

# EXPLORE OUR APPETITE EXPANSION CLASSES and ALL THE WAYS WE HELP YOU SELL

## TOTAL ACCOUNT SOLUTION



### CONSTRUCTION Carpentry

Cabinet Makers and Installers, Finish & Trim and Interior Carpenters are acceptable classes. Those carpenters who are highly skilled and work as subcontractors for others are what we focus on writing. We also write kitchen and bath remodelers if that is the extent of their operations.

Code	Spectrum - Description
17711	Carpentry Interior
46221	Cabinet - Building & Installation
46231	Carpentry - Finish & Trim Only
46311	Floor Covering Installation
46721	Countertop Installation
Code	Workers' Comp - Description
5403	Carpentry - NOC
5437	Carpentry - Installation of Cabinet work or interior trim

#### REQUIREMENTS

- 3+ years in business for any finish & trim carpenter and/or interior carpenter. This is not a requirement for cabinet installation.
- 3 years loss runs for any finish & trim carpenter and/or interior carpenter is preferred. This is not a requirement if a customer's sole operation is cabinet installation.
- Web presence
- List of the 5 most recent jobs is preferred (work in progress, completed jobs, or a combination of the two is acceptable).

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>• Interior carpentry</li> <li>• Finish and trim work</li> <li>• Good housekeeping</li> <li>• Cabinet installation</li> </ul>	<ul style="list-style-type: none"> <li>• General Contractors, Home Builders, Handymen, Structural integrity work including load bearing walls, additions, new construction framing</li> <li>• Exterior Carpentry, Roofing, Siding, or Gutter work</li> <li>• Work for housing developments or multi-unit residential locations with over 10 units</li> <li>• Subcontracting &gt;25%</li> <li>• Demolition or Wrecking</li> </ul>

More Detail - [Industry Spotlight](#)

## TOTAL ACCOUNT SOLUTION



### AUTO SERVICES & AUTO BODY SHOPS

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

Code	Spectrum - Description
46381*	Body Repair and Collision Shops
46461	General Auto Repair No Gas Pumps
46551	Transmission Repair and Installation
75361	Automotive Glass Replacement
46531*	Retail Tire Dealer
75481*	Oil Change and Lubrication Service
40821*	Sound & Communications Equipment Sales, Installation and Repair
*Not available in TX. Texas eligible codes: 46461, 46551, and 75361	
Code	Workers' Comp - Description
8391, 8393	Automobile Repair Shop & Parts Department Employees, Drivers
8391, 8393	Automobile Body Repair & Drivers Automobile Repair Shops
815	Automobile Body Repairing

#### REQUIREMENTS

##### Workers' Comp and Spectrum:

- 3+ years in business is required for all Auto Body Work.
- Not available in Florida

##### Spectrum:

- Auto Services (no body work) can be written in all states except FL, IN, LA, and VT.
- Auto Body Shops can be written in all states except FL.

##### Workers' Comp only:

- Auto Services and Body Shops can be written in all states except FL.

##### Important for PA:

- Workers' Comp Code 5815 (Underlying PCRB Code 815)
- Auto Service Center Counter Personnel

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>• Well-maintained locations with new and/or updated equipment</li> <li>• Shops associated with a franchise (e.g., Meineke, CARSTAR, Jiffy Lube)</li> <li>• ASE and/or I-car certifications</li> </ul>	<ul style="list-style-type: none"> <li>• Towing for hire or uncontested towing</li> <li>• Service or repair work on emergency vehicles</li> <li>• Do it yourself or self-service repair facilities</li> </ul>

More Detail - [Industry Spotlight](#)

## WORKERS' COMPENSATION



### CALIFORNIA CONTRACTORS

The Hartford's appetite has expanded to now offer workers' comp coverage for California contractors.

Code	Spectrum - Description
17611	Tile & Stone Installation
17821	Carpet Laying & Removal
18021	Landscaping
46221	Cabinet Building & Installation
46311	Floor Covering Installation
46321	Lawn Maintenance
46741	Furniture & Fixture Installation
46861	Window Treatment Installation

#### REQUIREMENTS

- 3+ years in business.
- Website and Internet review
- Loss runs not required up-front; subject to underwriter discretion
- General Liability and Commercial Auto are ineligible for these classes in CA.

