Growing your tech book is easy when you know where to start.

Technology

Technology is essential to everyday life and to almost every business's operation, large and small. Companies that offer tech products and services are a $1B opportunity and one we have appetite for – **$900M across all lines of business.**

However, agents have told us that identifying and classifying this business seems complicated. Fortunately, it doesn't have to be – if you know what to ask.

Start with two simple questions.

First check if the company develops technology for clients rather than simply using it to provide services. Tech companies mainly operate by creating, consulting about, selling or servicing electronic technology products, platforms or systems. They supply technological solutions to clients, not just utilize it in their own service delivery.

Ask the prospect:

1. Do you primarily deliver and/or service hardware or software solutions?
2. Do you generate most of your revenue by selling and/or supplying services for those solutions?

If they answer "yes" to both questions, it's a technology company. It's that easy.

Hint: Visit a company's website to find out more about what they do. Sections like About Us, In the News, Customers, and Products and Services can help you classify a business and identify potential red flags.

Our Appetite

Computer- & Software-Related Services

- Prepackaged & Custom Software, Software Programmers
- IT Staffing
- Website/E-commerce Site Design/Hosting
- IT Systems Integrators & Systems Engineers

Technology Products Manufacturers

- Finished products and component parts
- Electronics audio, video and telecommunications products, and related equipment

Technology Products & Electronics Distributors

Technology Services

- Internet Service Providers
- Cloud Services
- Data Centers
- Managed Service Providers

Reach out to your underwriter for further consultation on any potentially high-hazard end uses or customers.

How do I classify them?

Here are resources to help you put them in the right class:

» **Tech Glossary**

» **Class Guide**

What's next?

You know it's a tech company. You know our appetite. You know how to classify it. Now, what's next?

Time to quote!

Quoting is easy with high bindability rates when you use our online ICON quoting platform to quote:

- Spectrum® – GL, Property, Umbrella and FailSafe® Tech E&O Endorsement
- Standalone FailSafe Tech E&O - Errors & Omissions, Data Privacy and Network Security Liability, Cyber First Party coverage
- Workers' Compensation
- Business Auto

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The Hartford

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