

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.

		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
Business & Professional Services	Accountants	✓	✓	✓	✓	✓	✓	✓	–	–	✓	✓	✓	✓	✓	✓	✓	✓
	Advertising agencies	✓	✓	✓	✓	✓	✓	✓	–	–	✓	✗	✓	✓	✓	✓	✓	✓
	Associations	✓	✓	✓	✓	✓	✓	✓	–	–	✓	✓	✓	✓	✓	✓	✓	✓
	Consultants	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Law firms	✓	✓	✓	✓	✓	✓	✓	–	–	✓	✗	✗	✗	✗	✗	○	✗
Construction	Cable	✓	✓	✓	✓*	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓**	✓
	Commercial general contractors	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓**	✓
	Concrete	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓**	✓
	Electrical	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓**	✓
	Excavation/grading	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓**	✓
	HVAC	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓**	✓
	Interior carpentry	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓**	✓
	Iron or steel	✓	✓	✓	✓*	✓	✓	✓	✗	✓	○	✓	✓	✓	✓	✓	✓**	✓
	Masonry	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓**	✓
	Millwright	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓**	✓
	Sheet metal	✓	✓	✓	✓*	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓**	✓
	Street and road	✗	✗	✗	✗	✗	✗	✓	–	✓	✓	✓	✓	✓	✓	✓	✓**	✓
	Utility	✓	✓	✓	✓*	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✓**	✓
*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	Charter schools	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✗	✓*	✓*	–	✗	✓*	✓
	Private colleges	✓	✓	✓	✓	✓	✓	✓	–	✓	○	○	✓*	✓*	–	✗	✓*	✗
	Private K-12 schools	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✗	✓*	✓*	–	✗	✓*	✓
	Private religiously affiliated schools	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	○	✓*	✓*	✗	✗	✓*	○
	Trade/vocational schools	✓	✓	○	✓	✓	✓	✓	–	✓	○	✓	○*	○*	–	✗	○*	✓
*Educational Institutions E&O, D&O and EPLI coverage is only available as part of the package policy.																		
Energy	Midstream oil and gas	✓	✓	✓	✓	✓	✓	✓	✓	○	○	✗	✓	✓	✓	✓	–	✓
	Open pit mining	✓	✓	✓	○	✓	✓	○	–	○	✗	✗	✗	✗	–	–	–	–
	Power generation and utilities	✓	✓	✓	✗	✓	✓	○	✓	✓	○	✗	✓	✓	✓	✓	–	✓
	Renewable energy	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✗	✓	✓	✓	✓	–	✓
	Upstream oil and gas	✓	✓	✓	✓**	✓	✓	✓	✓	○	✗	✗	✓	✓	✓	✓	–	✓
**When accompanying Casualty placement.																		
Financial Institutions	Bank/credit unions	✓	✓	✓	✓	✓	✓	✓	–	✓	○	✓	✓	✓	✓	✓	✓	✓
	Insurance	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	○	✓	✓	✓	✓	○	✓
	Investment management	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Mortgage bankers	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✓	✓	✓	✓	✗	✓
	Security brokers	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✓	✗	✗	✓	✗	✗	✗
	Trusts	✓	✓	✓	✓	✓	✓	✓	–	✓	✓	✗	✓	✓	✓	–	○	✓

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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
Healthcare	Diagnostic testing facilities and imaging centers	✓	✓	✓	✓	✓	✓	✓	—	✓	✓	○	✓	✓	✓	✓	✓	✓
	Federally qualified healthcare centers	✓	✓	✓	✓	✓	✓	✓	—	✓	✓	○	○	○	○	○	○	○
	Inpatient - general, medical and specialty hospitals	○	○	×	✓	×	×	✓	—	✓	✓	×	✓	✓	✓	✓	×	×
	Long-term care facilities	○	○	×	○	×	×	✓	—	✓	✓	×	○	○	✓	○	×	○
	Other outpatient treatment centers	✓	✓	✓	✓	✓	✓	✓	—	✓	✓	○	✓	✓	✓	✓	✓	✓
	Outpatient - doctors, dentists and dermatologists	✓	✓	✓	✓	✓	✓	✓	—	✓	✓	○	✓	✓	✓	✓	○	✓
	Urgent care centers	○	○	○	○	○	○	✓	—	✓	✓	○	○	○	✓	✓	✓	✓
Life Sciences	Contract service providers that support the life sciences industry	✓	✓	✓	✓	✓*	✓	✓	—	✓	✓	✓	○	✓	✓	✓	✓	✓
	Cosmetics	✓	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓
	Dietary supplements	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	○	○	✓	✓	✓	✓
	Medical biotechnology	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	○	✓	✓	✓	✓	✓
	Medical devices	✓	✓	✓	✓	✓*	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Pharmaceutical drugs	✓	✓	✓	✓	✓*	✓	✓	○	○	✓	✓	○	○	○	✓	✓	×
	Veterinary products	✓	✓	✓	✓	✓*	✓	✓	✓	✓	○	✓	✓	✓	✓	✓	✓	✓
*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	Auto parts and accessories	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
	Clothing and apparel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
	Fabricated metal products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Food processors	✓	✓	○	✓	○	✓	○	✓	✓	✓	✓	✓	✓	✓	✓	×	✓
	Industrial machinery	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Plastic products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
	Wood and paper products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	○	✓
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	Cultural org., art, performance, civic, school, writer, film	✓	✓	✓	✓	✓	✓	✓	–	–	–	✓	×	×	×	×	–	×
	DICE producers	✓	✓	✓	✓	✓	✓	✓	–	–	–	✓	×	×	×	×	–	×
	Motion picture producers	✓	✓	✓	✓	✓	✓	✓	–	–	–	✓	×	×	×	×	–	×
	Musical groups and artists	✓	✓	✓	✓	✓	✓	✓	–	–	–	×	×	×	×	×	–	×
	Promoters of performing arts, music, culture, including event promoters	✓	✓	✓	✓	✓	✓	✓	–	–	–	×	×	×	×	×	–	×
	Publishing and media	✓	✓	✓	✓	✓	✓	✓	–	–	–	✓	✓	✓	✓	✓	–	✓
	Radio and TV broadcasters	✓	✓	✓	✓	✓	✓	✓	–	–	–	✓	×	×	×	×	–	✓
	Services allied to arts, theatre, culture and film	✓	✓	✓	✓	✓	✓	✓	–	–	–	✓	✓	✓	✓	✓	–	✓
	Special events	✓	✓	✓	✓	✓	✓	✓	–	–	–	×	×	×	×	×	–	×
	Theatre companies and performing arts	✓	✓	✓	✓	✓	✓	✓	–	–	–	✓	×	×	×	×	–	×
	Theatrical and cultural venues	✓	✓	✓	✓	✓	✓	✓	–	–	–	✓	✓	✓	✓	✓	–	✓

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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
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	Digital media	✓	✓	✓	✓	✓	✓	✓	✓	—	✗	✓	○	○	✓	✓	○	✓
	Electronics and technology manufacturers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Software and IT services	✓	✓	✓	✓	✓	✓	✓	—	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Telecommunications	✓	✓	✓	✓	✓	✓	✓	—	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Additionally, E&O coverage is available for all Technology sectors.																	
Wholesalers & Distributors	Beverage distributors	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✗
	Clothing and apparel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	Electrical goods and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	Furniture and home furnishings (excluding appliances)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	Machinery, equipment and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	Motor vehicle parts and supplies	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	Paper products	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓
	Professional and commercial equipment	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	—	✓

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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](https://www.TheHartford.com/specialization)



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