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>• No work at heights &gt;2 stories or above 30 feet</li> <li>• Primarily residential; some commercial</li> <li>• Limited sub-contracted exposure - eligibility subject to standard sub-contracting Underwriting guidelines</li> <li>• Utilization of proper tools and PPE appropriate for the work being performed</li> <li>• Employee/Equipment Safety</li> </ul>	<ul style="list-style-type: none"> <li>• Handyman operations</li> <li>• Roofing, gutters, siding work</li> <li>• Home builders</li> <li>• General contractors</li> <li>• Primary operations including installation of exterior windows and doors, and exterior carpentry</li> <li>• Construction of playground equipment, bleachers, wharfs, piers, docks, bridges</li> </ul>

More Detail - [Industry Spotlight](#)

## WORKERS' COMPENSATION



### GROCERY & CONVENIENCE STORES

Grocery stores and convenience stores continue to evolve over time but remain a constant in the community.

Code	Workers' Comp - Description
8006	Stores Grocery Retail
8033	Supermarket
917	Grocery Stores Retail

#### REQUIREMENTS

##### CONVENIENCE STORES

Sells a limited line of goods (e.g., milk, bread, soda, snacks); customers generally purchase a few items per visit.

##### GROCERY STORES

Offers a complete line of groceries, meat and produce; customers have the ability to purchase a full week's worth of groceries.

What Good Looks Like	What Ineligible Operations Look Like
<p><b>CONVENIENCE STORES</b></p> <ul style="list-style-type: none"> <li>• 3+ years in business</li> <li>• Well-maintained premises; good housekeeping</li> <li>• Not open beyond 12 a.m.</li> <li>• Employs 5 - 10 people</li> <li>• 2 people on duty when open</li> </ul> <p><b>GROCERY STORES</b></p> <ul style="list-style-type: none"> <li>• 3+ years in business</li> <li>• Independent and franchise grocery stores</li> <li>• Employs between 30 to 75 employees per location</li> <li>• Delivery completed by third party</li> </ul>	<ul style="list-style-type: none"> <li>• Armed security</li> <li>• Dollar Store operations</li> <li>• Full-service Gas operations (gas pumped by attendant)</li> <li>• On-site filling of propane tanks</li> <li>• Open past 12 a.m.</li> </ul>

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Business operations for hotels can range from family friendly/business-travel hotels with limited amenities to larger-scale operations with restaurant or banquet facilities and extensive grounds.

Code	Workers' Comp - Description
9052	Hotel - All Other Employees & Salespersons, Drivers
9058	Hotel - All Other Employees & Salespersons, Drivers
8810	Clerical Office Employees - working in a physically separate location
9051	Front Desk & Clerical exposures only - special code for CA and MI. All other employees are in 9052 or 9058
973	DE & PA - Hotel-All Other Employees & Salespersons, Drivers
975	DE & PA - Hotel-All Other Employees & Salespersons, Drivers
5973	PA Only - Hotel Front Desk

### REQUIREMENTS

- Franchise and independent hotels with 3 years in business or 3 years prior ownership.
- All tenants must have access to two means of egress from the building.

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>• 3+ years of ownership  management Experience</li> <li>• B&amp;Bs or inn maximum of 20 rooms</li> <li>• Positive ratings on well-established review sites (e.g., Trip Advisor)</li> <li>• Independent   franchise hotel or motel with fewer than 250 rooms</li> <li>• 1+ years in business</li> <li>• New in business if the owner has 3+ years ownership experience of another hotel or motel</li> </ul>	<ul style="list-style-type: none"> <li>• Motels with &lt; 3 years in business</li> <li>• Budget Motels</li> <li>• Seasonal Hotels (closed 30+ consecutive days)</li> <li>• Armed Security</li> <li>• Nightclubs. Incidental cocktail lounge/bar operation within a hotel can be considered.</li> </ul>

[More Detail - Industry Spotlight](#)



Businesses providing commercial and residential interior cleaning services.

