

# Unlock more opportunities with a broad appetite and deep specialization.

Mid- to Large-size Business Appetite Guide – For agents & brokers only.

Your business relies on healthy, long-term client relationships. We help you keep them strong year after year with a broad appetite, customizable products and a flexible, consistent approach. Our deep industry expertise and specialized underwriting capabilities help you meet their evolving risks, and our risk engineering and claims services can lower the ultimate costs they face.

**For global risks, we can provide coverage in more than 200 countries. You'll find details on our Domestic and Multinational appetites in the following charts.**

	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
<b>Business &amp; Professional Services</b>	Accountants	✓	✓	✓	✓	✓	✓	–	–	✓	✓	✓	✓	✓	✓	✓	✓
	Advertising agencies	✓	✓	✓	✓	✓	✓	–	–	✓	✗	✓	✓	✓	✓	✓	✓
	Associations	✓	✓	✓	✓	✓	✓	–	–	✓	✓	✓	✓	✓	✓	✓	✓
	Consultants	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Law firms	✓	✓	✓	✓	✓	✓	–	–	✓	✗	✗	✗	✗	✗	○	✗
<b>Construction</b>	Commercial general contractors	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Concrete	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Conduit installation	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓
	Drywall	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓
	Electrical	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Excavation/grading	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Horizontal drilling/boring	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓
	Interior carpentry	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓
	Iron or steel	✓	✓	✓	✓*	✓	✓	✓	✗	✓	○	✓	✗	✓	✓	✓	✓
	Masonry	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓
	Millwright	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓
	Plumbing/mechanical/HVAC	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Sheet metal	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓
	Water, sewer or cable	✓	✓	✓	✓*	✓	✓	✓	–	✓	✓	✗	✓	✓	✓	✓	✓

\*Only written in conjunction with Casualty Lines and primarily for account size <\$250K in premium.

	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity	
<b>Educational Institutions</b>	Charter schools	✓	✓	✓	✓	✓	✓	-	✓	○	×	✓*	✓*	-	×	✓*	✓	
	Private nonprofit colleges and universities with less than 5,000 students	✓	✓	✓	✓	✓	✓	-	✓	○	✓	✓*	✓*	-	×	✓*	×	
	Private nonprofit schools grades K-12	✓	✓	✓	✓	✓	✓	-	✓	○	×	✓*	✓*	-	×	✓*	✓	
	Private religiously affiliated schools	✓	✓	✓	✓	✓	✓	-	✓	✓	○	×	×	×	×	×	○	
	Trade and vocational schools	✓	✓	○	✓	○	✓	✓	-	✓	○	✓	○*	○*	-	×	○*	✓
*Educational Institutions E&O, D&O and EPLI coverage is only available as part of the package policy.																		
<b>Energy</b>	Midstream oil and gas	✓	✓	✓	✓	✓	✓	✓	○	○	×	✓	✓	✓	✓	-	✓	
	Open pit mining	✓	✓	✓	○	✓	✓	○	-	○	×	×	×	×	-	-	-	
	Power generation and utilities	✓	✓	✓	×	✓	✓	○	✓	✓	○	×	✓	✓	✓	✓	-	✓
	Renewable energy	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	×	✓	✓	✓	✓	-	✓
	Upstream oil and gas	✓	✓	✓	✓**	✓	✓	✓	✓	○	×	×	✓	✓	✓	✓	-	✓
**When accompanying Casualty placement.																		
<b>Financial Institutions</b>	Bank/credit unions	✓	✓	✓	✓	✓	✓	✓	-	✓	○	✓	✓	✓	✓	✓	✓	
	Insurance	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	○	✓	✓	✓	○	✓	
	Investment management	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	
	Mortgage bankers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	×	✓
	Security brokers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	×	×	✓	×	×	×
	Trusts	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	×	✓	✓	✓	-	○	✓

		Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity	
<b>Healthcare</b>	Diagnostic testing facilities and imaging centers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Federally qualified healthcare centers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	○	○	○	○	○	○	○	
	Inpatient - general, medical and specialty hospitals	○	○	×	✓	×	×	✓	-	✓	✓	×	✓	✓	✓	✓	×	×	
	Long-term care facilities	○	○	×	○	×	×	✓	-	✓	✓	×	○	○	✓	○	×	○	
	Other outpatient treatment centers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	○	✓	✓	✓	✓	✓	✓	
	Outpatient - doctors, dentists and dermatologists	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	○	✓	
	Urgent care centers	✓	○	✓	✓	✓	○	✓	-	✓	✓	×	○	○	✓	✓	✓	✓	
<b>Life Sciences</b>	Contract service providers that support the life sciences industry	✓	✓	✓	✓	✓*	✓	✓	-	✓	✓	✓	○	✓	✓	✓	✓	✓	
	Cosmetics	✓	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓	
	Dietary supplements	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	○	○	✓	✓	✓	✓	
	Medical biotechnology	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	
	Medical devices	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Pharmaceutical drugs	✓	✓	✓	✓	✓*	✓	✓	○	○	✓	✓	○	○	○	✓	✓	×	
	Veterinary products	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	
*Umbrella is only offered over The Hartford's supported lines of business.																			

