

COUNT ON THE HARTFORD FOR A BROAD APPETITE WITH DEEP SPECIALIZATION.

MID-TO LARGE-SIZE BUSINESSES
APPETITE GUIDE
 FOR AGENTS & BROKERS ONLY

Open more doors of opportunity with The Hartford's broad appetite and customizable products. Our flexible, consistent approach helps make it easy to maintain robust customer relationships. Depend on us for the risk engineering and claims services that can help lower the ultimate cost of risk. Behind it all is our deep industry expertise and specialized underwriting capabilities.

Global Capabilities: We can provide coverage in more than 200 countries. Learn more about our Domestic and Multinational appetite below.

	Workers' Comp	Commercial Auto	General Liability	Property	Umbrella and Excess	Multi-national	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Business & Professional Services	Accountants	✓	✓	✓	✓	✓	✓	-	-	✓	✓	✓	✓	✓	✓	✓	✓
	Advertising agencies	✓	✓	✓	✓	✓	✓	-	-	-	✓	✓	✓	✓	✓	✓	✓
	Associations	✓	✓	✓	✓	✓	✓	-	-	✓	✓	✓	✓	✓	✓	✓	✓
	Consultants	✓	✓	✓	✓	✓	✓	-	-	✓	✓	✓	✓	✓	✓	✓	✓
	Law firms	✓	✓	✓	✓	✓	✓	-	-	✓	✓	✗	✗	✗	✗	○	✗
	Printers	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓
Construction	Cable	✓	✓	✓	✓*	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	-	✓
	Commercial general contractors	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Concrete	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Electrical	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Excavation/Grading	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	HVAC	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓
	Interior carpentry	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	-	✓
	Iron or steel	✓	✓	✓	✓*	✓	✓	✓	✗	✓	○	✓	✓	✓	✓	-	✓
	Masonry	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	-	✓
	Millwright	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	-	✓
	Sheet metal	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	-	✓
	Street and road	✗	✗	✗	✗	✗	✗	✓	-	✓	✓	✓	✓	✓	✓	-	✓
	Utility	✓	✓	✓	✓*	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	-	✓

*Only written in conjunction with Casualty Lines and primarily for account size <\$250K in premium.

✓ In Appetite

○ Limited

✗ No Appetite

- Not Applicable, but if a coverage need arises please talk to your underwriter



		Workers' Comp	Commercial Auto	General Liability	Property	Umbrella and Excess	Multi-national	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity	
Educational Institutions	Charter schools	✓	✓	✓	✓	✓	✓	✓	-	✓	○	✗	✓*	✓*	-	✗	✓*	✓	
	Private colleges	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓*	✓*	-	✗	✓*	✗	
	Private K-12 schools	✓	✓	✓	✓	✓	✓	✓	-	✓	○	✗	✓*	✓*	-	✗	✓*	✓	
	Trade/Vocational schools	✓	✓	✓	✓	✓	✓	✓	-	✓	○	✓	○*	○*	-	✗	○*	✓	
	*Educational Institutions E&O, D&O and EPLI coverage is only available as part of the package policy.																		
Energy	Open pit mining	✓	✓	✓	-	✓	-	-	-	✗	✗	✓	✗	✗	-	-	-	-	
	Midstream oil and gas	✓	✓	✓	-	✓	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓	-	✓	
	Power generation and utilities	✓	✓	✓	-	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	-	✓	
	Renewable energy	✓	✓	✓	-	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	-	✓	
	Upstream oil and gas	✓	✓	✓	-	✓	✓	✗	✓	✗	✗	✓	✓	✓	✓	✓	-	✓	
Financial Institutions	Bank/Credit unions	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Insurance	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	○	✓	
	Investment management	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Mortgage bankers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
	Security brokers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✗	✗	✓	✗	✗	✗	
	Trusts	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✗	✓	✓	✓	-	○	✓	
Healthcare	Inpatient - General, medical and specialty hospitals	✓	✓	✗	✓	✗	✓	✓	-	✓	✓	✗	✓	✓	✓	✓	✗	✗	
	Long-term care facilities	✓	✓	✗	○	✗	✓	✓	-	✓	✓	✗	○	○	✓	○	✗	○	
	Outpatient - Doctors, dentists and dermatologists	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✗	✓	✓	✓	✓	○	✓	
	Diagnostic testing facilities and imaging centers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✗	✓	✓	✓	✓	✓	✓	
	Urgent care centers	○	○	○	○	○	✓	✓	-	✓	✓	✗	○	○	✓	✓	✓	✓	
	Other outpatient treatment centers	✓	✓	✓	✓	✓	✓	✓	-	✓	○	✗	✓	✓	✓	✓	✓	✓	
Life Sciences	Biotechnology	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	
	Contract service providers that support the Life Sciences industry	✓	✓	✓	✓	✓*	✓	✓	-	✓	✓	✓	✗	✓	✓	✓	✓	✓	
	Cosmetics	✓	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓	
	Dietary supplements	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Medical devices	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Pharmaceutical drugs	✓	✓	✓	✓	✓*	✓	✓	✗	✓	✓	✓	✗	✗	✗	✓	✓	✗	
	Veterinary products	✓	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓	
*Umbrella is only offered over The Hartford's supported lines of business.																			