Code	Spectrum - Description
46871	Janitorial Services - Residential
73451	Janitorial Services - Commercial
73461	Janitorial Services - Franchise
73481	Office Cleaning Service
Code	Workers' Comp - Description
0917	Residential Cleaning Services
9014	Janitorial Services by Contractor, no window cleaning above ground level
SIC Code 7349	

### REQUIREMENTS

- Requires 3 years in business or 3 years' experience in the trade.
- If less than 3 years in business, the following information will help your underwriter: Website/3rd party web presence, list of 5 most recent jobs/bids, and a DBA name.

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>• 3+ years of ownership; management experience</li> <li>• Incidental pressure-washing of building exteriors from ground level</li> <li>• Floor waxing; incidental exposure in low traffic areas</li> <li>• Limited exposure to heights</li> </ul>	<ul style="list-style-type: none"> <li>• Industrial cleaning firms (e.g., chemical plants, petroleum refineries, food processing plants, aircraft cleaning)</li> <li>• Work more than 2 stories high or more than 30 feet above ground level</li> <li>• Window cleaning more than 1 story high unless from ground level with an extension pole</li> <li>• Businesses specializing in:                             <ul style="list-style-type: none"> <li>» Disaster services (e.g., fire, flood, smoke damage)</li> <li>» Remediation services and/or other hazardous waste removal and biohazard operations</li> </ul> </li> </ul>

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Landscapers and Lawn Care are targeted classes of business for both workers' comp and Spectrum. Landscapers offer a diverse suite of services that may include lawn care services. Spectrum codes include:

LANDSCAPING - 18021	LAWN CARE - 46321 (LAWN MAINTENANCE SERVICES)
<ul style="list-style-type: none"> <li>• Installation of trees, shrubs, plants</li> <li>• Hardscaping including installation of patio pavers and small retaining walls</li> <li>• Landscape Lighting</li> <li>• Mulching/Stone Placement</li> <li>• Landscape maintenance</li> </ul>	<ul style="list-style-type: none"> <li>• Mowing and Trimming of lawn</li> <li>• Leaf Blowing</li> <li>• Fertilization and weed control</li> <li>• Aeration, seeding, lawn dethatching</li> </ul>

Code	Workers' Comp - Description
0042	Landscape Gardening & Drivers
9102	Lawn Maintenance Commercial or Domestic & Drivers
5221	Stone and Brick Paver Installation-outside
5183	Lawn Sprinkler Systems Installation-Underground and Drivers
9402	Snow Removal - Clearing Snow from Streets or Roads & Drivers (use for incidental snow removal ops)

### REQUIREMENTS

- Requires 3 years in business or 3 years' experience in trade work.
- If risk has less than 3 years in business the following information will help your underwriter: Website/3rd party web presence, list of 5 most recent jobs/bids, DBA Name, State License/Contractor #.

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>• PPE (eye, ear, steel toe, safety meetings)</li> <li>• Proper lifting techniques used</li> <li>• Use of mechanical lifting devices for heavy loads</li> <li>• Standard MVR program in place</li> <li>• Local radius of operation</li> </ul>	<ul style="list-style-type: none"> <li>• Tree Removal &amp; Stump Grinding</li> <li>• Tree/Shrub cutting other than from ground level</li> <li>• Pest Control and Fertilizer Treatments NOT in conjunction with landscaping services</li> <li>• Retaining wall construction greater than 5 feet</li> <li>• Excavation greater than 5 feet</li> <li>• Highway, Roadway, Median Work</li> </ul>

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The Hartford has a robust appetite for Restaurants.

