



Coverage that can mean more peace of mind for property managers.

► Underwriting | Industry Spotlight

Property Managers

Responsible for the oversight of day-to-day operations at properties in which they have little to no ownership.

Eligible ISO liability class code	10521
Maximum payroll per policy	\$5M

What Good Looks Like

- 5 years of experience and accreditation from the Institute of Real Estate Management (IREM)
- Portfolio weighted toward office buildings, strip malls and apartment complexes
- Properties in excellent condition; occupancy rate of at least 75%
- Maintenance subcontracted out to properly licensed and insured businesses

Out of Appetite

- Armed Security
- Construction Management
- Property Developers
- Property management for these operations:
 - » Hospitals
 - » Mobile Home Parks
 - » Nursing Homes
 - » Vacation | Short-term Rental

Make us your “go to” for workers’ compensation.

- **Faster, easier policy changes** – Every workers’ compensation policy change is available through the EBC and most are processed in real time. [View all capabilities.](#)
- **A better audit experience** – Audit dashboard offers transparency into customers’ audit status; availability of ACORD messages to alert you when an audit is going into estimation. [Check out the dashboard.](#)

Talk to your territory manager about putting our expanded appetite to work for your customers.

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 Insurance Group, Inc. In Arizona, California, New Hampshire, Texas, and Washington by Hartford Fire Insurance Company, Hartford Casualty Insurance Company, Hartford Accident & Indemnity Company, Hartford Underwriters Insurance Company, Twin City Fire Insurance Company, Pacific Insurance Company, Limited, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of Illinois, Hartford Insurance Company of the Midwest, Trumbull Insurance Company, Hartford Insurance Company of the Southeast, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155.

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