

GET TO KNOW OUR TOP 10 INDUSTRIES AND HOW WE MAKE IT EASIER FOR YOU TO SELL.



When it comes to helping small business owners choose an insurance program that's the right fit for their business, you have lots of options. But for businesses in our Top 10 industries, your job just got a whole lot easier. This is because our:

- **Spectrum® Business Owner's Policy (BOP)** has launched into the next generation with faster, easier quoting, broader coverage options, and a greater ability to customize solutions for business owners' unique needs.
- **Workers' Compensation** program has a proven track record of helping to control costs by returning injured workers to health and productivity quickly. And our payroll billing solutions can help customers manage cash flow.
- **Business Auto** coverage delivers a competitive advantage with our broad form endorsement that bundles 19 key coverages (e.g., Loan Lease Gap coverage) and is automatically added to every policy at no additional cost.




SHORT LIST, HUNDREDS OF CLASSES

While our Top 10 list is short, our appetite extends to hundreds of classes. You may already think of The Hartford for some of these industries but maybe not for others. Keep us in mind for accounts in all of these industries:

TOP 10 INDUSTRIES FOR SMALL COMMERCIAL	
 Business and Personal Services	 Professional Services
 Contractors	 Restaurants
 Finance and Insurance	 Retail
 Lessors Risk Only (LRO)/ Real Estate	 Technology Firms
 Manufacturers	 Wholesalers

Support your sales efforts by visiting our [Top 10 Industries](#) page on Marketing Central. You can access both agent and customer-facing materials, which include what good looks like to us in these industries along with our differentiated coverage solutions.

MORE CUSTOMIZED COVERAGE WITH LESS TIME AND EFFORT

<p>SELL SMALL IN A BIGGER WAY</p> 	<p>We've closed the definition gap with accounts that were too big for small commercial and too small for middle market with:</p> <ul style="list-style-type: none"> • Increased property values • Increased sales (revenue) threshold • Increased payroll values <p>Easily quoted in ICON, you can now deliver our same industry-leading products to larger accounts within our expanded definition.</p>
<p>QUOTE THE FAST, EASY WAY</p> 	<p>We've set a new standard for business owner's policies, making ours faster and easier to build and sell in ICON.</p> <p>You can:</p> <ul style="list-style-type: none"> • Take an account from quote to issue in <5 minutes • View tailored coverage recommendations with customer-friendly explanations • Update individual, policy-level coverage limits from a single screen <p>Using our upgraded technology and data analytics, you can work smarter - not harder - to quote and sell policies.</p>
<p>OFFER OUR MORE COMPETITIVE BOP</p> 	<p>With Spectrum,¹ we've made our BOP to Beat[®] even more unbeatable, to include:</p> <ul style="list-style-type: none"> • Simplified, policy-level Stretch[®] options with blanket limits for all coverages • Innovative optional coverages, such as Green Upgrade Coverage, Perishable Goods in Transit, and Cyber Coverage enhancements • Transparent price, so you can instantly see how optional coverages change the price of a client's quote <p>When solutions are customized, your clients only pay for the coverage they need - no more; no less.</p>



INNOVATING TO HELP BUSINESSES PREVAIL



200 YEARS



4.8 STAR CLAIMS EXPERIENCE²

1M+
SMALL BUSINESS CUSTOMERS

QUOTE THE HARTFORD FOR OUR TOP 10 INDUSTRIES AND MORE.

Help deliver the industry-leading protection your customers need with ease and simplicity.



Property
Liability
Workers' Comp
Business Auto

¹ Changes not currently available in all states and apply to new business only.

² Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.

The Hartford[®] is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies

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 Financial Services Group, Inc. In TX, this insurance is written by Sentinel Insurance Company, Ltd., Hartford Casualty Insurance Company, Hartford Lloyd's Insurance Company, Property and Casualty Insurance Company of Hartford, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company and Hartford Fire Insurance Company. In CA by Sentinel Insurance Company, Ltd. (CA license # 8701) and its property and casualty insurance company affiliates,