Code	Spectrum - Description
58111	Restaurant - Buffets
58101	Restaurant - Cafeterias
58161	Restaurant - Caterers
58031	Restaurant - Fast Food or Quick Service
58011	Restaurant - Full Service
58001	Restaurant - Fine Dining
58171	Restaurant - Food Cart - no self - propelled

### WHAT GOOD LOOKS LIKE

Workers' Comp	Spectrum
<ul style="list-style-type: none"> <li>• Franchise operations</li> <li>• 1-2 years under the same ownership</li> <li>• Limited delivery</li> <li>• Not open past 12AM</li> <li>• Moderate liquor sales</li> <li>• No live entertainment</li> </ul>	<ul style="list-style-type: none"> <li>• Newer construction</li> <li>• No loss frequency</li> <li>• Standalone building</li> <li>• Sprinklered building</li> <li>• Limited deep frying</li> <li>• Limited happy hour</li> </ul>

### WHAT INELIGIBLE EXPOSURES LOOK LIKE

Business Line	Description
All Lines	<ul style="list-style-type: none"> <li>• New Ventures where the building/restaurant occupancy is under construction or renovation</li> <li>• Motorized food trucks or mobile restaurant/food trailers pulled by a motorized vehicle</li> <li>• Adult oriented Sports Bar &amp; Grill</li> </ul>
Spectrum & Workers' Comp	<ul style="list-style-type: none"> <li>• Restaurant franchisors</li> <li>• Hookah Lounge</li> <li>• Restaurants open 24 hours or past 2 a.m - Exception: Fast Food Restaurants</li> </ul>
Spectrum (Property & General Liability)	<ul style="list-style-type: none"> <li>• Restaurants located on a wharf or pier</li> <li>• Open pit barbecue (wood burning barbecue pits, indoors or outdoors).</li> </ul>
General Liability	<ul style="list-style-type: none"> <li>• Restaurants with playground equipment, arcade/game rooms, or rideable amusement devices</li> <li>• Hired &amp; Non Owned coverage if there is any delivery</li> </ul>
Workers' Comp	<ul style="list-style-type: none"> <li>• Restaurant operations that primarily derive their revenue from delivery operations unless by Third Party Vendors.</li> <li>• Annual sales from alcohol &gt;50% for all Restaurant classes except Fine Dining</li> <li>• Solid fuel cooking equipment using wood, charcoal or coal that is not properly ventilated</li> <li>• BBQ restaurants that include whole animal operations or frequently attend BBQ competitions or special events</li> </ul>

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## LESSOR'S RISK

The Hartford can help with business insurance and workers' comp customized for the unique needs of realtors.

Code	Spectrum - Description
45010	Building Owner LRO - Shopping Centers < 10 Stores
45020	Building Owner LRO - Shopping Centers 10+ Stores
45030	Building Owner LRO - Restaurant Occupancy
45040	Building Owner LRO - Retail Occupancy
45050	Building Owner LRO - Wholesale Occupancy
45060	Building Owner LRO - Business or Personal Services Occupancy
45070	Building Owner LRO - Office Occupancy
45100	Building Owner LRO - Metal Manufacturers Occupancy
45110	Building Owner LRO - Plastic Manufacturing Occupancy
45120	Building Owner LRO - Food Processors Occupancy
45130	Building Owner LRO - Technology Manufacturing Occupancy
45190	Building Owner LRO - Automobile Services Occupancy
45210	Building Owner LRO - Contractors Occupancy
45230	Building Owner LRO - Manufacturers Occupancy Not Otherwise Classified
49010	Building Owner Building or Premises - LRO - Not Otherwise Classified

### REQUIREMENTS

Name, operations and square footage of each tenant

What Good Looks Like	What Ineligible Operations Look Like
<p>Those offering newer buildings with these features:</p> <ul style="list-style-type: none"> <li>Higher quality building construction</li> <li>Suitable for occupancy</li> <li>In excellent physical condition</li> <li>Parking lot is lit and maintained</li> <li>Low-hazard tenants</li> <li>Certificates of insurance from all tenants</li> <li>Strongly worded lease</li> </ul>	<ul style="list-style-type: none"> <li>Older buildings (more than 50 years old)</li> <li>Low quality construction</li> <li>Converted dwelling or not built for occupancy type</li> <li>Higher hazard occupancies or volumes of customer traffic</li> <li>Vacancy &gt;30%</li> </ul>

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## WHOLESALE/DISTRIBUTORS

Names may provide insight into the operations of the customer. The insured can indicate operations that are ineligible or that require further evaluation or re-classification. Some examples of concerning names include:

- USA
- International
- Industrial
- Import
- Global
- Logistics

When reviewing a wholesale risk, get clarity on:

- Is the insured taking possession of the product?
- Do they take ownership/title of the product?
- How do they make money?

