


Accelerating innovation

**Specialist insurance, engineering
and technology solutions**



**Driven by
technology.
Fuelled by
innovation.**





HSB is, and always has been, a technology-driven company built on a foundation of specialist insurance, engineering and technology, all working together to drive innovation in a modern world.

Today we're carrying on a 150-year tradition of thinking differently about what is and what could be. It's about being an innovation engine, redefining the boundaries of loss prevention,

engineering risk and inspection compliance to find new and better ways to protect businesses and property.

In an age of connectivity and fast-changing technology, it's essential to adapt and evolve to stay ahead of emerging risks. That's what we're doing.

About HSB

HSB, part of Munich Re, is a global specialist insurer and provider of inspection, engineering and technology services that set the standard for excellence worldwide. We've brought Hartford Steam Boiler in the US, The Boiler Inspection and Insurance Company of Canada and HSB Engineering Insurance in the UK and Ireland together under a single brand.

Our offerings are constantly evolving to meet the unique needs of customers in the US, Canada, the UK and Ireland, Europe and Asia. As an organisation, we are leaders in specialist insurance products, including cyber, equipment breakdown, construction, and energy, along with IoT technology services and engineering-based risk management and inspection services.

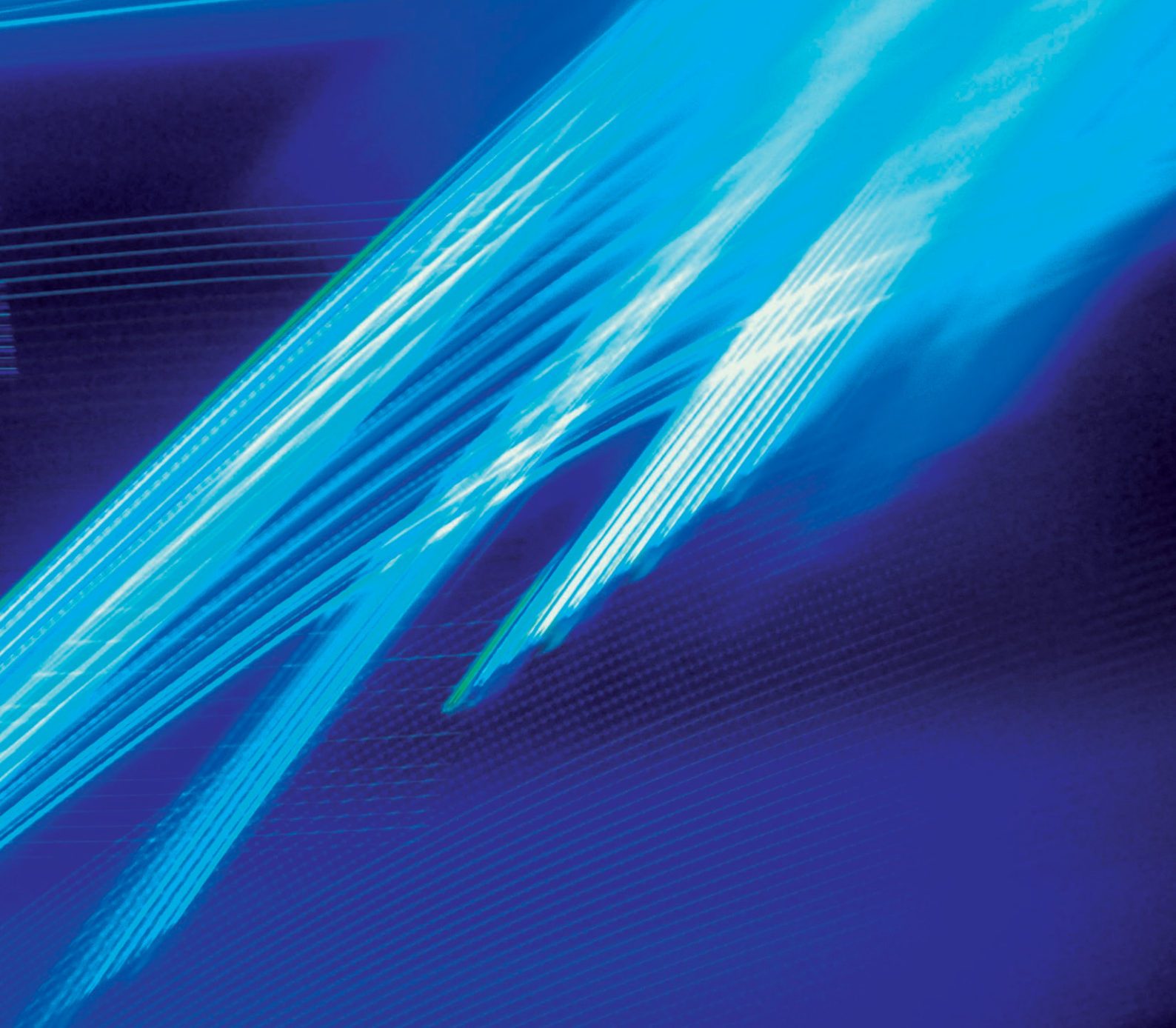
Your world is accelerating. So are we.

Technology creates tremendous opportunity. HSB is investing in IoT technologies that can tip the balance from reactive to proactive and make it possible to find and address on-site risks long before they become problems that lead to loss. Data-driven insight can also find inefficiencies and optimise operations to save money even when no loss is involved.

But at the same time, technology spawns new and fast-changing risks. New technologies and connectivity

are finding their way into every part of the economy and aspect of contemporary life, creating new kinds of risk. Cybersecurity has become a major concern for businesses and individuals alike.

