













# OUR BROADER APPETITE CAN MEAN A WORLD OF OPPORTUNITIES FOR YOU.

The Hartford offers a wide range of commercial coverages to meet your customers' needs. In every risk category, we provide innovative solutions for even the most complex mid- to large-size businesses. Plus services that make it easier to prevent and recover from a loss.

## BEFORE YOU QUOTE

Think of us first. Whatever your customers need in terms of prevention or protection, we have their back with solutions that help them prevail.











INDUSTRIES TO TARGET	APPETITE		
 <b>Business &amp; Professional Services</b>	<ul style="list-style-type: none"> <li>Accounting firms</li> <li>Advertising agencies</li> <li>Business trade associations</li> <li>Claim administrators (TPAs)</li> </ul>	<ul style="list-style-type: none"> <li>Consultants</li> <li>Inspection and appraisal companies</li> <li>Law firms</li> </ul>	<ul style="list-style-type: none"> <li>Professional membership associations</li> <li>Public relation firms</li> <li>Sales and service organizations</li> </ul>
 <b>Construction</b>	<ul style="list-style-type: none"> <li>Commercial general contractors</li> <li>Concrete</li> <li>Electrical</li> </ul>	<ul style="list-style-type: none"> <li>Excavation/grading</li> <li>HVAC</li> </ul>	<ul style="list-style-type: none"> <li>Iron or steel</li> <li>Utility</li> </ul>
 <b>Education</b>	<ul style="list-style-type: none"> <li>Charter schools</li> </ul>	<ul style="list-style-type: none"> <li>Private nonprofit colleges and universities</li> <li>Private nonprofit schools grades K-12</li> </ul>	<ul style="list-style-type: none"> <li>Trade and vocational schools</li> </ul>
 <b>Energy</b>	<ul style="list-style-type: none"> <li>Midstream oil and gas</li> <li>Open pit and strip mineral mining</li> </ul>	<ul style="list-style-type: none"> <li>Power generation and utilities</li> <li>Renewable energy</li> </ul>	<ul style="list-style-type: none"> <li>Upstream oil and gas</li> </ul>
 <b>Financial Institutions</b>	<ul style="list-style-type: none"> <li>Banks/credit unions</li> <li>Commercial lenders</li> <li>Insurance agents/brokers</li> </ul>	<ul style="list-style-type: none"> <li>Insurance companies</li> <li>Investors</li> <li>Mortgage bankers</li> </ul>	<ul style="list-style-type: none"> <li>Security brokers</li> <li>Trusts</li> </ul>
 <b>Healthcare</b>	<ul style="list-style-type: none"> <li>Audiologists</li> <li>Dentists</li> <li>Dermatologists</li> <li>Doctors</li> </ul>	<ul style="list-style-type: none"> <li>Imaging centers</li> <li>Occupational health</li> <li>Optometrists</li> </ul>	<ul style="list-style-type: none"> <li>Outpatient surgery centers</li> <li>Physical/speech therapists</li> <li>Podiatrists</li> </ul>
 <b>Life Sciences</b>	<ul style="list-style-type: none"> <li>Biotechnology</li> <li>Contract service providers that support the Life Science industry</li> </ul>	<ul style="list-style-type: none"> <li>Dietary supplements</li> <li>Medical devices</li> </ul>	<ul style="list-style-type: none"> <li>Pharmaceutical drugs</li> <li>Veterinary products</li> </ul>
 <b>Manufacturing</b>	<ul style="list-style-type: none"> <li>Auto parts and accessories</li> <li>Clothing and apparel</li> <li>Fabricated metal products</li> </ul>	<ul style="list-style-type: none"> <li>Food processors</li> <li>Industrial machinery</li> <li>Plastic bottles and containers</li> </ul>	<ul style="list-style-type: none"> <li>Printers</li> <li>Wood and paper products</li> </ul>
 <b>Media, Arts &amp; Entertainment</b>	<ul style="list-style-type: none"> <li>Cultural org. including civic, school, installation, activations, and live performance</li> <li>DICE producers</li> <li>Motion picture producers</li> </ul>	<ul style="list-style-type: none"> <li>Musical groups and artists</li> <li>Promoters of performing art, music and culture, including event promoters</li> <li>Services allied to arts, theatre, culture and film</li> </ul>	<ul style="list-style-type: none"> <li>Special events</li> <li>Theatre companies and performing art</li> <li>Theatrical and cultural venues</li> </ul>
 <b>Real Estate</b>	<ul style="list-style-type: none"> <li>Light industrial</li> <li>Lifestyle centers</li> <li>Mixed use</li> </ul>	<ul style="list-style-type: none"> <li>Office class A/B</li> <li>Property managers (non-residential)</li> <li>Property owners (non-residential)</li> </ul>	<ul style="list-style-type: none"> <li>Real estate agents and managers</li> <li>REITs</li> <li>Triple net lease properties</li> </ul>
 <b>Technology</b>	<ul style="list-style-type: none"> <li>Electronics</li> <li>Publishing and media</li> <li>Radio and TV broadcasters</li> </ul>	<ul style="list-style-type: none"> <li>Software and information technology</li> </ul>	<ul style="list-style-type: none"> <li>Telecommunications and integrated communications services</li> </ul>
 <b>Wholesalers &amp; Distributors</b>	<ul style="list-style-type: none"> <li>Beverage distributors</li> <li>Clothing and apparel</li> <li>Electrical goods and supplies</li> </ul>	<ul style="list-style-type: none"> <li>Furniture and home furnishings</li> <li>Machinery, equipment and supplies</li> <li>Motor vehicle parts and supplies</li> </ul>	<ul style="list-style-type: none"> <li>Paper products</li> <li>Professional and commercial equipment</li> </ul>



