## Equifax and OneBeacon Professional Insurance Announce Data Breach Services Agreement Thursday, November 29, 2012 01:00:00 PM (GMT)

MINNETONKA, Minn., Nov. 29, 2012 /PRNewswire/ -- OneBeacon Professional Insurance (OBPI), a member of OneBeacon Insurance Group (NYSE: OB), today announced it is updating its Network Security and Privacy Liability Policy to provide data breach services from Equifax if a covered breach event occurs. A global leader in consumer and commercial information solutions, Equifax has developed the industry standard for breach services via their turnkey program. If a covered breach event occurs, Equifax will provide certain notification, credit monitoring and call center services for OneBeacon insureds.

"I am very pleased to be working with Equifax on this effort. Their knowledge and expertise will provide an exceptional level of service and confidence to our insureds," points out David Molitano, Vice President of OneBeacon Professional Insurance's Content, Technology and Services Division. "We recognize that information and data are the lifeblood of today's businesses. However, they are also among the confidential information treasure troves that represent high-value targets for hackers."

"A data breach can substantially damage a company's finances and reputation," said Trey Loughran, President of the Personal Solutions business unit of Equifax. "An incident of this nature—unchecked—can quickly undermine credibility that has been built up over long periods of time. We are pleased to work with OneBeacon to help enable their policyholders' efforts to respond quickly and appropriately to breach situations."

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states. The policy is primarily underwritten by one of the following insurance companies: Homeland Insurance Company of New York or Homeland Insurance Company of Delaware.

About OneBeacon Professional Insurance: OneBeacon Professional Insurance is a member of OneBeacon Insurance Group that specializes in professional liability solutions for targeted industries including hospitals, long-term care facilities, medical facilities, physician groups, media organizations, lawyers, real estate professionals, design professionals, financial services and technology providers. Additionally, OneBeacon Professional Insurance provides employment practices liability insurance, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance. General liability, property and workers compensation coverages are also available for financial institutions.

**About OneBeacon:** OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment. OneBeacon's solutions target professional liability; ocean and inland marine; collector cars and boats; entertainment, sports and leisure; excess property; environmental; group accident; programs; public entities; technology; and tuition refund. For further information about our products and services visit: <a href="https://www.onebeacon.com">www.onebeacon.com</a> and to remain up to date on OneBeacon's news, follow us on Twitter <a href="https://www.onebeacon.com">@OneBeaconIns</a> or visit our online newsroom: <a href="https://www.onebeacon.com/newsroom">www.onebeacon.com/newsroom</a>.

**About Equifax, Inc.** Equifax is a global leader in consumer and commercial information solutions, providing businesses of all sizes and consumers with information they can trust. Equifax organizes and assimilates data on more than 500 million consumers and 81 million businesses worldwide, and uses advanced analytics and proprietary technology to create and deliver customized insights that enrich both the performance of businesses and the lives of consumers.

Headquartered in Atlanta, Equifax operates or has investments in 18 countries and is a member of Standard & Poor's (S&P) 500® Index. Its common stock is traded on the New York Stock Exchange (NYSE) under the symbol <u>EFX</u>. For more information, please visit <u>www.equifax.com</u> or contact: Michele Cacdac-Jones at 678.795.7885 or <u>michele.cacdac-jones@equifax.com</u>

## Safe Harbor Statement under the Private Securities Litigation Reform Act of 1995

This press release may contain "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. All statements, other than statements of historical facts, included or referenced in this release which address activities, events or developments which we expect or anticipate will or may occur in the future are forward-looking statements. The words "will," "believe," "intend," "expect," "anticipate," "project," "estimate," "predict" and similar expressions are also intended to identify forward-looking statements. These forward-looking statements include, among others, statements with respect to OneBeacon's:

- change in book value per share or return on equity;
- business strategy;
- financial and operating targets or plans;
- incurred loss and loss adjustment expenses and the adequacy of its loss and loss adjustment expense reserves and related reinsurance;
- projections of revenues, income (or loss), earnings (or loss) per share, dividends, market share or other financial forecasts:
- expansion and growth of our business and operations; and
- future capital expenditures.

These statements are based on certain assumptions and analyses made by OneBeacon in light of its experience and perception of historical trends, current conditions and expected future developments, as well as other factors believed to be appropriate in the circumstances. However, whether actual results and developments will conform to our expectations and predictions is subject to a number of risks and uncertainties that could cause actual results to differ materially from expectations, including:

- claims arising from catastrophic events, such as hurricanes, windstorms, earthquakes, floods, or terrorist attacks:
- recorded loss and loss adjustment expense reserves subsequently proving to have been inadequate;
- the continued availability and cost of reinsurance coverage;
- the continued availability of capital and financing;
- general economic, market or business conditions;
- business opportunities (or lack thereof) that may be presented to it and pursued;
- competitive forces, including the conduct of other property and casualty insurers and agents;
- changes in domestic or foreign laws or regulations, or their interpretation, applicable to OneBeacon, its competitors, its agents or its customers;
- an economic downturn or other economic conditions adversely affecting its financial position including stock market volatility;
- actions taken by ratings agencies from time to time, such as financial strength or credit ratings downgrades or placing ratings on negative watch;
- the risks that are described from time to time in OneBeacon's filings with the Securities and Exchange Commission, including but not limited to OneBeacon's Annual Report on the Form 10-K for the fiscal year ended December 31, 2011 filed February 28, 2012 and OneBeacon's Quarterly Report on the Form 10-Q for the fiscal guarter ended September 30, 2012 filed October 30, 2012.

Consequently, all of the forward-looking statements made in this press release are qualified by these cautionary statements, and there can be no assurance that the actual results or developments anticipated by OneBeacon will be realized or, even if substantially realized, that they will have the expected consequences to, or effects on, OneBeacon or its business or operations. OneBeacon assumes no obligation to update publicly any such forward-looking statements, whether as a result of new information, future events or otherwise.

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