



# HSB TOGA® protects against costly equipment failure and plant shutdowns

HSB, a Munich Re company, 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 providing clients with a risk mitigation service that is helping them to reduce the frequency and severity of equipment failures and minimize fires, forced outages, production downtime, and emergency generator failures.

Known as TOGA, this service analyzes lube oils, hydraulic, heat transfer and electrical insulating fluids in transformers and rotating equipment to identify developing and potentially catastrophic problems. Those insights can be used to keep the equipment healthy and improve reliability and performance.

## Why you need a TOGA program

Monitoring equipment protects production and profits by minimizing the chance of:

- Shutdowns of high-value production equipment
- Loss of building use
- Spoilage of refrigerated product
- Equipment warranty denials
- Catastrophic fires associated with flammable fluids
- Explosion hazards
- Forced outages

## A lot of companies offer testing, but...

TOGA uses proven technology and engineering know-how to protect the integrity of your equipment. TOGA's unique, interpretive testing service provides:

- Sampling consultation
- Application specific fluid analysis
- Evaluation and trending of results
- Technical guidance
- Experienced, actionable intelligence

### A clearer picture through comprehensive testing

No single test can give a true picture of the equipment's condition. That's why HSB's TOGA program uses a number of different testing techniques to accurately identify equipment abnormalities. Our laboratories are recognized leaders in fluid analysis.

### More than a report filled with numbers

TOGA provides accurate information that you can act upon. HSB TOGA diagnoses equipment issues and identifies conditions that match failure trends and patterns. The system also notes gradual or dramatic changes in fluid condition by trending results with previous tests. We flag trouble signs and provide solutions. The data from each test is used to establish a baseline to compare against future test results. This data is also used to identify patterns and trends that can indicate a potential failure.

**Keep equipment running at peak performance. Call your HSB representative today to learn if you could benefit from a TOGA diagnostic test.**

## These businesses can benefit from TOGA

<p><b>Electrical transformers</b></p> <ul style="list-style-type: none"> <li>- Manufacturing</li> <li>- Primary metals</li> <li>- Municipalities</li> <li>- Power generation</li> <li>- Sports stadiums</li> <li>- Solar farms</li> </ul>	<p><b>Both types</b></p> <ul style="list-style-type: none"> <li>- Universities</li> <li>- Water treatment</li> <li>- Refrigerated storage</li> <li>- Wind farms</li> <li>- Casinos</li> <li>- Agriculture</li> <li>- Crypto</li> </ul>	<p><b>Rotating equipment</b></p> <ul style="list-style-type: none"> <li>- Fire pump engines</li> <li>- Warehouses</li> <li>- Hotels</li> <li>- Hospitals</li> <li>- Pulp and paper</li> <li>- Landfills</li> </ul>
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## Further TOGA information

