

Hartford, Connecticut, March 20, 2012

Press release

HSB Freestyle[®] Advantage Offers Broadest Equipment Breakdown Insurance

First to Provide Equipment Breakdown with Optional Data Breach and Identity Theft Insurance

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Risk Solutions

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The Hartford Steam Boiler Inspection and Insurance Company (HSB), a part of Munich Re, today announced HSB Freestyle[®] Advantage, the first insurance product to combine equipment breakdown coverage with optional data compromise and identity recovery coverage, all in an affordable bundle.

“With data breaches on the rise and the serious threat of identity theft and fraud, cyber risk coverage is important protection for any business,” said Tim Bebout, HSB vice president. “HSB Freestyle[®] Advantage offers the unique benefit of combining data compromise and identity recovery coverages with the broadest equipment breakdown insurance available today.”

HSB’s Data Compromise and HSB Identity Recovery coverages will be available with HSB Freestyle[®] Advantage policies as of June 30, 2012 (subject to state approvals).

HSB Freestyle[®] Advantage equipment breakdown insurance automatically includes coverage for mold, worldwide off-premises coverage, and to restore data that is lost or damaged due to a breakdown. It also offers increased coverage for more energy efficient equipment upgrades (now the highest offered by any insurer) and additional green equipment breakdown coverage.

Note for the editorial staff:
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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 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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