

Turning energy performance into financial certainty – energy savings backed by Munich Re and HSB

Helping customers adapt to a changing market

A landscape in flux

As renewable energy and electrification accelerate, traditional energy management systems are facing major challenges. Manual, fixed-schedule approaches no longer work. At the same time, organizations seeking to reduce consumption and advance decarbonization goals often hesitate to invest due to uncertainty around real world performance. Customers need confidence that projected energy savings will be delivered.

Siemens' energy performance services

Modern energy systems require flexible, data-driven management. In the current market, these conditions have intensified. Siemens uses advanced monitoring, AI, IoT, and predictive analytics to improve efficiency, stability, and sustainability. This helps customers operate their assets more effectively and adapt to changing market and grid conditions.



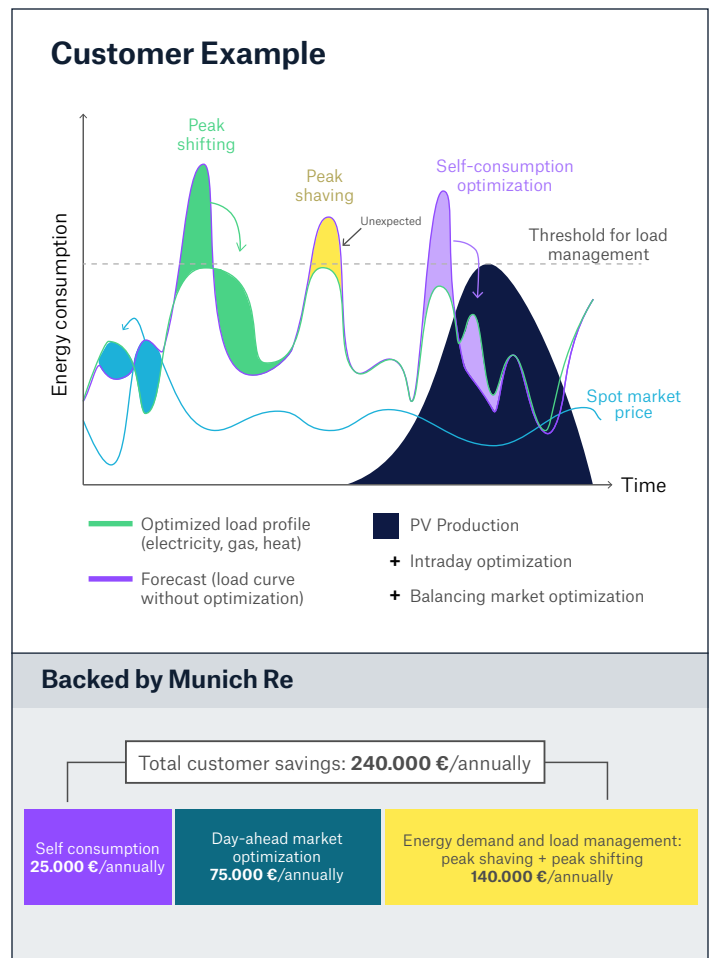
Siemens assesses the energy-saving potential of the solution. At the end of this phase, the outcome of the study is a projected savings amount.



Siemens delivers a data-driven guarantee for the projected technically achievable energy savings, supported by Munich Re and HSB.



You are fully covered during operation thanks to our IoT data platform (IDP). Should a technical underperformance occur, your savings shortfall will be compensated.



Siemens' strategies:

- Lower energy consumption
- Optimize energy costs
- Improve resilience and reliability
- Help achieve decarbonization goals
- Reduce coincident peak demand

Customer benefits:

- Financial certainty
- No investment risk
- Technical and operational risks covered by Siemens
- Confidence in long-term planning
- Data-driven and fully automated claim handling

Now, customers can move forward in their energy transition journey with confidence.

Siemens, Munich Re, and HSB have jointly developed a data-driven risk solution that enables Siemens to guarantee the outcomes of its energy-performance services. The program protects customers against underperformance in projected energy savings or load reduction targets, providing financial certainty throughout the contract term.

Siemens' contractual malus obligation is underwritten and covered by Munich Re and HSB. The solution combines Siemens' technical expertise and operational data with Munich Re's risk modeling and underwriting strength, creating a transparent, reliable performance guarantee.

Siemens, Munich Re, and HSB

Combining Siemens' engineering excellence with Munich Re's and HSB's global leadership in performance risk delivers a unique value proposition: technology backed by financial certainty. So customers can accelerate their energy transition journey with confidence.



Learn more about our data-driven guarantees

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How it works

Design and implementation

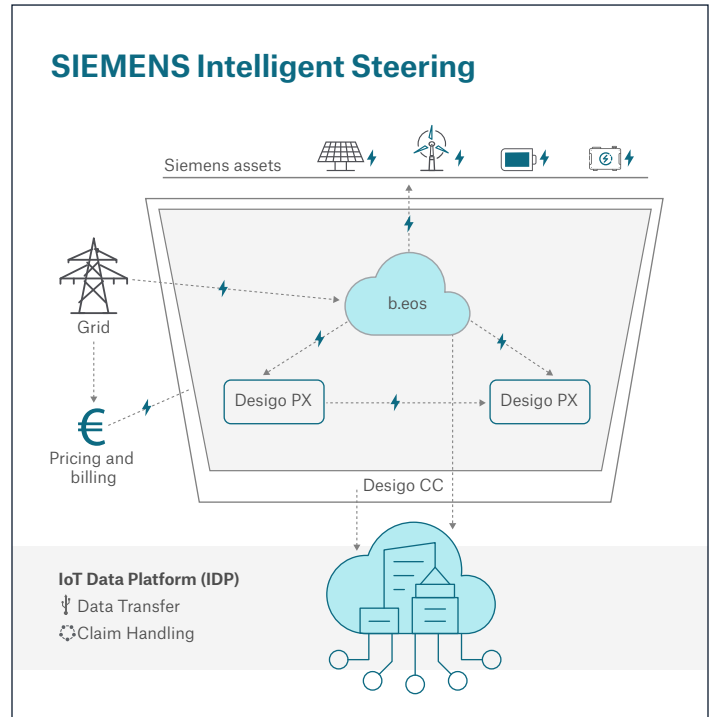
Siemens develops and deploys the project using advanced digital monitoring, analytics, and optimization technologies.

Assessment and protection

Munich Re and HSB assess the underlying data and provide long-term capacity to cover performance deviations.

Performance guarantee

If contracted performance targets are not met, the data-driven risk solution steps in.



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