Placing commercial auto with us will put you in the driver's seat.

Our dedicated industry team members proudly specialize in every industry we serve. It's that deep specialization that allows us to provide customizable auto solutions that work for each of those industries while providing the exceptional service to match. We're one of the largest commercial auto insurers.

Industry Specialization

The Hartford's deep specialization in a variety of industries, across underwriting, risk engineering services and claims, allows us to really be there for you. Our underwriters are ready to work with you on commercial auto coverage for risks in a broad range of industries:

- Business & Professional Services
- Construction
- Educational Institutions
- Energy
- Financial Institutions
- Healthcare
- Life Science
- Manufacturing
- Media, Arts & Entertainment
- Real Estate
- Technology
- Wholesaler & Distributors

Your underwriter can assess account opportunities in industries or emerging markets not included in this list as we continue to offer creative solutions.

Build a coverage combo for added protection.

Combine our Commercial Auto with our competitive coverages to give your clients the added protection they need.

- Property
- General Liability
- Workers' Compensation
- Umbrella
- Marine

Unique, Customizable Coverage Solutions

Every risk is unique. We can customize a policy that meets the needs of your customers with our suite of coverage options.

Current Coverage Forms

We've adopted the Insurance Services Office's (ISO) 2020 multi-state coverage forms and endorsements – including Business Auto, Auto Dealers and Motor Carrier. This makes our commercial auto product one of the most current in the industry.

Broad Form Endorsement

Our proprietary broad form endorsement is included with all commercial auto policies. Our broad form includes but is not limited to:

- Hybrid, electric or natural gas vehicle payment coverage
- Vehicle wrap coverage
- Employees as insureds
- Worldwide liability coverage for hired autos beyond just private passenger cars
- Loan/lease gap coverage
- Resultant mental anguish coverage

The Hartford

Downtime Loss and Rental Reimbursement & Towing Coverage

When a truck drives your insured's business, an accident can shut their business down until repairs can be made. Repairs can take weeks or months – dramatically impacting your insured's main source of income. **Downtime loss coverage** helps protect our insured for loss of income when their truck is damaged as a result of a covered physical damage loss (up to the limit provided in the coverage form). **Rental reimbursement** will help pay for rental costs while their truck is being repaired as a result of a covered physical damage loss (up to the limit provided in the coverage form). **Towing coverage** will help pay for towing expenses sustained as a result of a disablement to a covered auto. Downtime Loss and Rental Reimbursement & Towing helps keep our insureds' businesses in the fast lane!

Protection from Catastrophic Claims

Some of the largest losses that businesses incur are from auto accidents. With The Hartford's umbrella policy, the chances of surviving a large liability claim and preserving capital are increased significantly.

Reliable Risk Engineering Services

Count on us after the policy is issued. Since 1914, our Risk Engineering team has been helping businesses protect their assets. Today it is done through:

- Online, virtual and on-site services.
- Free library of technical information papers (TIPS) on controlling losses and limiting exposures.
- Our 3-D (defensive, decisive and dependable) driving program to help improve driver safety.
- The Hartford's Fleet*Ahead*®, a consultative service that combines telematics and risk engineering services to help manage fleet risk and lower operating costs.

Specialized Claims Service

The Hartford promptly and thoroughly evaluates each claim with resources that include our:

- Customer loyalty program that provides real-time feedback on customers' claims experience.
- Specialists to help ensure that claims are handled efficiently and adeptly.
- Professionals who have knowledge of our unique auto coverages.
- Network of more than 1,000 auto repair shops countrywide. Your customers can obtain quality in-network repairs that are guaranteed for as long as they own or lease the vehicle.

Easy To Do Business With

The Hartford invests millions of dollars to improve underwriting tools and data to make writing commercial auto coverage with us easier, faster and more accurate.

Why The Hartford?

We're a consistent, stable insurance leader with a solid history of superior ratings by A.M. Best, Moody's and S&P. We've delivered on our promises for 200+ years. For that and more, we've been named one of the "World's Most Ethical Companies" by the Ethisphere Institute[1] sixteen times.

2025 WORLD'S MOST ETHICAL COMPANIES® ETHISPHERE™

★★★★★

4.7/5 Risk Engineering & Claims Experience[2]

200+ Years

Experience Insuring Business

Contact your underwriter or visit TheHartford.com/specialization

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[1] World's Most Ethical Companies" and "Ethisphere" names and marks are registered trademarks of Ethisphere LLC.

[2] Customer reviews were collected and tabulated by The Hartford and reviews are not representative of all customers.