



HSB Energy Optimization

Efficiency saves businesses energy and money

Risk Solutions

Hartford Steam Boiler

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April 2013

Long the leader in equipment breakdown insurance and loss prevention service, HSB today is helping commercial clients “optimize” energy efficiency and reduce operating costs.

HSB’s Energy Optimization strategy is a new value-added element of our commercial equipment breakdown insurance programs that can help your customers take control of their energy consumption, optimize efficiency and save money.

Untapped energy efficiency potential

The U.S. economy was built on cheap energy, driving historically less efficient use of fuel. In fact, the country lags behind other industrial nations in managing energy usage.

There is general agreement that the untapped potential for improved energy efficiency in commercial and public buildings is significant. About 40 percent of a commercial building’s operating costs goes towards energy consumption. Most of this energy goes to lighting, heating, cooling and hot water. But experts estimate that with improved energy efficiency, consumption could be reduced by a full third.

Along with saving both energy and money, wider adoption of energy efficiency measures and technologies would help offset the need for additional electricity generating capacity, lessen environmental impacts and reduce U.S. dependence on foreign energy sources.

HSB helps clients save money

However, to achieve this energy saving potential clients need sound information and guidance that they can rely on to make smart energy decisions.

HSB is uniquely qualified to make recommendations about “optimizing” energy efficiency of equipment because of our technical expertise and experience providing insurance, inspections and loss prevention services for energy hungry power equipment.



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While performing more than 500,000 inspections at over 250,000 locations in the United States each year, HSB inspectors are in a unique position to make recommendations that help commercial clients improve energy efficiency.

HSB identifies potential energy savings

HSB's Energy Optimization program includes providing efficiency recommendations that our inspectors observe when doing a boiler or pressure vessel inspection.

These recommendations, which can address opportunities for a range of equipment, not just boilers, are delivered in the loss prevention reports provided to clients. Examples of these efficiency insights might include ideas such as:

- Excessive scale on the water side surface of a boiler produces an insulating effect that requires more fuel to be burned to produce the desired heat output. Cleaning a layer of scale only 1/32 of an inch thick on the waterside surface of a boiler can reduce fuel usage and save on the order of \$20 to \$70 for every \$1,000 spent on fuel.
- Soot on the fire side of a boiler is often an indication that incomplete combustion is taking place in the boiler's burner, wasting fuel. After removing the soot, a "tune up" of the boiler's burner may reduce or eliminate the problem and increase efficiency. A properly tuned boiler might save an insured \$50 for every \$1,000 spent for energy.
- Leaks to a boiler's piping or steam traps also waste energy and necessitate new water to be brought into the boiler to replace that which has leaked, requiring both increased water usage and extra energy to heat this water.
- Beyond boilers, opportunities for energy efficiency can be found with almost any piece of equipment. Dirt or dust restricting cooling fans and vents in air conditioning and food refrigeration systems rob these systems of energy efficiency and yet are easy conditions to correct. Many new commercial lighting technologies can provide a comparable quality of light and use far less energy.

Delivering greater value

By helping clients to improve equipment efficiency we can help them reduce their operating costs, build retained earnings and strengthen their competitive position.

HSB continues to explore new ways to deliver energy savings to our customers. Whether it's helping a school, business, manufacturer, or building owner reduce energy consumption, HSB's equipment specialists make a real difference that customers can see and appreciate.