

Emergence Launches U.S. Operations to Help Close the Small Business Cyber Protection Gap

Cyber Specialist Brings Proven Expertise and a Simpler Approach to Small Business Cyber Protection

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LAKEWOOD RANCH, FL, UNITED STATES, September 1, 2026

/EINPresswire.com/ -- Emergence, a dedicated cyber insurance provider with more than a decade of experience serving businesses across Australia and New Zealand, today announced the launch of Emergence U.S., bringing its specialized cyber expertise and innovative Cyber Event Protection (CEP) solution to the American market.

The launch comes as cyber threats continue to grow while cyber insurance adoption among small and mid-sized businesses remains relatively low, leaving many organizations exposed to the financial and operational impacts of cyber incidents.

According to Keith Savino, CEO of Emergence U.S., closing that protection gap is one of the industry's biggest opportunities.

"Cyber insurance has matured significantly over the past decade. Today, the biggest challenge isn't whether cyber insurance has value—it's making sure more small businesses have access to it. Millions of businesses still don't have dedicated cyber protection, and that's a gap our industry needs to address."

Emergence believes part of the challenge is that cyber insurance is still widely perceived as a specialist product. It can be difficult for small businesses to understand and complicated for independent brokers and agents to place. Coverage varies significantly between carriers, policy language can be dense, and many products were not designed with the realities of small businesses in mind.

"Small business owners don't wake up thinking about cyber insurance. They're thinking about running their businesses," Savino said. "If we're serious about closing this coverage gap, we need products that are easier to understand, easier to buy, and built around the way small businesses actually operate."

Emergence U.S. was established to meet that need combining specialized cyber underwriting expertise with an agent-focused distribution strategy and a product designed to simplify the buying experience while providing meaningful protection against today's cyber risks.

Troy Filipcevic, Founder and Group CEO of Emergence, said the U.S. launch marks an important milestone in the company's long-term growth.

"Over the past decade we've built a specialist cyber insurance business with a strong track record across Australia and New Zealand. Bringing that expertise to the U.S. is an exciting next step, and I'm looking forward to working with Keith as he builds the business and establishes Emergence in the U.S. market."

The company's Cyber Event Protection (CEP) solution provides limits up to \$10 million and includes broad cyber event triggers, built-in crime coverage with limits up to \$1 million, protection for AI-enabled incidents, embedded cyber resilience services, and a unique per-event structure that automatically reinstates the policy limit for each incident. Coverage also extends to incidents involving third-party technology providers and data processors, reflecting the increasingly interconnected nature of modern business operations. Flexible retention options, including retentions starting at \$0 for eligible risks, give agents greater flexibility to tailor coverage to their clients' needs.

Savino believes independent agents and brokers will play a critical role in improving cyber insurance adoption across the U.S. small business market.

"Independent agents are the trusted advisors to small businesses. Our role is to make those cyber conversations easier by giving agents a solution that's straightforward to explain, practical to recommend and simple to place. When cyber insurance becomes easier to understand, more businesses can benefit from the protection it provides."

Emergence enters the U.S. market with a proven operating model developed through more than ten years of specialist cyber underwriting, claims management, incident response and cyber risk management experience. Having supported thousands of businesses across Australia and New Zealand, the company is focused on bringing that specialist expertise to the U.S. market through practical products, strong distribution partnerships and a long-term commitment to helping close the small business cyber protection gap.

About Emergence U.S.

Emergence U.S. is a specialist cyber insurance provider focused on helping small and mid-sized businesses manage cyber risk through innovative insurance solutions, cyber resilience services, and strong distribution partnerships. Backed by more than a decade of cyber insurance experience in Australia and New Zealand, Emergence combines specialized underwriting

expertise with practical risk management solutions designed for today's digital business environment.

For more information, visit www.emergenceinsurance.com/us.

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