

EXPLORE OUR TOP 10 INDUSTRIES AND ALL THE WAYS WE HELP YOU SELL.

The Hartford offers broad protection and flexible options so you can tailor coverage for the unique needs of small business customers. And since our Top 10 industries include hundreds of classes, your opportunities will feel endless.



TOP 10 SMALL COMMERCIAL INDUSTRIES

- Business and Personal Services
- Contractors
- Finance and Insurance
- Lessors Risk Only (LRO)/Real Estate
- Manufacturers
- Professional Services
- Restaurants and Hospitality
- Retail
- Technology Firms
- Wholesalers



OUR BROAD DEFINITION UNLOCKS EVEN GREATER OPPORTUNITY

- Property Values: per location - \$10M-\$20M; policy total - \$15M-\$40M
- Sales: per location - \$10M-\$50M; policy total - \$10M-\$50M
- Payroll: \$1.25M-\$20M

For threshold details by industry, visit: [Small Commercial Definitions](#).



GO DEEPER ON OUR TOP 10

For more information and marketing support, visit: [Top 10 Industries](#).

For a complete list of eligible classes, visit: [Sales Guide](#).



EASIER, FASTER, MORE ACCURATE CUSTOMIZED COVERAGE

SAIL THROUGH THE QUOTE PROCESS

- Prefill reduces entry time and increases accuracy.
- 80% of Spectrum® and workers' compensation quotes ready for immediate issue.¹
- Price credits increase competitiveness when risk characteristics justify a lower price.
- On REFER accounts, underwriters often respond and are ready to help within a couple of hours.

DELIVER THE RIGHT SOLUTION EVERY TIME

- Spectrum's flexible options let you design a program that's a custom fit for each customer.
- On-screen coaching recommends coverages based on risk characteristics; help text helps you sell the coverage.

OFFER CUSTOMERS A TOTAL ACCOUNT SOLUTION MORE OFTEN

- 75% of classes we write are eligible for our Spectrum Business Owner's Policy (BOP), workers' compensation and business auto coverage.

[→ LEARN MORE ABOUT SPECTRUM](#)



SIMPLIFY YOUR DAY

AGENCY AUTOMATION

- Save time, service clients faster and experience unmatched ease when you're connected.

EBC

- Real-time processes and streamlined workflows speed policy changes and response times with less effort.

MY ACCOUNT

- Have more time for complex service needs when customers use online service for routine transactions.

[→ GET TO KNOW OUR CAPABILITIES](#)



INCREASE POLICY RETENTION

WORKERS' COMPENSATION

- With a pay-as-you-go billing option, policies retain as much as 3 points higher.²

[→ VIEW MORE BENEFITS](#)

UNLOCK OPPORTUNITY, EXPLORE OUR TOP 10 INDUSTRIES.

Learn more at: TheHartford.com/commercial-insurance-agents/small-business-target-industries

¹ Annual premium < \$5K

² Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2019-2020.

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**THE
HARTFORD**

Property
Liability
Workers' Comp
Business Auto