The Hartford's **Multinational and International capabilities** help your clients manage it all. Our multinational coverage focuses on U.S.-based businesses with global operations. The international business has a presence in a number of important insurance hubs, including our Lloyd's Syndicate in London. The Hartford provides a single point of contact and the same high commitment to quality and customer service that customers have come to expect, helping your clients get past borders to a world of opportunities.



## ADDITIONAL OFFERINGS FOR MID- TO LARGE-SIZE BUSINESSES

 <b>Environmental</b>	<ul style="list-style-type: none"> <li>• Environmental consultants and contractors (no geotechnical)</li> </ul>	<ul style="list-style-type: none"> <li>• General service and trade contractors</li> </ul>	<ul style="list-style-type: none"> <li>• Manufacturers and distributors</li> <li>• Operators</li> </ul>
 <b>Financial/Executive Liability &amp; Management &amp; Professional Liability</b>	<ul style="list-style-type: none"> <li>• Crime (Fidelity/ERISA Bonds)</li> <li>• Cyber liability</li> <li>• Directors, Officers &amp; Entity liability (D&amp;O)</li> </ul>	<ul style="list-style-type: none"> <li>• Errors &amp; Omissions</li> <li>• Employment Practices Liability (EPL)</li> <li>• Fiduciary liability</li> </ul>	<ul style="list-style-type: none"> <li>• Kidnap/Extortion &amp; Ransom coverage</li> <li>• Representations &amp; Warranties</li> </ul>
 <b>Large Property Commercial</b>	<ul style="list-style-type: none"> <li>• Business and professional services</li> <li>• Financial institutions</li> <li>• Healthcare</li> </ul>	<ul style="list-style-type: none"> <li>• Higher education</li> <li>• Hospitality</li> <li>• Manufacturing</li> </ul>	<ul style="list-style-type: none"> <li>• Real estate</li> <li>• Restaurants</li> <li>• Retail</li> <li>• Technology</li> </ul>
 <b>Livestock</b>	<ul style="list-style-type: none"> <li>• Confined swine</li> <li>• Feedlot, pasture and dairy cattle</li> </ul>	<ul style="list-style-type: none"> <li>• Horses/service dogs</li> <li>• Livestock auction markets and packers</li> </ul>	<ul style="list-style-type: none"> <li>• Livestock in transit</li> <li>• Poultry</li> </ul>
 <b>Inland Marine</b>	<ul style="list-style-type: none"> <li>• Equipment rental and sales</li> <li>• Inland Marine</li> <li>• Motor truck cargo</li> </ul>	<ul style="list-style-type: none"> <li>• Ocean Marine</li> <li>• Renewable energy</li> <li>• Warehouse and logistics</li> </ul>	<b>Construction Property</b> <ul style="list-style-type: none"> <li>• Builder's Risk</li> <li>• Contractor's Equipment</li> <li>• Installation coverage</li> </ul>
 <b>Ocean Marine</b>	<b>Marine Cargo/Stock Throughput</b> <ul style="list-style-type: none"> <li>• Importers/exporters</li> <li>• Manufacturers</li> <li>• Retail goods</li> </ul>	<b>Marine Liability</b> <ul style="list-style-type: none"> <li>• Marine construction</li> <li>• Primary and excess</li> <li>• Terminal operators</li> <li>• Wharfingers/stevadores/ship repairers</li> </ul>	<b>Hull and P&amp;I</b> <ul style="list-style-type: none"> <li>• Ferries, passenger and research vessels</li> <li>• Harbor, pilot, police and fire boats</li> <li>• Tugs, barges, work boats or marine construction</li> </ul>
 <b>Programs</b>	<ul style="list-style-type: none"> <li>• Adaptive mobility</li> <li>• Alarm contractors</li> <li>• Arborists</li> <li>• Architects and engineers</li> </ul>	<ul style="list-style-type: none"> <li>• Botanical gardens</li> <li>• Charter schools</li> <li>• Equipment and party rental</li> <li>• Pool and spa</li> </ul>	<ul style="list-style-type: none"> <li>• Railroad contractors</li> <li>• Security guards</li> <li>• Specialized truck equipment</li> </ul>
 <b>Complex Liability Solutions</b>	<ul style="list-style-type: none"> <li>• Auto and truck parts</li> <li>• Cooking and home appliance manufacturing</li> <li>• Electrical equipment</li> </ul>	<ul style="list-style-type: none"> <li>• Fitness equipment</li> <li>• Grocery stores</li> <li>• Industrial machinery and equipment</li> </ul>	<ul style="list-style-type: none"> <li>• Malls/shopping centers</li> <li>• Office buildings and mixed use real estate</li> <li>• Sporting and athletic goods</li> </ul>
 <b>Single Parent, Group and Agency Captives</b>	<ul style="list-style-type: none"> <li>• Commercial construction</li> <li>• Finance, insurance and real estate</li> <li>• Food suppliers, distributors and processors</li> </ul>	<ul style="list-style-type: none"> <li>• Healthcare (workers' compensation and auto liability)</li> <li>• Manufacturing/distribution</li> <li>• Restaurants and caterers</li> </ul>	<ul style="list-style-type: none"> <li>• Retail</li> <li>• Service industries</li> <li>• Wholesale trade</li> <li>• <b>And more!</b></li> </ul>
 <b>Wholesale Distribution</b>	We have an extended appetite offered through our wholesale team, Navigators, a brand of The Hartford, to cover even your most hard-to-place risks. Check out our expansive appetite and capabilities at <a href="https://www.TheHartford.com/navigators">TheHartford.com/navigators</a> .		

