

## TOP 10 INDUSTRIES GUIDE



**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)** is among the best on the market. And new rates and factors have improved competitive positioning across our appetite.<sup>1</sup>
- **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 (eg: 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**



**Contractors**



**Finance and Insurance**



**Lessors Risk Only (LRO)/Real Estate**



**Manufacturers**



**Professional Services**



**Restaurants**



**Retail**




**Technology Firms**



**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.

# AN EASE OF DOING BUSINESS THAT'S HARD TO BEAT.

<p><b>SELL SMALL IN A BIGGER WAY</b></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"> <li>• Increased property values</li> <li>• Increased sales (revenue) threshold</li> <li>• Increased payroll values</li> </ul> <p>Easily quoted in ICON, you can now deliver our same industry-leading products to larger accounts within our expanded definition.</p>
<p><b>QUOTE THE FAST, EASY WAY</b></p> 	<p>Ease and efficiency are the hallmarks of our ICON quoting system. You can:</p> <ul style="list-style-type: none"> <li>• Take an account from quote to issue in &lt;5 minutes</li> <li>• View optional coverages frequently purchased by customers in the industry you're quoting and easily add them to a BOP quote from the Premium Summary screen</li> <li>• Add pricing for accounts that warrant it</li> </ul> <p>And if an account isn't bindable, REFER IT! Our underwriters want to help you place business with us.</p>
<p><b>OFFER OUR MORE COMPETITIVE BOP</b></p> 	<p>New rating factors<sup>1</sup> for our Spectrum BOP have improved our competitive positioning in areas such as:</p> <ul style="list-style-type: none"> <li>• Retail, restaurant, real estate, construction, manufacturers and wholesalers accounts</li> <li>• Building coverage – a real plus for customers who own their own building</li> <li>• Larger policies – ideal for accounts on the larger end of small, including those within our expanded definition</li> </ul> <p>New features<sup>1</sup> give you a competitive advantage and may help close sales sooner:</p> <ul style="list-style-type: none"> <li>• Lower minimum premium – as low as \$250</li> <li>• Paid-in-full discount – as much as 10%</li> </ul>

**A TOP REPUTATION FOR SERVING BUSINESS CUSTOMERS**



**★★★★★**  
**4.8 STAR CLAIMS EXPERIENCE<sup>2</sup>**

**1MM+**  
**SMALL BUSINESS CUSTOMERS**

Help deliver the industry-leading protection your customers need with ease and simplicity.  
**QUOTE THE HARTFORD FOR OUR TOP 10 INDUSTRIES AND MORE.**



<sup>1</sup> Changes not currently available in all states and apply to new business only.

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

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Property  
Liability  
Workers' Comp  
Business Auto

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