

The Hartford Steam Boiler Inspection and Insurance Company At-A-Glance



Think Ahead®



Hartford Steam Boiler (HSB) is now part of the Munich Re family

- Munich Re is a perfect fit for HSB with outstanding balance sheet strength and an A+ (Superior) rating from A.M. Best Company.
- HSB and Munich Re share the same values: commitment to sound and responsive underwriting, top-tier products, technical excellence and outstanding client service.
- Shared values equals greater value to clients; the combined capabilities, skills and services of two market leaders.

World Leaders in Equipment Breakdown & Machinery Insurance

- HSB – The leading Equipment Breakdown insurance provider in North America.
- Munich Re – One of the world's largest reinsurers of machinery breakdown lines outside North America.
- Sharing knowledge and resources will further strengthen HSB's leadership position.
- Combination offers clients unsurpassed technical underwriting capabilities, claim and inspection services and engineering risk management.



HSB Market Position

- A.M. Best Company has awarded HSB an A+ (Superior) financial strength rating.
- HSB services more than 5 million insured locations.

HSB Equipment Breakdown Insurance Capabilities

- \$100 million capacity.
- Broad underwriting appetite – all classes of business except large power generation, heavy chemical and petroleum refining.
- Broad coverage grant with broad definition of covered equipment.
- Directly written via agents and brokers, or reinsured as part of property coverages through more than 200 property underwriting companies.
- Work with 12 of the top 25 property casualty CMP insurance groups.
- Superior claims and loss mitigation services for clients.
- Easy to access through multiple field offices in major US business centers.
- Customer service center and on-line capabilities for account service.



HSB Claims Services

- 100 percent of loss investigation and adjustment performed by over 70 HSB Claims Specialists.
- Claims staff located in all major business centers.
- Focus on reducing insureds' loss and minimizing business interruptions.
- National network of 1,000 suppliers of replacement equipment and spare parts to locate key components and speed business restoration.
- Preferred relationships with specialized repair firms and technical consultants, in 50 different disciplines, to expedite service and repair.

Equipment Breakdown Inspection and Engineering

- HSB Inspectors with National Board certification located in all 50 states.
- Jurisdictional inspections of boilers and pressure vessels are a built-in benefit of our equipment breakdown coverage products.
- Proprietary systems to proactively identify locations with jurisdictional inspection obligations.
- Range of technical loss prevention services available for risk management.
- Engineering specialists to aid insured in solving equipment-related problems.
- Object specialists for boilers, pressure vessels, rotating machinery, production machinery and electrical and electronic equipment.
- Industry specialists for pulp/paper, primary metals, biotech, semiconductors, commercial printing, renewable energy, refrigeration and perishable goods.
- Failure Analysis and Infrared Thermography capabilities.

Property Loss Control Services

- Provided through HSB Professional Loss Control.
- Property loss control surveys (HPR/All Risk capability).
- Fire suppression system analysis:
 - Review of fire protection equipment inspection and testing programs.
 - Water supply adequacy and reliability.
- Fire protection system specifications and plan review.
- Builder's risk surveys and new project consultation.
- Loss estimate evaluations (including property and business interruption).

About HSB

HSB Group, Inc. is the parent company of The Hartford Steam Boiler Inspection and Insurance Company (HSB), a leading global provider of specialty insurance, inspection services and engineering consulting for businesses, industries and institutions. 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.

Approximately 50 percent of HSB's 2,400 employees are engineers and technical inspectors who support clients in managing their risks and help them to improve the reliability and efficiency of their technical plant and equipment. HSB owns one of the world's largest databases on machinery and equipment breakdown and its causes.

About Munich Re

The Munich Re Group operates worldwide, turning risk into value. In the financial year 2008, it achieved a profit of €1,528m on premium income of around €38bn. The Group operates in all lines of business, with around 44,000 employees at over 50 locations throughout the world and is characterized by particularly pronounced diversification, client focus and earnings stability. With premium income of around €22bn from reinsurance alone, it is one of the world's leading reinsurers. Our primary insurance operations are mainly concentrated in the ERGO Insurance Group. With premium income of over €17bn, ERGO is one of the largest insurance groups in Europe and Germany. It is the market leader in Europe in health and legal expenses insurance, and 40 million clients in over 30 countries place their trust in the services and security it provides. The global investments of the Munich Re Group amounting to €175bn are managed by MEAG, which also makes its competence available to private and institutional investors outside the Group.



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