

WITH BODY SHOPS INCLUDED, OUR AUTO SERVICES APPETITE TAKES YOU EVEN FARTHER.



AUTO SERVICES¹

Establishments whose primary operations are to provide automotive repair and maintenance services.

CLASS CODE	DESCRIPTION
75361	Automotive Glass Replacement
46381	Body Repair & Collision Shops – Automotive
46461	General Auto Repair; No Gas Pumps
75481	Oil Change and Lubrication Service
46531	Retail Tire Dealers – Franchise; No Auto Repair
40821	Sound & Communication Equipment Sales, Installation & Repair
46551	Transmission Repair, Service and Installation

SPECTRUM® BOP

Maximum Property Values

- \$10M per location
- \$15M per policy

Maximum Sales Values

- \$15M per location
- \$15M per policy

WORKERS' COMPENSATION

Maximum Payroll

- \$5M per policy

BUSINESS AUTO

- Subject to the property values/payroll above when supported by a BOP and/or workers' comp policy

→ WHAT GOOD LOOKS LIKE

- Well-maintained locations with new and/or updated equipment
- Shops associated with a franchise (e.g., Meineke, CARSTAR, Jiffy Lube)
- ASE and/or I-car certifications

✖ OUT OF APPETITE

- Towing for hire or uncontested towing
- Service or repair work on emergency vehicles
- Do it yourself or self-service repair facilities



› SPECTRUM BOP KEY OPTIONAL LIABILITY COVERAGES

GARAGEKEEPERS COVERAGE

Unlike most carriers, we pay for:

- loss of a customer's personal property; and
- the moving of a customer's vehicle to avoid loss.

FAULTY WORK | DEFECTIVE PRODUCTS - AUTO SERVICES

In contrast to many carriers, we:

- offer coverage for defective products AND faulty work;
- provide coverage when repairs are performed by a third party OR the insured; and
- pay 100% of repair costs after the deductible for work performed by the insured.



› A WORKERS' COMPENSATION EXPERIENCE THAT GIVES YOU MORE

In addition to our BOP, we offer market-leading workers' compensation with more flexibility, more options and more opportunities to win.

BENEFIT FROM:

- Increased Bindability
- Competitive Rates
- Higher Yields

Higher Retention

- Our payroll billing option can boost policy retention by 3 points while offering customers cash flow benefits.² [See more benefits.](#)



And remember, we want to write your monoline business.



› ONLINE SOLUTIONS THAT SPEED SERVICE AND INCREASE TRANSPARENCY

Faster, Easier Policy Changes

Almost every workers' compensation policy change is available through the EBC and most are processed in real time.

[View all capabilities.](#)

A Better Audit Experience

Audit dashboard offers transparency into customers' audit status; availability of ACORD messages to alert you when an audit is going into estimation.

[Check out the dashboard.](#)

GIVE YOUR BUSINESS A LIFT.

Talk to your sales rep about our broader appetite.



¹ Offering is limited in FL, IN, LA, TX and VT. Talk with your sales representative for details.

² Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2019-2020.

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Property
Liability
Workers' Comp
Business Auto