

Write small business countrywide.

► Underwriting | Definition

We've increased property values, payroll and sales (revenue) thresholds so you can deliver the same industry-leading products to larger accounts and still remain within our small business eligibility guidelines. And our ICON rating platform makes delivering these solutions to all accounts within our definition fast and easy – even those on the larger side!

While we prefer to be the total account solution for accounts that meet our definition and appetite, we'll also write monoline business for any of our lines of business.

Spectrum® Business Owner's Policy and Workers' Compensation

Industry	Property Values		Sales		Payroll
	Per Location	Policy Total	Per Location	Policy Total	Where used as the rating basis
Business & Professional Services & Medical Offices	\$20M	\$40M	\$30M	\$40M	\$20M
Financial Services	\$20M	\$40M	\$25M	\$40M	\$15M
Personal Services	\$20M	\$40M	\$20M	\$30M	\$12M
Retail	\$15M	\$30M	\$15M	\$30M	\$6M
Contractors	\$15M	\$20M	N/A	N/A	\$2M
Janitorial	\$15M	\$20M	N/A	N/A	\$1.25M
Manufacturing	\$10M	\$15M	\$10M	\$10M	\$3M
Hotels	N/A	N/A	N/A	N/A	\$2M
All Others (including Restaurants and Wholesalers)	\$10M	\$15M	\$15M	\$15M	\$5M
Technology & Life Science: IT Services	\$20M	\$30M	\$50M	\$50M	\$20M
Technology & Life Science: Laboratories	\$10M	\$20M	\$10M	\$15M	\$6M
Technology & Life Science: Manufacturing	\$10M	\$15M	\$10M	\$15M	\$6M
Real Estate/Lessors Risk	Classify based on the industry of the predominant tenant				

For specific class level definitions, please use our [Sales Guide](#) accessible through the [EBC](#).

Think bigger for your small business customers. **Quote us today.**



Management & Professional Liability Coverages	Total Gross Revenue
Allied Health Professional Liability	\$40M
Technology Errors & Omissions	\$50M
Life Sciences Elite Product	\$15M
Miscellaneous Professional Liability	\$40M
Design Professional Liability	\$2M
Management Liability (Directors & Officers, EPLI, Crime, Fiduciary)	\$100M /250 Employees
Cyber Liability	\$50M

Business Auto

Coverage available for all industries and property values/sales/payrolls outlined above when supported by a Spectrum® Business Owner's Policy and/or Workers' Comp policy. Not all classes or fleet sizes eligible for monoline auto.

The definition above does not apply to businesses in Florida. Applicants are individually underwritten and some may not qualify. Specific features, credits, and discounts may vary and may not be available in all states in accordance with state filings and applicable law.

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 Underwriters Insurance Company, Twin City Fire Insurance Company, Sentinel Insurance Company, LTD (CA license # 8701), Hartford Lloyd's Insurance Company, Hartford Insurance Company of the Midwest, and Property & Casualty Insurance Company of Hartford and its property and casualty insurance company affiliates, One Hartford Plaza, Hartford, CT 06155. The Hartford Insurance Group, Inc., (NYSE: HIG) operates through its subsidiaries, including underwriting company Hartford Fire Insurance Company, under the brand name, The Hartford®, and is headquartered at One Hartford Plaza, Hartford, CT 06155. For additional details, please read The Hartford's legal notice at www.TheHartford.com.