

HSB: A powerhouse in renewable energy

Increased demand and the need to decarbonize is fueling the growth of renewable and alternative energy sources. At HSB, our deeply rooted heritage in this market enabled us to develop a thorough technical understanding and other key advantages that are invaluable for enterprises operating in this space. By better shielding our clients from perils that threaten their economic viability, we help allow them to move forward with their vision of a sustainable future that benefits all of us. Learn more about what differentiates HSB.



100
gigawatts

HSB insures nearly 100 gigawatts of energy generation capacity in the United States and Canada.

Why choose HSB for Energy Insurance?

Specialized underwriting with the competency to underwrite virtually any power generation technology.



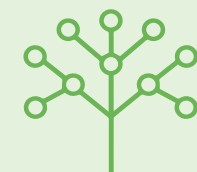
Engineering expertise to help our policyholders manage their exposures and protect their assets



Unsurpassed financial strength



Rated A++ (Superior) by AM Best Company, HSB provides stability in a growing, changing market



As part of Munich Re, we have the ability to leverage a global knowledge base to develop and deliver innovative, forward-thinking risk solutions

HSB offers informed capacity, providing stability in what can be an unstable environment.



Learn more about
HSB Energy Risk Solutions



HSB engineers participate in numerous industry associations:

- National Fire Protection Association (NFPA)
- Solar Energy Industries Association (SEIA)
- Alliance for an Energy Efficient Economy (AEEE)
- Institute of Electrical and Electronics Engineers (IEEE)
- American Society of Mechanical Engineers (ASME)
- American Clean Power Association (ACPA)
- American Renewable Energy Standards and Certification Association (ARESCA)

Coverage and service solutions



Comprehensive coverage Designed to protect against damage caused by a wide range of property perils, including earthquake, flood, named storm, and severe convective storm.

- Operational Property All Risk, including Business Interruption, Extra Expense, and Equipment Breakdown
- Builder’s Risk, including Delay in Start-Up, Soft Costs, and Equipment Breakdown

HSB’s capabilities include Builder’s Risk through commissioning and operational coverages.

HSB engineering capabilities

First-class risk management services for energy risks throughout the United States and Canada include:

- 

Property Loss Control
- 

Equipment Breakdown Loss Control
- 

Infrared Thermography Testing
- 

Transformer Oil Gas Analysis (TOGA®)
- 

Jurisdictional Inspections
- 

Dedicated Account Engineering

Appetite at-a-glance

Renewable, alternative, and sustainability technologies we protect:



Battery Energy Storage



Conventional Power



Hydroelectric



Renewable Natural Gas



Biofuel



Electric Vehicle Charging



Hydrogen Fuel Cell



Anaerobic Digestion



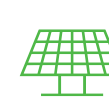
Biomass



Geothermal



On-Shore Wind



Solar Photovoltaic

Excluded classes	Capacity	Participation	Minimum premium
Nuclear	Up to \$250,000,000	Primary	\$10,000 Solar
Off-Shore Wind		Quota-share	\$25,000 All other
		Excess	

Claims expertise

HSB is committed to fulfilling our promise to our policyholders at the time they experience a loss. In order to resolve their claim efficiently and effectively, and foster long-term relationships, we offer:



Dedicated team of claims professionals



In-house forensic accounting team



In-house engineering expertise



Vendor relationships to help short-circuit supply chain issues

HSB’s energy claims team has an average of nearly 20 years of experience.

\$2.6 billion

Commitment to sustainability
We are both an insurer and an owner. Munich Re has invested \$2.6bn in renewable energy assets around the world. Our global clean energy investments total over 1.5 gigawatts of energy generation capacity, which is enough to power around 500,000 standard homes.