

FAST-TRACK MORE BUSINESS WITH OUR EXPANDED APPETITE AND MONOLINE WORKERS' COMP.



STRENGTH
AND
LEADERSHIP

\$1.9B

total written premium

#2

workers' comp insurance
writer in the U.S.

The faster you can move through your work, the more chances you have to win. That's why we've made selling our workers' comp as business-friendly as possible with seamless quoting, quick turnarounds, and flexible, competitive pricing. And with our expanded appetite and monoline policies, you have even more opportunities to move the needle.

BROAD RANGE OF BUSINESSES

- ▶ Up to \$20M payroll thresholds (view our [Small Commercial Definition](#) for details)
- ▶ 500 classes in our Top 10 industries with yield ratios that average 30%+
- ▶ We want to write your monoline business; see reverse side for highest yielding classes.

EXPANDED APPETITE

See where you can WIN more workers' compensation in Small Commercial with our expanded appetite opportunities:

▶ Auto Services

Establishments whose primary operations are to provide automotive repair and maintenance services.

▶ Construction

Excavators

Establishments that perform excavation and land grading work, including site preparation for construction projects.

Interior Remodelers

Contractors specializing in related work based on their primary operations - interior remodeling and renovation, countertop installation, custom trim and wood floor installation.

Exterior Remodelers in Eight States

Home remodeling contractors who build home additions or expansions/bump outs and includes interior remodelers who build home expansions/room additions or exterior carpentry additions.

- Contractors primarily focused on exterior carpentry additions or improvements (e.g., decks, porches, pergolas, garages, sheds and similar outdoor living improvement projects)*

*Applies in CT, IL, KY, MI, MO, NJ, OH AND TN ONLY.