*\*If all three answers are no or not applicable, consult with your underwriter.*

Spectrum - Description					
GOOD		BETTER		BEST	
50131	Auto Parts & Supplies Distributor	42631	Janitorial Supply Distributor	51471	Meat, Fish, & Poultry Distributor
50721	Hardware Distributor	51371	Clothing Distributor - Ladies & Girls	50641	Heating & Air Conditioning Distributor
51481	Produce Distributor	42691	Telephone Pagers & Beepers Distributor	50231	Floor Covering Distributor
51131	Gifts Distributor	50851	Barber & Beauty Supplies Distributor	50741	Plumbing Supplies & Fixtures Distributor
42571	Electrical Equipment Distributor	50941	Jewelry Distributor	51931	Bakery Distributor with Cooking

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>New or updated building or equipment</li> <li>Good housekeeping/ Material handling controls</li> <li>Limited over the road exposure/ delivery 3rd party</li> <li>Driving controls including MVR review equipment</li> </ul>	<ul style="list-style-type: none"> <li>Warehousing Goods for Others, Fulfillment Operations, Logistics, and Truckers Operations</li> <li>Used Products</li> <li>Tobacco Distributors</li> </ul>

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TOTAL ACCOUNT SOLUTION

## MANUFACTURING

The Hartford has a vast appetite in production helping you find new business opportunities. *General Manufacturing* has an array of varying business manufacturers we encourage you to learn more about. The Hartford can help you build your book within our acceptable appetite.

### EXAMPLES INCLUDE:

- Metal Manufacturing
- Wood Product Manufacturing
- Cloth Manufacturing
- Glassware Manufacturing
- Plastic Manufacturing
- Food Processors

Code	Spectrum - Description
44121	Wood Products Manufacturing
35991	Metal Job Shop - Component Parts
30891	Plastic Goods Job Shop - Component Parts

  

Code	Workers' Comp - Description
2883	Furniture Manufacturing Wood - NOC
2802	Carpentry - Shop Only & Drivers
3400	Metal Stamping NOC
4452	Plastics Manufacturing - Fabricated Products NOC

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>Good housekeeping measures</li> <li>Buildings 20 years old or newer</li> <li>Fire suppression equipment</li> <li>Machine safeguards</li> </ul>	<ul style="list-style-type: none"> <li>High hazardous products</li> <li>Stools, baby furniture</li> <li>Children's sleepwear</li> <li>Fur products</li> <li>Safety equipment or safety clothing</li> <li>Children's toys or playground set equipment</li> <li>Plastic jewelry</li> <li>Fabric mills</li> <li>Risks in PC - 10</li> <li>Glassware manufacturing</li> <li>Pallet manufacturing</li> <li>Sawmills</li> </ul>

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## BUSINESS SERVICES Day Spa/Nail Salon

Spectrum - Description	
<b>Day Spa - 10611</b>	<b>Medical Spa - Spectrum: 10621</b>
Applies to insureds that provide beauty, health and therapeutic treatments such as facials, massage and aroma therapy, waxing, and whole body treatments.  Incidental (> 15%) hair or nail salon operations may also be included. No E & O provided.	Medical Spas; applies to insureds where services are performed by a physician or under the supervision of a physician and are non-invasive or minimally invasive. Includes laser treatments, injections of botox or soft-tissue fillers (such as collagen), ultrasonic cellulite reduction, and chemical peels.
Workers' Comp - Description	
<b>Health Spa or Steam Bath NOC &amp; Clerical - 9063</b>	<b>Club, Health - 844</b>

