

Hartford, Connecticut, August 10, 2012
Press release

**Hartford Steam Boiler Provides Data Breach
Portal for Customers**
*Online Tools Help Small Businesses Respond to
Information Risks*

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How many business owners are prepared for a data breach? Without an effective response plan, a company may struggle to protect its customers and its reputation. The Hartford Steam Boiler Inspection and Insurance Company (HSB), part of Munich Re, in collaboration with NetDiligence®, is providing a range of online risk management tools to help its insured businesses and organizations recover when personal information is lost or stolen, the company announced today.

Our customers can find the resources they need through the eRisk Hub® web portal,” said Eric Cernak, HSB vice president. “This easy-to-use website includes the latest news and notification requirements, a self-assessment guide, webinars, and step-by-step suggestions on what actions to take when data is breached.”

Hartford Steam Boiler’s Data Compromise coverage, which is designed for smaller to mid-sized businesses, is added to the commercial policies of other insurance companies. The coverage helps a business respond to the financial burden and service obligations of a data breach, including forensic information technology review, notification, credit monitoring, identity restoration, and other services.

The eRisk Hub® web-based portal, supported by NetDiligence®, will help customers insured by Hartford Steam Boiler and its partner insurance companies understand their information exposures, establish a response plan, and manage the costs and minimize the effects of a data breach.

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About HSB

Hartford Steam Boiler, a member of Munich Re's Risk Solutions family since 2009, provides a range of specialty insurance coverages for business, home and farm. One of the world's leading equipment breakdown insurers, HSB helps clients reduce risk through a unique combination of specialty coverages, engineering-based risk management strategies and loss reduction services. A.M. Best Company awarded the HSB Group of companies its highest financial rating, A++ (Superior).

About NetDiligence

NetDiligence provides cyber risk assessment and data breach services to help safeguard the information assets of a broad variety of corporate clients. NetDiligence's proprietary technology and time-tested management approach (eliminate, mitigate, accept and cede residual risk) helps organizations of all types and sizes manage their cyber risk. For more information, visit www.netdiligence.com.

About Munich Re

In the U.S., Munich Re provides access to a full range of property and casualty reinsurance and specialty insurance products through Munich Reinsurance America, Inc., American Modern Insurance Group and Hartford Steam Boiler Group. Munich Re stands for exceptional solution-based expertise, consistent risk management, financial stability and client proximity. Munich Re creates value for clients, shareholders and staff alike. In the financial year 2011, the Group – which pursues an integrated business model consisting of insurance and reinsurance – achieved a profit of €0.71bn on premium income of around €50bn. It operates in all lines of insurance, with around 47,000 employees throughout the world. With premium income of around €27bn from reinsurance alone, it is one of the world's leading reinsurers. Especially when clients require solutions for complex risks, Munich Re is a much sought-after risk carrier. Its primary insurance operations are concentrated mainly in the ERGO Insurance Group, one of the major insurance groups in Germany and Europe. ERGO is represented in over 30 countries worldwide and offers a comprehensive range of insurances, provision products and services. In 2011, ERGO posted premium income of €20bn. In international healthcare business, Munich Re pools its insurance and reinsurance operations, as well as related services, under the Munich Health brand. Munich Re's global investments amounting to €202bn are managed by MEAG, which also makes its competence available to private and institutional investors outside the Group.

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