

# MD, VA, WV

# 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.

Industry	You know we write these classes:		You may not know about these:	
Technology & Life Science	<ul style="list-style-type: none"> <li>Custom Computer Programming</li> <li>Software &amp; Internet Design</li> </ul>	<ul style="list-style-type: none"> <li>Website Design</li> <li>System Integrators</li> <li>Internet Service Providers</li> </ul>	<ul style="list-style-type: none"> <li>Biotechnology Research Labs</li> <li>Medical Device Mfg &amp; Distributors</li> </ul>	<ul style="list-style-type: none"> <li>IT Staffing, including Temporary IT Staffing</li> <li>Computer Data Processing</li> </ul>
Business & Personal Services	<ul style="list-style-type: none"> <li>Beauty Shops</li> <li>Churches</li> <li>Business Consultants</li> </ul>	<ul style="list-style-type: none"> <li>Photographers</li> <li>Management Consultants</li> <li>Travel Agents</li> </ul>	<ul style="list-style-type: none"> <li>Museums</li> <li>Art Galleries</li> <li>Advertising Agencies</li> </ul>	<ul style="list-style-type: none"> <li>Funeral Services &amp; Crematories</li> <li>Graphic Designers</li> <li>Mailing Services</li> </ul>
Wholesale	<ul style="list-style-type: none"> <li>Florist Distributors</li> <li>Gifts Distributors</li> <li>Floor Covering Distributors</li> </ul>	<ul style="list-style-type: none"> <li>Sporting Goods Distributors</li> <li>Electrical Supplies Distributors</li> </ul>	<ul style="list-style-type: none"> <li>Hardware Distributors</li> <li>Auto Parts &amp; Supplies Distributors</li> <li>Clothing Distributors</li> </ul>	<ul style="list-style-type: none"> <li>Electrical Equipment Distributors</li> <li>Janitorial Supplies Distributors</li> </ul>
Professional Services	<ul style="list-style-type: none"> <li>Accountants</li> <li>Legal Services</li> <li>Architects</li> <li>Engineers</li> </ul>	<ul style="list-style-type: none"> <li>Medical Doctors</li> <li>Chiropractors</li> <li>Dentists</li> <li>Optometrists</li> </ul>	<ul style="list-style-type: none"> <li>Land Surveyors</li> <li>Acupuncturists</li> <li>Speech Therapists</li> </ul>	<ul style="list-style-type: none"> <li>Dental Labs</li> <li>Veterinarians</li> <li>Podiatrists</li> </ul>
Retail	<ul style="list-style-type: none"> <li>Candy Stores</li> <li>Jewelry Stores</li> <li>Book Stores</li> <li>Liquor Stores</li> </ul>	<ul style="list-style-type: none"> <li>Gift/Novelty Stores</li> <li>Women's Clothing Stores</li> <li>Florists</li> </ul>	<ul style="list-style-type: none"> <li>Stationery Stores</li> <li>Hardware Stores</li> <li>Shoe Stores</li> <li>Furniture Stores</li> </ul>	<ul style="list-style-type: none"> <li>Garden Stores</li> <li>Floor Covering Stores</li> <li>Musical Instrument Stores</li> </ul>
Restaurants	<ul style="list-style-type: none"> <li>Full Service Restaurants</li> <li>Delis</li> <li>Caterers</li> </ul>	<ul style="list-style-type: none"> <li>Coffee Shops</li> <li>Ice Cream Shops</li> </ul>	<ul style="list-style-type: none"> <li>Yogurt Shops</li> <li>Fine Dining Restaurants</li> </ul>	<ul style="list-style-type: none"> <li>Bakeries</li> <li>Fast Food Restaurants</li> </ul>
Manufacturing	<ul style="list-style-type: none"> <li>Metal Mfg</li> <li>Sheet Metal</li> </ul>	<ul style="list-style-type: none"> <li>Sign Mfg</li> </ul>	<ul style="list-style-type: none"> <li>Fasteners &amp; Buttons Mfg</li> <li>Screw Machine Products</li> </ul>	<ul style="list-style-type: none"> <li>Bolts, Nuts, Rivet Mfg</li> </ul>
Construction	<ul style="list-style-type: none"> <li>Electricians</li> <li>Floor Laying/Floor Work</li> <li>Lawn Care</li> </ul>	<ul style="list-style-type: none"> <li>Landscapers</li> <li>Janitors</li> </ul>	<ul style="list-style-type: none"> <li>Glass Work</li> <li>Fence Installation</li> </ul>	<ul style="list-style-type: none"> <li>Cable/Home Theater Installation</li> </ul>
Real Estate	<ul style="list-style-type: none"> <li>Office Buildings</li> </ul>	<ul style="list-style-type: none"> <li>LROs</li> </ul>	<ul style="list-style-type: none"> <li>Real Estate Agents</li> <li>Commercial Condo Associations</li> </ul>	<ul style="list-style-type: none"> <li>Title Search Offices</li> <li>Habitational Condo Associations &amp; Apartments</li> </ul>
Financial Services	<ul style="list-style-type: none"> <li>Trust Companies</li> <li>Financial Planners</li> </ul>	<ul style="list-style-type: none"> <li>Mortgage Bankers</li> <li>Investment Companies</li> </ul>	<ul style="list-style-type: none"> <li>Banks</li> <li>Credit Unions</li> </ul>	<ul style="list-style-type: none"> <li>Stock Brokers</li> <li>Insurance Agents</li> </ul>
Printing & Publishing	<ul style="list-style-type: none"> <li>Mail Catalog Order Houses</li> <li>Publishers</li> </ul>	<ul style="list-style-type: none"> <li>Newspapers</li> <li>Photocopying &amp; Duplicating Services</li> </ul>	<ul style="list-style-type: none"> <li>Printing &amp; Book Binding</li> </ul>	<ul style="list-style-type: none"> <li>Lithograph Services</li> </ul>
Auto Services	<ul style="list-style-type: none"> <li>Auto Glass Replacement</li> <li>Sound &amp; Communication Equipment, Installation &amp; Repair</li> </ul>	<ul style="list-style-type: none"> <li>Oil Change &amp; Lubrication Service</li> </ul>	<ul style="list-style-type: none"> <li>General Auto Repair</li> <li>Body Repair &amp; Collision Shops</li> </ul>	<ul style="list-style-type: none"> <li>Retail Tire Dealers</li> </ul>



See our complete appetite at  
[The Hartford's Small Business Appetite Guide](#)



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