## SERVICES

### Risk Engineering

Making workplaces safer is one key way to save money on costly claims. Our Risk Engineering team partners with our customers to do just that and more. Our consultants help them create practical solutions that minimize loss and improve overall operations. Encourage them to work with us. We'll develop a program that's effective, realistic, attainable – and customized to their needs.

### Claims

Think of our claims pros as your partners in ensuring customer satisfaction. For the doors we've helped reopen, the vehicles we've helped restore, the employees we've helped recover and the fraud we've prevented, our mid- to large-size customers rate us 4.8 out of 5 stars for claims service.<sup>2</sup>



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



Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> The Hartford Captives team will consider other class/coverage combinations if the price, program, terms, conditions and controls allow for adequate balance between risk and reward.

<sup>2</sup> Customer reviews were collected and tabulated by The Hartford through May 2020. Reviews are not representative of all customers.

**About Surplus Lines Coverage:** The coverage(s) identified in this general product description may be written on a surplus lines basis. Eligibility for surplus lines insurance coverage is subject to state regulations and requires the use of a surplus lines broker. Surplus lines insurance policies are generally not protected by state guaranty funds. Surplus lines coverage is underwritten by Navigators Specialty Insurance Company, Maxum Indemnity Company, Pacific Insurance Company Ltd. (except in CT and HI) and Hartford of Illinois Insurance Company in CT and HI.

**About The Hartford Underwriting Companies:** The coverage(s) identified in this general product description may be underwritten by one or more of the property and casualty insurance companies of The Hartford Financial Services Group, Inc. In Arizona, California, New Hampshire, Texas and Washington the insurance may be underwritten by Hartford Accident and Indemnity Company, Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, Navigators Insurance Company, Navigators Specialty Insurance Company, Maxum Casualty Insurance Company, Maxum Indemnity Company, Trumbull Insurance Company, Twin City Fire Insurance Company, Hartford Underwriters Insurance Company, Pacific Insurance Company Ltd., Property and Casualty Insurance Company of Hartford and Sentinel Insurance Company, Ltd.

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