

Property that's taken care of deserves to be well-protected.

► **Spectrum®**

The current commercial property insurance market is unlike any other. Market dynamics like higher demand matched with lower supply have driven prices for labor and material higher than the typical run rate we've seen.

Plus, extreme weather events and high inflation have led to increased claims and larger losses.

Open for Business

Deliver tailored business owner's coverage with industry-leading protection from Spectrum. Quoting is easy, and our broad, flexible property and liability coverage gives customers only what they need – just as we've done for decades.

Core Industries

- Business Services
- Retail
- Professional Services
- Technology
- Wholesale
- Finance & Insurance
- Metal Manufacturing
- Printing & Publishing
- Media

What Good Looks Like

- Newer building
- Automatic fire sprinklers and fire extinguishers installed and maintained
- Construction Class (CC): the higher the number, the more fire resistant
- Protected gas meter
- No debris next to or around the building
- Well-maintained interior, exterior, equipment and materials

Note: This is a general list and will vary based on the type of business.

Resources

[**SC Definition**](#)

[**Spectrum Policy Highlights**](#)

[**Appetite Guide**](#)

[**Marketing Central**](#)

► Insurance To Value (ITV)

Help your small business customers avoid underinsurance. Inaccurate property valuation can leave your customers under protected. When quoting, choose ITV cost to replace a business owner's property. It's a critical element of a smart property insurance program.

ITV Matters

Claims Scenario

AJK Candies, a small retail shop has business insurance. The owner was contacted in the middle of the night by police letting her know that her building was engulfed in flames.

What's Covered

She had purchased business insurance coverage with \$1,500,000 in building coverage and \$150,000 in business personal property (BPP) coverage. The loss resulted in a building loss of \$1,895,000 and a BPP loss of \$175,000.

Total Claims Covered: \$1,650,000

The Result

The owners were ~20% underinsured.

\$420,000 was not covered, leaving the customer with unpaid expenses, and the agent with potential errors and omissions claims.

Your Total Account Solution

Workers' Compensation

Generous Policy Features:

- Broad Form endorsement; automatically added
- Extended Broad Form endorsement

While we prefer the total account, we'll write monoline workers' comp policies, too.

Higher Policy Retention

Our payroll billing option can boost policy retention by 3 points¹ while offering customers cash flow benefits. [See more benefits.](#)

Business Auto

Broad Form endorsement included and provides:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair deductible and more

Faster, easier quoting:

- VIN prefill reduces keystrokes and improves accuracy
- ICON Bridge lets you quote in "real time" in a fraction of the time

E&S Advantage

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market.

Faster, Easier Digital Service Options

- All policy changes are available online
- Workers' comp changes are processed in real time
- Certificates of Insurance and other service requests are processed in real time
- 24/7 access

Quote Spectrum today.



¹ 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.

Certain coverages vary by state and may not be available to all businesses. All Hartford coverages and services described on this page may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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