best Company's highest financial rating, A++ (Superior). For more information, visit www.hsb.com and connect on LinkedIn, Twitter and Facebook.

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