



Risk Management At A Glance

HSB, part of Munich Re, is a technology-driven company built on a foundation of specialty insurance, engineering and technology, all working together to drive innovation in a modern world.

HSB is a leading specialty insurer providing equipment breakdown and other specialty insurance, inspection services and engineering-based risk management that sets the standard for excellence worldwide. We offer a wide range of engineering services in support of our partners and clients.

Inspection services

- World's largest Authorized Inspection Agency accredited by the National Board of Boiler and Pressure Vessel Inspectors and the American Society of Mechanical Engineers
- Staff of over 900 commissioned field-based inspectors and engineer surveyors worldwide, that provide:
 - Over 420,000 jurisdictional inspections annually in the U.S., Puerto Rico, Canada of in-service equipment
 - Over 1.5 million annual statutory inspections of boilers pressure vessels, lifts, handling equipment, LEV, mechanical and electrical equipment, power presses, and electrical wiring in UK and Ireland
 - International inspections, certification, and pressure equipment code consultation for boilers, pressure vessels and nuclear components
- Location database and systems to proactively identify locations with jurisdictional inspection requirements
- Jurisdictional inspection reports include recommendations to address code discrepancies, loss prevention and energy savings suggestions
- HSB OnSight® program provides property risk observations for partner P&C insurers, these observations are made to cross-trained HSB inspectors when they are on site for jurisdictional inspections

Occupancy and equipment specialists

- Specialized inspectors and engineers are available to evaluate complex equipment risks and high-risk occupancies, including boilers, turbines, primary metals, power generation, chemical oil/gas, pulp/paper, semiconductor, renewable energy and more

Service plans

- Customized Stewardship Plans to ensure compliance with regulatory requirements and client specifications and to leverage the full range of HSB engineering capabilities and services
- Internal Technical Service Plans align HSB engineering with P&C partner insurers' portfolios to address key risks and provide services such as equipment replacement cost estimators and virtual loss control engineering tools

Training

- Equipment and topical webinars on boilers, HVAC, electrical systems, manufacturing processes, emerging technologies, property, renewable energy and more

Electrical risk management

- Risk management solutions tailored to individual accounts and P&C partner portfolio needs using complementary resources such as Infrared Thermography and tailored OnSight® surveys
- Nationwide network of third-party electrical contractors providing services for HSB insureds at preferred pricing

HSB infrared thermography surveys

- International service utilizing qualified Level II and III HSB thermographers with state-of-the-art infrared cameras to pinpoint equipment thermal anomalies
- Professional peer-reviewed reports include results, consultative advice to customers, estimated costs to repair

HSB Transformer Oil Gas Analyst (TOGA®) and lubricating oil analysis

- International services provide routine analyses of transformer insulating oil and lubricating/hydraulic oil from mechanical equipment to predict likelihood of unit failure
- Professional interpretive reports, consultation and interactive website (<http://www.hsbtoga.com/>) providing secure access to test results

Property risk solutions

- Fire protection engineering consulting specializing in property loss control and related services (HPR / All-risk capability) provided by HSB Professional Loss Control
- Analysis/review and code compliance of fire suppression/protection systems plans and fire protection equipment inspection/testing programs
- Services for reducing risk of fires/explosions; property and business interruption loss estimate evaluations, builder's risk surveys, new project consultation, building valuation, Nat-Cat analysis

Performance improvement services

- Benchmarking and performance improvement services for global energy industry by HSB Solomon Associates
- Petroleum refining, petrochemical, pipeline, terminal, power generation markets

HSB IoT sensor services

- Internet of Things (IoT) sensor monitoring services designed to provide real time risk management alerts
- Advanced IoT technology monitors operating conditions 24/7, detects changes that pose risk and alerts policyholders to take action
- Tailored service program helps prevent or mitigate disruptive damage / downtime and reveal potential energy savings and preventative maintenance opportunities