EXPERIENCE HIGHER YIELDS WHEN WRITING MONOLINE POLICIES FOR THESE CLASSES

AGRICULTURE	SIC	MANUFACTURING - METAL	SIC	REAL ESTATE	SIC
Consultant - Forestry	0851	Jewelry Manufacturing	3911	Bldg Owner-Lessors Risk Only-office Occupancy	6512
AUTO SERVICES	SIC	Metal Goods Manufacturing - Signs	3993	Bldg Owner-Lessors Risk Only-Retail Occupancy	6512
Automotive Glass Replacement	7536	Metal Goods Mfg - Cold Stamping - Component Parts	3469	Bldg Owner-LRO-Business or Personal Svcs Occupancy	6512
Body Repair	7532	Metal Goods Mfg - Cutting/Machine/Measuring Tools	3545	Bldg Owner-LRO-Shopping Ctrs Less Than 10 Stores	6512
General Automotive Repair (No Gas Pumps)	7538	Metal Goods Mfg - Furniture & Assembly	2514	Cemetery - Independent For Profit	6553
Quick Lube Centers	7549	Metal Goods Mfg - Sheet Metal Work & Ducts	3444	Commercial Condo Assoc-Office Occupancy	6512
Tire Shop - Automotive (Including Alignment)	7534	Metal Goods Mfg Shop - Decorative or Artistic	3599	Property Manager	6531
Transmission - Automotive	7537	Metal Job Shop - Component Parts Only	3599	Real Estate Agency	6531
BUSINESS SERVICES	SIC	Metal Works Shop-Load/Non Load Bearing-Prop Only	3441	Title Agency	6541
Barber Shops & Beauty Parlors	7231	Sign Manufacturing - Vinyl	3993	RESTAURANTS	SIC
Churches and Other Houses of Worship	8661	MANUFACTURING - OTHER	SIC	Coffee Shop With No Cooking	5812
Consultant - Management	8742	Bakery Products Manufacturing	2051	Delicatessen	5812
Consultant - NOC	8748	Clothing Manufacturing - No Children's Wear	2389	Ice Cream Store	5812
Day Care Center	8551	Coffee Manufacturing - Roasted	2095	Juice Bar	5812
Day Spa	7231	Craft Brewery	2082	Restaurant - Buffets	5812
General Office	8999	Food Products Manufacturing - Dry - No Frying	2099	Restaurant - Caterers	5812
Nail Salon	7231	Fruits & Vegetables-Pickled/Sauces/Seasonings Mfg	2035	Restaurant - Fast Food or Quick Svc (Full Cooking)	5812
Sales & Service Organization	8748	Wood Furniture Manufacturing & Assembly	2511	Restaurant - Fine Dining	5812
Tax Preparer	7291	Wood Products Manufacturing	2499	Restaurant - Full Service (Waiter/Waitress)	5812
CONSTRUCTION	SIC	MANUFACTURING - PLASTICS	SIC	RETAIL	SIC
Awning Installation	1799	Plastic Goods Job Shop - Component Parts Only	3089	Art & Drafting Supplies Store	3089
Cabinet - Building & Installation	1751	Plastic Goods Manufacturing - Bottles	3085	Bakery Store With Cooking	5461
Carpentry	1751	Plastic Goods Manufacturing - Pipe	3084	Beer, Liquor & Wine Store	5921
Electrical Wiring - Commercial & Residential	1731	Plastic Goods Manufacturing - Plumbing Fixtures	3088	Cellphone Store	5731
Floor Covering Installation	1752	Plastic Goods Manufacturing - Other Finished Prod	3089	Clothing Store - Ladies & Girls	5621
Heating/Combined Heating & AC Equip Install	1711	MEDIA PUBLISHING	SIC	Convenience Stores with and without Gas Pumps	5411
Janitorial Services	7349	Advertising Agency	7311	Drug Store Without Food	5912
Landscaping	0782	Graphic Artists & Designers	7336	Florist Shop	5992
Lawn Care	0782	Radio & TV Broadcasting Station	4832	Furniture Store	5712
Painting & Paper Hanging	1721	PRINTING & PUBLISHING	SIC	Gift Shop	5947
Plumbing - Residential	1711	Copying & Duplicating Services	7334	Grocery Store	5411
Tile/Stone/Marble/Mosaic/Terrazzo Install-Interior	1743	Court Reporter	7338	Jewelry Store	5944
ENTERTAINMENT	SIC	Engraving	2754	Tobacco Shop	5993
Film Studio - Post Production	7819	Graphic Artists & Designers	7336	TECHNOLOGY	SIC
Film Studio - Production	7812	Mailing or Addressing Services	7331	Life Science Manufacturing Excl Products	3842
Hotels & Motels Less Than 4 Stories	7011	Printing - Screen Printing	2759	Life Science Research & Development Excl Products	8731
Physical Fitness Facility	7991	Printing & Linotype or Lithograph Services	2752	Software, Internet, Application & Web Design	7372
Ticket Agency	7922	Publisher - Newspaper - Local - No Printing	2711	Technology Components Manufacturing	3679
FINANCE & INSURANCE	SIC	Publisher - Other - No Printing Operations	2741	Technology Consulting, Staffing & Custom Programming	7371
Banks & Other Financial Institutions	6036	Publisher With Printing Operations	2731	Technology Integration, Installation, Service or Repair	7373
Charitable Foundation	6732	PROFESSIONAL SERVICES	SIC	Technology Service Provider	7379
Credit Union	6061	Accounting & Auditing Services	8721	TRANSPORTATION	SIC
Finance Company	6099	Architects & Architecture Services	8712	Water Companies	4941
Financial Planner	6282	Engineers & Engineering Services	8711	WHOLESALE	SIC
Insurance Agency	6411	Lawyers & Law Firms	8111	Auto Parts & Supplies Distributor	5013
Investment Company	6163	Medical Office - Chiropractor	8041	Bakery Distributor With Cooking	5149
Market Research Firm	6282	Medical Office - Dentist	8021	Clothing Distributor - Ladies & Girls	5137
Mortgage Banker	6162	Medical Office - Optometrist	8042	Electrical Equipment Distributor	5063
Mortgage Broker	6163	Medical Office - Other	8049	Floor Covering Distributor	5023
		Medical Office - Physicians & Surgeons	8011	Food Distributor - Packaged - All Other	5142
		Veterinarian - Small Animals Only	0742	Gifts Distributor	5199
				Hardware Distributor	5072
				Plumbing Supplies & Fixtures Distributor	5074
				Produce Distributor	5148

Accelerate the growth of your workers' comp business.
QUOTE OUR EXPANDED APPETITE AND MONOLINE POLICIES.

The Hartford® is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Avenue, Hartford, CT 06155.

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.

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