

WRITE SMALL COMMERCIAL IN A LARGER WAY WITH THE HARTFORD

We've increased property values, payroll and sales (revenue) thresholds so you can deliver the same industry-leading products to larger accounts and still remain within The Hartford's small commercial eligibility guidelines. And our ICON rating platform makes delivering these solutions to all accounts within our definition fast and easy – even those on the larger side!

While we prefer to be the total account solution for accounts that meet our definition and appetite, we'll also write monoline business for any of our lines of business.

SPECTRUM® BUSINESS OWNER'S POLICY & WORKERS' COMPENSATION

INDUSTRY	PROPERTY VALUES		SALES		PAYROLL
	Per Location	Policy Total	Per Location	Policy Total	Where used as the rating basis
Financial Services	\$20M	\$40M	\$25M	\$40M	\$15M
Business & Professional Services, Personal Services & Medical Offices	\$20M	\$40M	\$20M	\$30M	\$12M
Retail	\$15M	\$30M	\$15M	\$30M	\$6M
Contractors (including Janitorial)	\$15M	\$20M	N/A	N/A	\$1.25M
Manufacturing	\$10M	\$15M	\$10M	\$10M	\$3M
All Others (including Restaurants and Wholesalers)	\$10M	\$15M	\$15M	\$15M	\$5M
Technology & Life Science: IT Services	\$20M	\$30M	\$25M	\$40M	\$15M
Technology & Life Science: Laboratories	\$10M	\$20M	\$10M	\$15M	\$6M
Technology & Life Science: Manufacturing	\$10M	\$15M	\$10M	\$15M	\$6M
Real Estate/Lessors Risk	Classify based on the industry of the predominant tenant				

For specific class level definitions, please use our [Sales Guide](#) accessible through the [EBC](#).

BUSINESS AUTO

Power Units for Monoline Auto: 25 or less. This requirement does not apply if Business Auto is supported by our Spectrum Business Owner's Policy and/or a Workers' Compensation policy from The Hartford.

GIVE YOUR SMALL COMMERCIAL CUSTOMERS THEIR BEST CHANCE TO PREVAIL WHEN THE UNEXPECTED STRIKES. SELL THE HARTFORD.

The definition above does not apply to businesses in Florida. Applicants are individually underwritten and some may not qualify. Specific features, credits, and discounts may vary and may not be available in all states in accordance with state filings and applicable law.

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 WA, this insurance is written by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident and Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, Ltd. and Hartford Insurance Company of the Midwest.

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