

Country music isn't the only big thing in Nashville, according to Bob Jackson. His agency, Crichton Brandon Jackson and Ward, initiated the transfer of \$1 million in personal property-casualty business to The Hartford from another insurance company in 2003. That adds some nice balance to the substantial book of commercial business the agency already has with us. Jackson, agency vice president, says The Hartford's strong presence right in town was a major factor in the agency's decision to make the change.



Building reliable new profit sources

In 2003 we built two powerful new engines for future growth: Dimensions Auto, a new automobile insurance plan, and Spectrum Xpand, a new business-insurance package of superior products and highly responsive service.

The innovative Dimensions Auto plan enables us to analyze an enormous range of driving characteristics and match insurance premiums to those factors—and the probability of claims—more precisely. We geared the plan to better meet customer needs by increasing the number of premium levels we offer tenfold. The upshot is that agents can market our auto insurance to over 30 percent more customers. More premium levels also mean minimal rate jumps if customers' characteristics change during the lives of their policies.

Spectrum Xpand is a business owners' policy that serves the rapidly growing market segment between our small-business and middle-market customers. These are businesses with 20 to 100 employees and \$5 million to \$15 million in both total annual sales and property values. There are about 600,000 of these businesses in the United States—coincidentally about the same number of our current small-business customers. It's a \$22 billion potential market.

Spectrum Xpand opens the door for The Hartford to a potential market of \$22 billion.