



A partnership built on trust

Elevate program client relationships with HSB

Build your relationships. Build your book.

At HSB, we understand that lasting partnerships are forged on trust, expertise, and a commitment to client satisfaction.

– Foster long-term client loyalty

HSB's specialty lines of coverage add value to your programs and client relationships

– Meet clients' unique needs

Tailored solutions and a team of experienced professionals across a range of products and services

– Remain competitive

Stay informed with emerging risks data and solutions to protect program members

In the dynamic insurance programs landscape, nurturing strong client relationships is paramount. HSB uniquely combines diverse products and services tailored to each program partner to empower growth and shape the future. HSB delivers unwavering support through a dedicated team of experts and innovative problem-solving approaches, all tailored to meet your evolving needs.

Risk solutions that go beyond coverage.

Our underwriting excellence ensures stable, long-term relationships, extending from our distributors right through to the policyholder.

Solve problems together. At HSB, we excel in problem-solving, addressing challenges head-on to deliver optimal solutions for our partners' success.

Extend your reach, without the hassle. With HSB's **Client Integration**, we make it easy to introduce a new line of coverage. Through this process, we bring you a team of functional specialists organized around your unique needs:

- Product development, forms, and filings
- Underwriting and pricing
- Marketing and training
- Risk management
- Claims management
- Systems support
- Accounting support
- Project management

HSB has programs with relationships that have lasted over 40 years.

Many HSB programs have multiple products in place. We take pride in the fact that our clients trust us with more than one line of business.

Reduce loss with our differentiating services.

HelixIntel

An easy-to-use online platform to manage building and equipment maintenance and repair. Easily catalogue, track, and maintain unlimited equipment, supplies, and inventory across multiple locations.

HSB Cyber Safety

This risk management service platform delivers a comprehensive suite of tools and processes designed to help prevent cyber attacks before they occur. Services include website monitoring, security training, and templated cyber security policies.

EmployerProtection.net

Prevent employee harassment and discrimination claims with a program that provides web-based training modules, an employee handbook, sample forms, and other tools.

Meet diverse client needs. Seize market opportunities.

HSB can write a number of specialty insurance programs either monoline or as reinsurance of a partner carrier.

Commercial Lines

■ Reinsured ● Monoline



Equipment Breakdown ■ ●

Equipment and Technology Breakdown coverage to protect against today's complex equipment risks.



Cyber Liability ■ ●

Comprehensive program designed to keep pace with the evolving cyber risk landscape.



Employment Practices Liability Plus ■

The ultimate employment practices liability protection that businesses need.



Commercial Service Line ■

Robust coverage designed to address the critical risks of underground utility line breakdown..

Personal Lines



Home Cyber Protection ■

Safeguards homeowners against cyber threats in an increasingly interconnected world.



Home Systems Protection ■

Tailored coverage against the latest breakdown risks in homes with unmatched flexibility.



Home Service Line ■

Fills a critical gap in homeowners' insurance by protecting against repair costs for service lines often overlooked by traditional policies.

HSB is open for program business! Contact us to elevate your client relationships today.

Reinsurance Programs

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Monoline Programs

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InsurTech and Embedded Solutions

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This is a summary of coverages. For all coverages, terms, conditions, and exclusions, refer to the actual insurance policy.

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