



Small Specialty Underwriting. Done right. And right away.

Bond Team

- Underwriting team (underwriter and assistant underwriter) dedicated to your territory
- Phone system routes agent to their specific team
- Back-up team of 20+ committed professionals
- Operates 7:45am – 7:00pm EST
- Bond Inside Sales associates to assist with servicing (Small Business model)

Whether your marketplace is local or countrywide, our professional team of underwriters at The Hartford can deliver custom Commercial Surety solutions.

In today's fast-paced world, efficiency and seamless operations are everything. We realize time is of the essence and quick turnaround essential. Our focus is on bonds with small limits and lower premiums, and in many instances these types of bonds may complement larger insurance accounts. We treat small customers with the highest degree of urgency and importance.

Online Tools

1StepSurety®, our online underwriting and processing platform, gives you more control, more speed, and less hassle when issuing low-risk, easy-to-write bonds.

- Issue, pay for, and execute bonds instantly with updated authority thresholds – potentially no underwriter needed
- Enjoy full autonomy with embedded underwriting questions and automated credit checks
- Deliver faster service to your clients
- Reduce stress and save time with a streamlined, intuitive interface
- Focus on complex cases while we simplify the rest

1StepSurety

- Access with EBC user ID
- Click to Chat functionality
- Credit Card with Direct Bill option
- E-doc Delivery

Area of Focus	Appetite*	
Agriculture	<ul style="list-style-type: none"> • Packers & Stockyards • Warehouse • Produce Dealers • Livestock Dealers 	<ul style="list-style-type: none"> • Milk Dealers • Grazing and Farming Permit • Winemakers
Attorneys	<ul style="list-style-type: none"> • Administrator • Executor • Guardian of Minor • Guardian of Incompetent 	<ul style="list-style-type: none"> • Replevin • Injunction • Veteran Trustees
Contractors	<ul style="list-style-type: none"> • Contractor License 	<ul style="list-style-type: none"> • General License (Plumbers, Electricians, etc.)
Health Care	<ul style="list-style-type: none"> • Patient Trust Fund 	<ul style="list-style-type: none"> • Third Party Administrator
Finance	<ul style="list-style-type: none"> • Blue Sky • Check Sellers • Collection Agencies • Insurance Adjusters • Lost Instrument/Defective Title 	<ul style="list-style-type: none"> • Mortgage Brokers • Real Estate Agents • Title Agencies • Bankruptcy Trustees • Money Transmitters • S.T.A.M.P.
Public Officials	<ul style="list-style-type: none"> • Notary • Treasurer/Tax Collector • Judges 	<ul style="list-style-type: none"> • Sheriffs • Public Administrator
Retail/Restaurants	<ul style="list-style-type: none"> • Alcohol Tax • Brewers • Health Spas 	<ul style="list-style-type: none"> • Business Services • Solicitors
Trucking	<ul style="list-style-type: none"> • Overweight/Excess Use • Toll Bonds 	<ul style="list-style-type: none"> • Fuel Tax • Solicitors

1StepSurety Log-in



Scan or click QR code

The right underwriting support is critical to your Commercial surety business.
Visit TheHartford.com/bond or contact your local underwriter.



This document outlines in general terms the coverages that may be afforded under a policy from The Hartford. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All coverages described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. Coverage may not be available in all states or to all businesses. Possession of these materials by a licensed insurance producer does not mean that such producer is an authorized agent of The Hartford. To ascertain such information, please contact your state Department of Insurance or The Hartford at 1-888-203-3823. All information and representations herein are as of June 2025.

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