		Workers' Comp	Commercial Auto	General Liability	Property	Umbrella and Excess	Multi-national	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity	
Manufacturing	Auto parts and accessories	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓	
	Clothing and apparel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓	
	Fabricated metal products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Food processors	✓	✓	○	✓	○	✓	○	✓	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
	Industrial machinery	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Plastic products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	○	✓
	Wood and paper products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
Manufacturers E&O is available as part of General Liability or as a standalone policy when written in conjunction with General Liability/Products Liability.																			
Media, Arts & Entertainment	Cultural org., art, performance, civic, school, writer, film	✓	✓	✓	✓	✓	✓	✓	-	-	-	✓	✗	✗	✗	✗	-	✗	
	DICE producers	✓	✓	✓	✓	✓	✓	✓	-	-	✗	✓	✗	✗	✗	✗	-	✗	
	Motion picture producers	✓	✓	✓	✓	✓	✓	✓	-	-	✗	✓	✗	✗	✗	✗	-	✗	
	Musical groups and artists	✓	✓	✓	✓	✓	✓	✓	-	-	-	✗	✗	✗	✗	✗	-	✗	
	Promoters of performing arts, music, culture, including event promoters	✓	✓	✓	✓	✓	✓	✓	-	-	-	✗	✗	✗	✗	✗	-	✗	
	Publishing and media	✓	✓	✓	✓	✓	✓	✓	-	-	-	✓	✓	✓	✓	✓	-	✓	
	Radio and TV broadcasters	✓	✓	✓	✓	✓	✓	✓	-	-	-	✓	✗	✓	✗	✗	-	✓	
	Services allied to arts, theatre, culture and film	✓	✓	✓	✓	✓	✓	✓	-	-	-	✓	✓	✓	✓	✓	-	✓	
	Special events	✓	✓	✓	✓	✓	✓	✓	-	-	-	✗	✗	✗	✗	✗	-	✗	
	Theatre companies and performing arts	✓	✓	✓	✓	✓	✓	✓	-	-	-	✓	✗	✗	✗	✗	-	✗	
	Theatrical and cultural venues	✓	✓	✓	✓	✓	✓	✓	-	-	-	✓	✓	✓	✓	✓	-	✓	

✓ In Appetite

○ Limited

✗ No Appetite

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		Workers' Comp	Commercial Auto	General Liability	Property	Umbrella and Excess	Multi-national	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity	
Programs	Adaptive mobility	✓	✓	✓	✓	✓	-	✓	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓	
	Alarm contractors	✓	✓	✓	✓	✓	-	✓	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓	
	Arborists	✗	✓	✓	✓	✓	-	✓	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓	
	Architects and engineers	✓	✓	✓	✓	✓	-	✓	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	
	Botanical gardens	✓	✓	✓	✓	✓	-	✓	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓	
	Charter schools	✓	✗	✗	✗	✗	-	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗	✓
	Equipment and party rental	✓	✓	✓	✓	✓	-	✓	✗	✓	✗	✗	✓	✓	✓	✓	✓	✓*	✓
	Package distribution	✓	✗	✗	✗	✗	-	✗	✗	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓
	Pool and spa	✓	✓	✓	✓	✓	-	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓
	Railroad	✗	✓	✓	✓	✓	-	✓	✗	-	✗	✗	✓	✗	✓	✓	✗	✗	✓
	Security guards	✓	✗	✗	✗	✗	-	✗	✗	✓	✓	✗	✓	✓	✗	✓	✓	✗	✗
	Specialized Truck Equipment & Trailers	✓	✓	✓	✓	✓	-	✓	✗	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓
*Consulting services only.																			
Real Estate	Commercial property owners (Non-residential)	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	-	✓	
	Commercial property managers	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Multi-family apartments	✗	✗	✗	✗	✓	-	-	-	✓	-	✓	✗	✓	✓	✓	-	✓	
	Lifestyle centers	✓	✓	✓	✓	✓	✓	✓	-	✓	-	✓	✓	✓	✓	✓	✓	-	✓
	Light industrial tenants	✓	✓	✓	✓	✓	✓	✓	-	✓	-	✓	✓	✓	✓	✓	✓	-	✓
	Mixed use (Comm/residential)	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	-	✓	✓	✓	✓	✓	-	✓
	Office Class A and B space	✓	✓	✓	✓	✓	✓	✓	-	✓	-	-	✓	✓	✓	✓	✓	-	✓
	REITs	✓	✓	✓	✓	✓	✓	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
	Residential condo associations	○	○	○	○	✗	✓	-	-	✓	✓	✓	✓	-	-	-	-	-	✓
Triple net lease schedule	✓	✓	✓	✓	✓	✓	-	-	✓	-	-	-	-	-	-	-	-	✗	

✓ In Appetite

○ Limited

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		Workers' Comp	Commercial Auto	General Liability	Property	Umbrella and Excess	Multi-national	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Technology	Electronics	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Software and information technology	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Telecommunications and integrated communications services	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Additionally, E&O coverage is available for all Technology sectors.																	
Wholesalers & Distributors	Beverage distributors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	–	✗
	Clothing and apparel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	–	✓
	Electrical goods and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	–	✓
	Furniture and home furnishings	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	–	✓
	Machinery, equipment and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	–	✓
	Motor vehicle parts and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	–	✓
	Paper products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	–	✓
	Professional and commercial equipment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	–	✓

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Excess Casualty, Primary Casualty, Inland Marine, Property, Transportation, Financial Lines and Environmental coverage are offered through our Navigators, a brand of The Hartford, Wholesale team.

Contact your local underwriter or visit [TheHartford.com/specialization](https://www.TheHartford.com/specialization)



Business Insurance
Employee Benefits
Auto
Home

General Product Description: This general product description is information only and designed for insurance producers. It is neither an offer to sell nor a solicitation to purchase any particular insurance product, and may not be disseminated to the general public. This general product description outlines the coverage(s) that may be afforded under a policy from The Hartford. All policies should be examined carefully for suitability and to identify all exclusions, limitations and other terms and conditions. In the event of a conflict between any policy and this document, the terms and conditions of the policy shall control.

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