	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity	
<b>Manufacturing</b>	Auto parts and accessories	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓	
	Clothing and apparel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓	
	Fabricated metal products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Food processors	○	✓	○	○	○	✓	○	✓	✓	✓	✓	✓	✓	✓	✓	×	✓
	Industrial machinery	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Plastic products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
	Wood and paper products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
Manufacturers E&O is available as part of General Liability or as a standalone policy when written in conjunction with General Liability/Products Liability.																		
<b>Media, Arts &amp; Entertainment</b>	Advertising and branding agencies	✓	✓	✓	✓	✓	✓	-	-	-	✓*	✓	✓	✓	✓	-	✓	
	Allied services to the arts, theatre, culture and film, including rental houses	✓	✓	✓	✓	✓	✓	-	-	-	✓*	✓	✓	✓	✓	-	✓	
	Cultural organizations	✓	✓	✓	✓	✓	✓	-	-	-	✓*	×	×	×	×	-	×	
	DICE media production	✓	✓	✓	✓	✓	✓	-	-	-	✓*	×	×	×	×	-	×	
	Entertainment venues - theatrical	✓	✓	✓	✓	✓	✓	-	-	-	✓*	✓	✓	✓	✓	-	✓	
	Live and touring music groups and individual artists	✓	✓	✓	✓	✓	✓	-	-	-	×	×	×	×	×	-	×	
	Promoters of performing arts, music and culture, including event promoters	✓	✓	✓	✓	✓	✓	-	-	-	×	×	×	×	×	-	×	
	Publishing and media	✓	✓	✓	✓	✓	✓	-	-	-	✓*	✓	✓	✓	✓	-	✓	
	Special events	✓	✓	✓	✓	✓	✓	-	-	-	×	×	×	×	×	-	×	
	Theatrical productions (Broadway, Off-Broadway, Broadway touring)	✓	✓	✓	✓	✓	✓	-	-	-	✓*	×	×	×	×	-	×	
*Cyber coverage does not include media liability coverage. Cyber coverage is for technology-based risks.																		

	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Programs	Alarm contractors	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Architects and engineers	✓	✓	✓	✓	✓	-	-	-	-	-	✓	-	-	-	✓	-
	Equipment and party rental	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓
	Landscapers	○	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Pool and spa	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓
	Reverse flow	✓	✓	✓	✓	✓	-	-	-	-	-	-	-	-	-	-	-
	Security guards	✓	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗	✗
	Specialized truck equipment and trailers	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✗	✓
This information is only inclusive of our open-access programs. For more information on our administered programs, please visit <a href="http://www.TheHartford.com/programs">www.TheHartford.com/programs</a> .																	
Real Estate	Class A and B office	✓	✓	✓	✓	✓	✓	-	✓	○	-	✓	✓	✓	✓	-	✓
	Commercial property owners (non-residential)	✓	✓	✓	✓	✓	✓	-	✓	○	✓	✓	✓	✓	✓	-	✓
	Commercial property managers	✓	✓	✓	✓	✓	✓	-	✓	○	✓	✓	✓	✓	✓	○	✓
	Lifestyle centers	✓	✓	✓	✓	○	✓	-	✓	○	✓	✓	✓	✓	✓	-	✓
	Light industrial tenants	✓	✓	✓	✓	✓	✓	-	✓	○	✓	✓	✓	✓	✓	-	✓
	Mixed use (comm/residential)	✓	✓	✓	✓	✓	✓	-	✓	○	-	✓	✓	✓	✓	-	✓
	Multifamily apartments	✗	✗	✗	✗	○	-	-	✓	○	✓	✗	✓	✓	✓	-	✓
	REITs	✓	✓	✓	✓	✓	✓	-	-	✓	○	✓	✓	✓	✓	✗	✓
	Residential condo associations	○	○	○	○	✗	○	-	-	✓	○	✓	-	-	-	-	-
	Triple net lease schedule	✓	✓	✓	✓	✓	✓	-	-	✓	○	-	-	-	-	-	✗
Technology	Digital media	✓	✓	✓	✓	✓	✓	✓	-	✗	✓	○	○	✓	✓	○	✓
	Electronics and technology manufacturers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Software and IT services	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Telecommunications	✓	✓	✓	✓	✓	✓	-	✓	✓	○	✓	✓	✓	✓	✓	✓
Additionally, E&O coverage is available for all Technology sectors.																	

	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Wholesalers & Distributors	Beverage distributors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✗
	Clothing and apparel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Electrical goods and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Furniture and home furnishings (excluding appliances)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Machinery, equipment and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Motor vehicle parts and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Paper products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Professional and commercial equipment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓

✓ In Appetite    ○ Limited    ✗ No Appetite    - Not Applicable, but if a coverage need arises please talk to your underwriter

Additionally, Excess Casualty, Primary Casualty, Inland Marine, Property, Transportation, Financial Lines, and Environmental coverage are offered through our Navigators, a brand of The Hartford Wholesale Team.

Contact your local underwriter or visit [TheHartford.com/specialization](https://www.TheHartford.com/specialization)



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