

Unlock more opportunities with
a broad appetite and deep specialization.

Mid- to Large-size Business Appetite Guide – **For agents & brokers only**

Your business relies on healthy, long-term client relationships. We help you keep them strong year after year with a broad appetite, customizable products and a flexible, consistent approach. Our deep industry expertise and specialized underwriting capabilities help you meet their evolving risks, and our risk engineering and claims services can lower the ultimate costs they face.

For global risks, we can provide coverage in more than 200 countries. You'll find details on our Domestic and Multinational appetites in the following charts.

*Only written in conjunction with Casualty Lines and primarily for account size <\$250K in premium. **Domestic appetite only.

In Appetite Limited No Appetite Not Applicable, but if a coverage need arises please talk to your underwriter



	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Educational Institutions	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✗	✓*	✓*	–	✗	✓*	✓
	✓	✓	✓	✓	✓	✓	✓	–	✓	○	○	✓*	✓*	–	✗	✓*	✗
	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✗	✓*	✓*	–	✗	✓*	✓
	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	○	✓*	✓*	✗	✗	✓*	○
	✓	✓	○	✓	✓	✓	✓	–	✓	○	✓	○*	○*	–	✗	○*	✓
*Educational Institutions E&O, D&O and EPLI coverage is only available as part of the package policy.																	
Energy	✓	✓	✓	✓	✓	✓	✓	✓	○	○	✗	✓	✓	✓	✓	–	✓
	✓	✓	✓	○	✓	✓	○	–	○	✗	✗	✗	✗	–	–	–	–
	✓	✓	✓	✗	✓	✓	○	✓	✓	○	✗	✓	✓	✓	✓	–	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✗	✓	✓	✓	✓	–	✓
	✓	✓	✓	✓**	✓	✓	✓	✓	○	✗	✗	✓	✓	✓	✓	–	✓
**When accompanying Casualty placement.																	
Financial Institutions	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	○	✓	✓	✓	✓	○	✓
	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✗	✗	✗	✓	✗	✗	✗
	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✗	✓	✓	✓	–	○	✓

✓ In Appetite ○ Limited ✗ No Appetite – Not Applicable, but if a coverage need arises please talk to your underwriter

	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Healthcare	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	○	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	○	○	○	○	○	○	○
	○	○	✗	✓	✗	✗	✓	-	✓	✓	✗	✓	✓	✓	✓	✗	✗
	○	○	✗	○	✗	✗	✓	-	✓	✓	✗	○	○	✓	○	✗	○
	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	○	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	○	✓	✓	✓	○	✓	✓
	○	○	○	○	○	○	✓	-	✓	✓	○	○	○	✓	✓	✓	✓
Life Sciences	✓	✓	✓	✓	✓*	✓	✓	-	✓	✓	○	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✗

*Umbrella is only offered over The Hartford's supported lines of business.

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	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Manufacturing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	○	✓	○	✓	✓	○	✓	✓	✓	✓	✓	✓	✓	×	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
Manufacturers E&O is available as part of General Liability or as a standalone policy when written in conjunction with General Liability/Products Liability.																	
Media, Arts & Entertainment	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✗	✗	✗	✗	—	✗
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✗	✗	✗	✗	—	✗
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✗	✗	✗	✗	—	✗
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✗	✗	✗	✗	✗	—	✗
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✗	✗	✗	✗	✗	—	✗
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✗	✗	✗	✗	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✓	✗	✗	✗	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	—	—	✓	✓	✓	✓	✓	—	✓

✓ In Appetite

○ Limited

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— Not Applicable, but if a coverage need arises please talk to your underwriter

	Workers' Comp.	Commercial Auto	General Liability	Property	Umbrella and Excess	Multinational	Inland Marine	Ocean Marine	Environmental	Bond	Cyber	D&O	EPLI	Kidnap & Ransom	Fiduciary	Prof/E&O	Fidelity
Programs	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Alarm contractors	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Arborists	✗	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Equipment and party rental	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓
Package delivery	✓	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓
Pool and spa	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓
Security guards	✓	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗
Specialized truck equipment & trailers	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✗	✓
This information is only inclusive of our open-access programs. For more information on our administered programs, please visit www.TheHartford.com/programs .																	
Real Estate	✓	✓	✓	✓	✓	✓	✓	–	✓	○	–	✓	✓	✓	✓	–	✓
Class A and B office	✓	✓	✓	✓	✓	✓	✓	–	✓	○	–	✓	✓	✓	✓	–	✓
Commercial property owners (non-residential)	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✓	✓	✓	✓	✓	–	✓
Commercial property managers	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✓	✓	✓	✓	✓	✓	✓
Lifestyle centers	✓	✓	✓	✓	○	✓	✓	–	✓	○	✓	✓	✓	✓	✓	–	✓
Light industrial tenants	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✓	✓	✓	✓	✓	✓	✓
Mixed use (comm/residential)	✓	✓	✓	✓	✓	✓	✓	–	✓	○	–	✓	✓	✓	✓	–	✓
Multifamily apartments	✗	✗	✗	✗	○	–	–	–	✓	○	✓	✗	✓	✓	✓	–	✓
REITs	✓	✓	✓	✓	✓	✓	✓	–	–	○	✓	✓	✓	✓	✓	✗	✓
Residential condo associations	○	○	○	○	✗	○	–	–	✓	○	✓	–	–	–	–	–	✓
Triple net lease schedule	✓	✓	✓	✓	✓	✓	–	–	✓	○	–	–	–	–	–	–	✗

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Technology	✓	✓	✓	✓	✓	✓	✓	✓	—	✗	✓	○	○	✓	✓	○	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	—	✓	✓	✓	✓	✓	✓	✓	✓	✓
	✓	✓	✓	✓	✓	✓	✓	—	✓	✓	✓	✓	✓	✓	✓	✓	✓
Additionally, E&O coverage is available for all Technology sectors.																	
Wholesalers & Distributors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	— ×
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓

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Additionally, Excess Casualty, Primary Casualty, Inland Marine, Property, Transportation, Financial Lines, and Environmental coverage are offered through our Navigators, a brand of The Hartford Wholesale Team.

Contact your local underwriter or visit TheHartford.com/specialization



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