

Frederick Mutual launches all-new digital risk protection service for policyholders

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At a time when risk management is more important than ever, Frederick Mutual has introduced a service to protect their policyholders' most vital interests. *Business Risk Protection*, a service from Epoq, Inc., is designed to help small businesses stay compliant and reduce legal liability.

"We recognize that the insurance market is changing rapidly and that our products must keep pace with policyholder expectations. This is why we have decided to introduce technology-led services that are high quality, accessible and address the needs of our policyholders," said Nancy Newmister, President and Chief Executive Officer for Frederick Mutual.

The *Business Risk Protection* bolt-on service protects small businesses from liability and legal threats by offering real-time drafting of smart documents, such as construction contracts, subcontractor agreements, non-disclosure agreements, formal notices and leases. For insurers, the service helps them differentiate by providing value that goes beyond coverage. This helps them engage policyholders with high-value digital services they can benefit from immediately and throughout their policy term.

These innovative online services are powered by Epoq, a pioneer in the development of real-time, intuitive legal document drafting services. The Epoq platform uses unrivalled technology that is smart, affordable and available 24/7. Depending on the complexity of a policyholder's needs, it could take just twenty minutes to create a valid business agreement that is tailored to their unique circumstances.

Founder of Epoq, Grahame Cohen, says, "Legal is an important part of the life cycle of needs for every business and can be used to innovate insurance products to give an extra layer of protection to the insured and mitigate risk for the insurer."

For more information on Business Risk Protection visit www.businessriskprotection.com.

Editor's Notes:

About Fredrick Mutual Insurance Company

Founded on December 15, 1843, Frederick Mutual (FMIC) has continuously operated for 179 years as a mutual insurance company serving policyholders, initially in Maryland; and subsequently expanding the operating territory into Pennsylvania, Virginia, Delaware, D.C., North Carolina and South Carolina. FMIC works with respected local independent agents who share the company's values.

For more information on Frederick Mutual visit www.frederickmutual.com.

About Epoq

Formed in 1994, Epoq (www.epoqtech.com) works with insurers and financial institutions to help them innovate, differentiate, and give greater value to their customers. The company achieves this by offering pioneering digital legal and regulatory document preparation services as an enhancement to its clients' services. With offices in Massachusetts and in London, England, Epoq is respected globally and provides its unique services to over 60 major brands.

For more information on Epoq Inc. and its services visit www.epoqtech.com or connect on Twitter weepoqtech and LinkedIn weepoqtech and weepoqtech <a href="weepoq