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Discover the full extent of our appetite and stake new sales territory.

A Total Account Solution

We offer all the following lines for all business classes listed on the next page.

Business Owner's Policy (BOP)

One policy for fire, theft, liability and more.

Workers' Compensation

Covers rehab expenses and lost wages in compliance with state laws.

Business Auto

Coverage for business vehicles owned, leased, rented or borrowed—on the road and off.

Expand into more business classes.

When you can write for a wide array of small business categories, your business will thank you. For 40+ years, we've offered industry-leading protection that fits the unique needs of each business class, from technology companies to retail shops. See a sample of our appetite in the chart that follows. Our range may surprise you.

Get quotes faster and more easily.

Zero underwriting questions on 90% of quotes in:

- Business, Personal & Professional Services
- Finance & Insurance
- Retail

Significant increases in bindability (reflects Spectrum® and workers' comp):

- 75%+ average bindability across all small business

Requesting credits (pricing) in our ICON quoting platform has never been easier.

We absolutely want to write more of your business and we give you the tools to do so. Most bindable quotes will remain ready for immediate issue after credit is added and will not require underwriter review.

Offer our total account solution to all of these business classes.
We write multiple lines for almost half of the small businesses we serve.

Technology

11021	Application Service Providers
11041	Internet Access & Service Providers
11121	Computer Facilities Management
11171	Software & Internet Design Services
48531	Software Developers & Technology Service Providers – Research & Development Only
41801	Website Design & Development Services
42161	Internet Search & Indexing Tool Providers
42751	Custom Computer Programming & Application Services
65891	Consultants – Computer
73371	Prepackaged Software
11081	Computer Systems Integration Services
11131	Computer Installation, Repair, Maintenance & Service – Commercial and Residential

Outpatient Healthcare

44841	Medical Offices – Acupuncturist
65141	Medical Offices – Physician & Surgeon
65671	Medical Offices – Dentist
65681	Medical Offices – Podiatrist
65691	Medical Offices – Chiropractor
65701	Medical Offices – Physiotherapist
65711	Medical Offices – Optometrist
65721	Medical Offices – Other
65851	Medical Offices – Speech Therapist
69951	Medical Diagnostic Centers
69981	Laser Eye Surgery Centers
69991	Ambulatory Surgery Centers
70001	Dialysis Centers

Finance & Other Professional Services

11301	Financial Planners
65901	Consultants – Financial Planning
11111	Investment Companies
61631	Mortgage Brokers
65741	Lawyers & Law Firms
65781	Consultants – NOC
44691	Consultants – Structured Settlement
65881	Consultants – Management
42771	Draftsmen
42791	Telemarketing Firms
42851	Appraisers
42871	Claims Adjusters – Independent
42901	Public Notaries
42931	Interpreters or Translators
65821	Real Estate Appraisers
55921	Answering Services
65791	Interior Decorators
44681	Medical Billing Services
65111	Accounting & Auditing Services
65751	Engineers & Engineering Services
65761	Architects & Architecture Services
63321	Insurance Companies
65181	Insurance Agencies
65641	Associations – Insurance Agent
10531	Public Speakers
10661	Authors
10681	Art Conservators
42091	Recording Studios
73991	Music Studios
65991	Actuarial Services
42981	Analytical Chemists

Retail*

56211	Clothing Stores – Ladies & Girls
54621	Bakery Stores with Cooking
59921	Florist Shops
59136	Cosmetics & Beauty Supplies Stores
59115	Drug Stores without Food

*The Hartford has over 100 retail classes.

Business & Personal Services and Other Organizations

10611	Day Spas
72311	Barber Shops & Beauty Parlors
72161	Laundry & Dry Cleaning – Stores & Plants
10251	Churches & Other Houses of Worship
11481	Schools – Fine Art
40761	Learning Centers – Language
40771	Learning Centers – Language – Franchise
40781	Learning Centers – Reading
40791	Learning Centers – Reading – Franchise
82141	Schools – Commercial NOC For Profit
82151	Schools – Commercial NOC Not for Profit
82221	Schools – Religious – Not Operated by Churches
82321	Schools – Modeling
82371	Schools – Cooking
82381	Schools – Continuing Education Program
82441	Schools – Commercial Art
82451	Schools – Ceramics



See our complete appetite at
The Hartford's Small Business Appetite Guide



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 Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, 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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