

NJ

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	• Custom Computer Programming • Software & Internet Design	• Website Design • System Integrators • Internet Service Providers	• Biotechnology Research Labs • Medical Device Mfg & Distributors	• IT Staffing, including Temporary IT Staffing • Computer Data Processing
Business & Personal Services	• Beauty Shops • Churches • Business Consultants	• Photographers • Management Consultants • Travel Agents	• Museums • Art Galleries • Advertising Agencies	• Funeral Services & Crematories • Graphic Designers • Mailing Services
Wholesale	• Florist Distributors • Gifts Distributors • Floor Covering Distributors	• Sporting Goods Distributors • Electrical Supplies Distributors	• Hardware Distributors • Auto Parts & Supplies Distributors • Clothing Distributors	• Electrical Equipment Distributors • Janitorial Supplies Distributors
Professional Services	• Accountants • Legal Services • Architects • Engineers	• Medical Doctors • Chiropractors • Dentists • Optometrists	• Land Surveyors • Acupuncturists • Speech Therapists	• Dental Labs • Veterinarians • Podiatrists
Retail	• Candy Stores • Jewelry Stores • Book Stores • Florists	• Liquor Stores • Gift/Novelty Stores • Women's Clothing Stores	• Stationery Stores • Hardware Stores • Shoe Stores • Furniture Stores	• Garden Stores • Floor Covering Stores • Musical Instrument Stores
Restaurants	• Full Service Restaurants • Delis	• Caterers • Coffee Shops • Ice Cream Shops	• Yogurt Shops • Fine Dining Restaurants	• Bakeries • Fast Food Restaurants
Manufacturing	• Metal Mfg • Sheet Metal	• Sign Mfg	• Fasteners & Buttons Mfg • Screw Machine Products	• Bolts, Nuts, Rivet Mfg
Construction	• Electricians • Floor Laying/Floor Work • Lawn Care	• Landscapers • Janitors	• Fence Installation • Glass Work	• Cable/Home Theater Installation
Real Estate	• Office Buildings	• LROs	• Real Estate Agents • Title Search Offices • Commercial Condo Associations	• Habitational Condo Associations & Apartments
Financial Services	• Trust Companies • Financial Planners	• Mortgage Bankers • Investment Companies	• Banks • Credit Unions	• Stock Brokers • Insurance Agents
Printing & Publishing	• Mail Catalog Order Houses • Publishers	• Newspapers • Photocopying & Duplicating Services	• Printing & Book Binding	• Lithograph Services
Auto Services	• Auto Glass Replacement • Sound & Communication Equipment, Installation & Repair	• Oil Change & Lubrication Service	• General Auto Repair • Body Repair & Collision Shops	• Retail Tire Dealers



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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