Day Spa	Med Spa
<b>What Good Looks Like</b>	<b>What Good Looks Like</b>
<ul style="list-style-type: none"> <li>• Certification /License esthetician</li> <li>• Management on site</li> <li>• Regular cleaning and maintenance of the facility</li> <li>• Training of staff</li> <li>• Proper footwear, and slip resistant floors</li> <li>• Record keeping</li> </ul>	<ul style="list-style-type: none"> <li>• Spas under the supervision of an appropriately medically licensed professional</li> <li>• Management on site</li> <li>• Regular cleaning and maintenance of the facility</li> <li>• Training of staff</li> <li>• Proper footwear, and slip resistant floors</li> <li>• Record keeping</li> </ul>
<b>Ineligible Exposures/Operations</b>	<b>Ineligible Exposures/Operations</b>
<ul style="list-style-type: none"> <li>• Cosmetics manufacturing</li> <li>• Overnight/lodging accommodations</li> <li>• Intense Pulsated Light Therapy</li> <li>• Laser Treatment</li> <li>• Skin Injections of any kind</li> <li>• Tattooing or Tattoo removal</li> <li>• Cryotherapy</li> <li>• Hydrotherapy</li> <li>• Invasive procedures such as liposuction</li> <li>• Micro-pigmentation (permanent makeup)</li> <li>• Colon cleanses</li> <li>• Float Tanks, Sensory Deprivation Tanks, Isolation Tanks and/or similar</li> <li>• Red Light Therapy</li> <li>• Exercise Centers &amp; Fitness Equipment</li> <li>• Product sold under insured name or sales of dietary supplements in excess of 25%</li> </ul>	<ul style="list-style-type: none"> <li>• Spas not under the supervision of an appropriately medically licensed professional (i.e. Physician, Physician Assistant, Nurse Reactionary)</li> <li>• Cosmetics manufacturing</li> <li>• Overnight/lodging accommodations</li> <li>• Tattooing or Tattoo removal</li> <li>• Cryotherapy</li> <li>• Hydrotherapy</li> <li>• Invasive procedures such as liposuction</li> <li>• Micro-pigmentation (permanent makeup)</li> <li>• Colon cleanses</li> <li>• Float Tanks, Sensory Deprivation Tanks, Isolation Tanks and/or similar</li> <li>• Exercise Centers &amp; Fitness Equipment</li> <li>• Product sold under insured name or sales of dietary supplements in excess of 25%</li> </ul>

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The Hartford\* is Hartford Fire Insurance Company and its affiliated property and casualty insurance companies, 690 Asylum Ave., Hartford CT 06155.

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TOTAL ACCOUNT SOLUTION

## TECHNOLOGY

The Hartford has a targeted appetite for Technology operations. We reducing 13 Spectrum Classes to 4. Please see below for our HIGHLY BINDABLE updated classes.

Spectrum - Description	
Code	Description
42751	<b>Technology Consulting, Staffing and Customer Programming</b> Technology consulting, IT staffing and/or custom programming. Includes data processing for others.
11171	<b>Software, Internet, Application &amp; Web Design</b> Includes pre-packaged or proprietary software, Software as a Service (SaaS), or search engine tools.
11081	<b>Technology Integration, Installation, Service or Repair</b> Integration, installation, service and/or repair of software, hardware or a combination of the two. Includes Value Added Resellers. Contemplates laying cables within buildings. Scrap metal or recycling operations are ineligible.
11041	<b>Technology Service Provider</b> Internet access and tech related services, including but not limited to VOIP, remote managed IT services, data backup and recovery, cloud services, cyber security, domain registration, and hosting.
Workers' Comp - Description	
8803	Computer System Designer or Programmer - Traveling
8810	Computer System Designers or Programmers Exclusively Office
5191	Computer Device Installation, Inspection, Service, or Repair
9516	Electronic Equipment - Installation, Service, or Repair - Shop & Outside Drivers

What Good Looks Like	What Ineligible Operations Look Like
<ul style="list-style-type: none"> <li>• IT Staffing: classify using Spectrum classification 42751 Technology Consulting, Staffing and Customer Programming.</li> </ul>	<ul style="list-style-type: none"> <li>• Computer Refurbish and Resale, Salvage or Recycling of Computer Equipment</li> <li>• Shared Economy (such as: GrubHub, Uber Type Platforms)</li> <li>• Employment Leasing Companies, Staffing Companies operating as a Professional Employer Organization (PEO)</li> <li>• Administrative Services Organization (ASO)</li> <li>• Temporary Placement Agencies for non-IT related industries</li> </ul>

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