Unlocking these opportunities and meeting new threats drives our evolution as we invest in technology and data science. We've been doing it for years and we're actively moving forward in this area today.



Evolving to serve you better

Technology is also changing the way business gets done. We've been investing to better deliver on our heritage of knowledge, expertise and client-centric service for clients worldwide.

- As HSB, we've combined the strength of three companies for the benefit of all our customers. We're setting the stage for greater collaboration and knowledge sharing to help us innovate faster.
- We've created and continue to invest in new technology-enhanced services that leverage data and knowledge sharing to improve the speed, efficiency and transparency of our service.
- We're streamlining the way we service claims and customer interactions, providing real-time access to claim status details to enhance information transparency.

We're distribution experts

We offer a variety of means to access HSB insurance underwriting capacity and related services. Today we're working with many kinds of channel partners — insurance companies, brokers and intermediaries, Managing General Agents (MGAs), programme administrators, and digital distribution channels — and we're constantly exploring new avenues.



A constantly evolving set of leading-edge solutions

The value of working with HSB comes from specialist expertise in insurance, engineering and technology. That focus enables our customers to achieve success, whether it's by enhancing their own customer value-add or benefiting directly.

For insurers and MGAs

HSB helps insurance companies and MGAs enhance their own offerings with high-quality specialist insurance products that fill key coverage niches. In effect, we become a virtual product development arm of our insurer partners, creating new offerings that drive closer engagement with their insurance customers. We also streamline delivery, with a full suite of support and implementation services.

For brokers and intermediaries

HSB's leading, specialist insurance products give brokers and intermediaries the compelling offerings they need to win and retain business and stand out in a competitive environment.

For industry

HSB is moving assertively to help our customers take advantage of technology's potential to protect property and optimise operations. HSB is actively developing new IoT technology-based services that redefine risk management by leveraging data to better predict and prevent loss.



Specialist insurance

HSB offers a wide range of specialist insurance products through leading commercial and personal lines insurance companies, as well as through brokers and intermediaries serving commercial policyholders.

Offerings vary by market. Contact your local HSB representative for more information.

Commercial

- In the US and Canada insurance products include: Equipment Breakdown, Cyber Protection, All Risk Property for renewable energy industries, liability solutions including Employment Practices Liability (EPL) and Farm Equipment Breakdown.
- In the UK and Ireland insurance products include: Equipment Breakdown, Construction All Risks, Contractors' Plant, Computer, Cyber, Energy Efficiency, Inherent Defects and Machinery Inherent Defects.

Personal

- In the US and Canada insurance products include: Home Systems Protection, Home Service Line Coverage, Identity Recovery, and Home Cyber Protection.
- In the UK and Ireland insurance products include: Home Cyber and Residential Development Insurance.

Inspection, engineering and technology

Managing risk and preventing loss takes more than insurance. HSB's proven expertise in engineering and our constantly expanding set of technology-enhanced services enable customers to stay ahead of risk, protect their property and maintain a competitive edge.

Inspection and engineering

HSB is a leading provider of engineering and inspection services focused on helping customers prevent loss and comply with plant and equipment inspection requirements from local regulatory bodies.

- Jurisdictional inspections of boilers and pressure vessels are included in all HSB equipment breakdown insurance products in the US and Canada.
- Across the globe HSB offers a wide range of fee-based inspections for boilers, pressure vessels, nuclear components, and process and power plants including ASME, international codes and more.

- In the UK and Ireland, HSB provides fee-based inspection services of plant and equipment for compliance with local health and safety legislation.
- HSB provides unbundled property loss control for industry, including fire protection engineering consulting.
- Our infrared thermography services identify equipment issues before they become problems.
- We offer transformer dissolved gas analysis (TOGA®) for transformer insulating fluid and rotating equipment lube oil.

- We help global energy industry customers pursue operational excellence through benchmarking and performance improvement services.

Offerings vary by market. Contact your local HSB representative for more information.

Internet of Things (IoT)

Connected sensors and the data they produce have the potential to fundamentally redefine property protection and risk management by giving businesses the information they need to avoid loss, rather than respond to it.

- *For small and medium enterprises*
HSB delivers scalable IoT solutions in partnership with HSB insurance partners, through a turnkey package of hardware and software to enable real-time risk monitoring and loss reduction alerts for leading property perils.

- *For large enterprises*
HSB combines expertise with that of our industrial partners to solve your business challenges by providing process efficiency and business outcome guarantees — and enable business model changes warranted to assure a specific level of return on investment.
- *For industrial and midsized commercial companies*
Our customised IoT business outcome solutions combine IoT middleware, software and consulting to enable digital transformation.

- *For home insurers*
HSB, with our partners, offers home IoT solutions that monitor and alert homeowners to risks such as water leaks and electrical problems that may cause fires.

IoT products may vary by market. Contact your local HSB representative for more information.

**Inventive, agile and
driven by your success.**

**HSB is your
strategic partner.**



Customers have always known HSB to be forward-thinking experts in tune with emerging risk trends and challenges. Responsive and precise with a passion for doing things right, we've earned a reputation for service excellence that sets the standard worldwide.

As we advance into the future, we're embracing technology to serve you better than ever. It's enhancing our agility and responsiveness through

better, faster claims and administrative service. Technology is also powering new risk management and loss prevention strategies, so we can deliver greater value and better customer experiences.

For more than 150 years, we've been setting the standard in specialist insurance and engineering services. Today we're accelerating to become better than ever. Contact us today to learn more.



**Financial strength
you can count on.**

**HSB is rated A++
(Superior) by A.M. Best
Company.**

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