



NEWS RELEASE

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EMC Launches Freeze Prevention Sensor Program for All Commercial Policyholders

DES MOINES, Iowa (Nov. 13, 2020)—EMC Insurance Companies has partnered with HSB to offer a sensor-based freeze prevention monitoring service that helps protect commercial buildings and equipment. The program is especially important now that many buildings are used less frequently or are vacant due to COVID-19.

The opt-in program is rolling out this month to the company's commercial policyholders across the country. EMC writes commercial policies of all kinds, including nearly 500 types of businesses.

Sensor Systems by HSB monitors policyholder facilities 24/7 and sends text alerts when a facility's indoor temps drop to levels where frozen pipes might occur.

"Burst pipes can disrupt operations and resulting repairs can be very expensive to fix," said Bryon Snethen, EMC Vice President – Risk Improvement. "Data shows the average cost of a freeze loss is around \$28,000."

The system functions as a shared-cost monitoring service, and EMC policyholders can get preferred pricing on the sensor equipment from HSB at a cost that is less than the typical property deductible. Policyholders can find more information, including how to enroll, in [the program brochure](#).

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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