HSB Professional Loss control

Your source for property loss control engineering services
HSB PLC is part of Munich Re

HSB Professional Loss Control is part of Hartford Steam Boiler (HSB), a subsidiary of Munich Re. Munich Re stands for exceptional risk solutions, consistent risk management, financial stability and client proximity. Munich Re – which pursues an integrated business model consisting of insurance and reinsurance – is one of the world’s leading reinsurers.

HSB is a leading specialty insurer providing equipment breakdown, other specialty coverages, inspection services and engineering-based risk management that set the standard for excellence worldwide. We anticipate risks and provide forward-thinking solutions that render tomorrow’s world insurable.

Founded in 1976 as a fire protection engineering consulting firm, HSB Professional Loss Control provides fire protection engineering and property loss control services to customers worldwide. Our services may be bundled with an insurance program, or unbundled to help insureds better understand and reduce their risks.

Services and capabilities overview

HSB Professional Loss Control offers solutions to clients seeking fire hazard analysis or knowledgeable, third-party property loss control services. Our consultants average over 25 years of professional experience in industrial and commercial property loss control.

HSB PLC provides property loss control engineering services for a wide range of occupancies.

Fire protection engineering and property loss control

- Property loss control surveys
- Natural hazard evaluations (flood, windstorm, earthquake, tsunami, etc.)
- Evaluation of difference-in-conditions perils (collapse, soil conditions, surface water, burglary and theft, liquid/water damage, etc.)
- Fire hazard analysis
- Highly protected risk inspection services
- Builder’s risk surveys
- Review of fire protection equipment inspection and testing programs
- Water supply adequacy and reliability analysis
- Fire suppression system analysis
- Infrared/thermographic evaluations
- Loss estimate evaluations (addressing property and business interruption)
- New project consultation
- Fire protection system specifications/plan review
- Witnessing fire protection equipment tests and commissioning
- Training seminars on fire protection for power plants (nuclear and conventional)
- Life safety surveys
- Review of administrative fire prevention programs
- Fire code compliance surveys
- Unique industry expertise (power plants/telecommunication)
- Loss control guideline development
- Searchable web-based data management system
- Impairment monitoring
PLC Full Access™ – a web-based data management system

HSB PLC ensures that all information is accessible to our clients at all times. Through our web-based data management system, PLC Full Access™, we provide complete access to data that enables our customers to effectively manage their property loss control program. The system is a client-specific, secure and confidential resource. It is designed to provide the most current and complete status on clients' facilities. Information available via PLC Full Access™ includes:

- Client service information
- Inspection request status
- Completed reports
- Management reports
- Impairment request tools
- Impairment status monitoring/reports
- Management reports
- Insurance/CAD diagrams
- Recommendation tracking/reports

Advantages of HSB Professional Loss Control

Our experience delivers results. HSB PLC delivers creative, cost-efficient solutions to meet clients’ specific requirements. Our consultative approach fosters customer-focused solutions to property loss control challenges. We are able to deliver proven solutions due to our:

- Extensive experience in hazard analysis and risk management in a broad range of industries
- Consultants with 25-plus years of experience, most with highly protected risk property loss control experience
- Professional teams that include registered professional engineers, certified safety professionals and/or certified fire protection specialists

Industry experience

HSB PLC has extensive experience in all types of property occupancies and exposures. Here’s a sampling of our fire protection engineering and loss control projects:

- **Power generation** – fossil, hydro, nuclear, renewables
- **Telecommunications** – central offices, switches, call centers
- **Heavy industry** – manufacturing, primary metals, automotive
- **Pulp and paper** – pulp and paper mills, packaging and paper products, printing and publishing
- **Mining** – surface and subsurface
- **Public entity** – state, county, local government
- **Hospitality** – hotels, resorts, casinos
- **High-tech sector** – semiconductor
- **Chemical** – pharmaceutical, specialty chemical
- **Food** – food processing and preparation, refrigeration and storage facilities, breweries, distilleries, wineries, bottling and canning operations
- **Textiles** – textiles and carpet mills, clothing manufacturers
- **Aviation and aerospace** – manufacturing, airlines, airports
- **Commercial property** – warehouses and distribution, office buildings, malls and REITs, residential and high-rises
- **Higher education** – universities and colleges
- **Healthcare** – medical centers, hospitals

HSB PLC is a leader in the development of national standards that are consistently used for property loss control.
This is a summary of coverages. For all coverages, terms, conditions and exclusions, refer to the actual insurance policy.

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NOT IF, BUT HOW