

FALL 2007 EDITION

Appetite
Guide

SMALL COMMERCIAL AT ITS BEST

*Write more business with
The Hartford – one of the
industry's biggest small
commercial markets!*

IT'S
OUR
POLICY



Select Customer Appetite

This Appetite Guide is organized by major industries. Refer to the key at the bottom of the page to see which symbols represent Targeted, Acceptable, Limited or Not a Market.

Business/Personal/Professional Services

Contractors

Financial Services

Manufacturers

Printers

Retailers

Technology Services and Manufacturers

Wholesaler-Distributors

All Other Business Types

Business/Personal/Professional Services

Business Operation	Spectrum®	Workers' Compensation	Commercial Auto
Accounting & Auditing Services	●	●	●
Actuarial Services	●	●	●
Advertising Agency	●	●	●
Animal Hospital	●	●	●
Answering Service	●	●	●
Appliance Repair Shop	●	●	●
Appraisers	●	●	●
Architects & Architecture Services	●	●	●
Art Conservator	●	●	●
Barber Shop	●	●	●
Beauty Parlor & Hair Styling Salon	●	●	●
Bookkeeper	●	●	●
Camera Repair Shop	●	●	●
Carpet Cleaning – Shop	●	●	●
Charitable Foundation	●	●	●
Claim Adjuster – Independent	●	●	●
Club – Recreation – Non-Profit	●	●	●
Consultants	●	●	●
Copying & Stenography Services	●	●	●
Court Reporter	●	●	●
Crematory	●	●	●
Day Spa	●	●	●
Dental Laboratory	●	●	●
Detective Agency – Property Only	●	●	●
Diaper Service	●	●	●
Draftsmen	●	●	●
Embroidery Operations	●	●	●
Employment Agency	●	●	●
Engineers & Engineering Services	●	●	●
Engraving	●	●	●
Formal Wear Rented to Others	●	●	●
Funeral Director	●	●	●
General Office	●	●	●
Graphic Artists & Designers	●	●	●

● TARGETED OR ACCEPTABLE ● LIMITED ● NOT A MARKET

Business/Personal/Professional Services

(continued)

Business Operation	Spectrum®	Workers' Compensation	Commercial Auto
Industrial Laundries	●	●	●
Insurance Agency	●	●	●
Interior Decorator	●	●	●
Interpreter or Translator	●	●	●
Land Surveyor	●	●	●
Laser Eye Surgery Center	●	●	●
Laundry & Dry Cleaning – Pick-Up Station	●	●	●
Laundry & Dry Cleaning – Self Service	●	●	●
Laundry & Dry Cleaning – Stores & Plants	●	●	●
Lawyers & Law Firms	●	●	●
Linen Supply Services	●	●	●
Locksmith Shop	●	●	●
Mailing or Addressing Services	●	●	●
Market Research Firm	●	●	●
Media Duplication	●	●	●
Medical Billing Service	●	●	●
Medical Offices	●	●	●
Mortgage Broker	●	●	●
Musical Instruments Repair Shop	●	●	●
Musical Instruments Tuning & Repair	●	●	●
Nail Salon	●	●	●
Notary Public	●	●	●
Office Machine Repair Shop	●	●	●
Other Professional Offices	●	●	●
Patent Agent	●	●	●
Pet Grooming Services	●	●	●
Pet Training Services	●	●	●
Photo Finishing Lab	●	●	●
Photography Studio	●	●	●
Plant Maintenance – Interior	●	●	●
Radio & TV Repair Services	●	●	●
Radiology Laboratory	●	●	●
Real Estate Agency	●	●	●
Sales & Service Organization	●	●	●

● TARGETED OR ACCEPTABLE ● LIMITED ● NOT A MARKET

Business Operation	Spectrum®	Workers' Compensation	Commercial Auto
Security Patrol – Property Only	●	●	●
Sewing Machine Repair Shop	●	●	●
Shoe Repair Shop	●	●	●
Sign Lettering & Painting – Inside Only w/Office	●	●	●
Small Motor & Engine Repair	●	●	●
Stenographic & Secretarial Services	●	●	●
Sun Tanning Salon – Property Only	●	●	●
Tailor	●	●	●
Tax Preparer	●	●	●
Taxidermist	●	●	●
Telemarketing Firm	●	●	●
Ticket Agency	●	●	●
Title Agency	●	●	●
Travel Agency	●	●	●
Upholstery Cleaning Services – Shop	●	●	●
Upholstery Services – Shop Only	●	●	●
Valet Service	●	●	●
Veterinarian	●	●	●
Videography Services	●	●	●
Watch, Clock & Jewelry Repair Services	●	●	●
Window Decorating – Storefront	●	●	●

Contractors

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Air Conditioning Cleaning & Repair	●	●	●
Air Conditioning Equipment & System – Install, Service or Repair	●	●	●
Alarm System Installation – Property Only	●	●	●
Appliance Wiring	●	●	●
Asphalt Floor Tile	●	●	●
Awning Installation	●	●	●
Boiler & Furnace – Installation & Repair	●	●	●

Contractors (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Cabinet – Building & Installation	●	●	●
Cable Laying for Computer Networks	●	●	●
Cable Television Installation	●	●	●
Carpentry – Interior or Finish & Trim	●	●	●
Carpet & Furniture Cleaning at the Customer Premises	●	●	●
Carpet Laying & Removal	●	●	●
Ceiling Acoustical Installation	●	●	●
Ceramic Tile Installation	●	●	●
Communication Equipment Installation – Industrial/Commercial	●	●	●
Countertop Installation	●	●	●
Drywall or Wallboard Installation	●	●	●
Electrical Wiring	●	●	●
Fence Installation	●	●	●
Fiber Optic Cable Installation	●	●	●
Floor Covering Installation	●	●	●
Fresco Work	●	●	●
Furniture & Fixture Installation – Portable	●	●	●
General Contractor – Property Only	●	●	●
Glass Tinting – Building	●	●	●
Glaziers & Glass Dealer	●	●	●
Heating/Combined Heating & Air Conditioning Equip Install	●	●	●
Home Appliance Installation	●	●	●
Home Theater Installation & Maintenance	●	●	●
Hydroponics Heating Installation & Repair	●	●	●
Iron Works – Decorative or Artistic Only	●	●	●
Janitorial Services	●	●	●
Landscaping	●	●	●
Lathing	●	●	●
Lawn Care	●	●	●
Lawn Irrigation or Sprinkler System Installation	●	●	●
Lighting Installation – Commercial & Residential	●	●	●
Lighting Maintenance & Bulb Replacement	●	●	●
Metal Erection – Property Only	●	●	●

● TARGETED OR ACCEPTABLE ● LIMITED ● NOT A MARKET

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Mosaic Work	●	●	●
Painting	●	●	●
Plastering	●	●	●
Plumbing	●	●	●
Refrigeration Equipment & Systems Installation, Service, Repair	●	●	●
Renovation or Sandblasting of Outside of Buildings – Property Only	●	●	●
Resilient Floor Laying	●	●	●
Solar Energy Installation & Repair	●	●	●
Sound Equipment Installation	●	●	●
Swimming Pool Cleaning & Maintenance – No Repair Work	●	●	●
Swimming Pool Installation – Property Only	●	●	●
Taping & Finishing Drywall	●	●	●
Telephone Booth – Cleaning & Maintenance	●	●	●
Telephone Equipment Installation	●	●	●
Terrazzo Work	●	●	●
Tile/Stone/Marble/Mosaic/Terrazzo Installation – Interior	●	●	●
TV or Radio Receiving Set Installation	●	●	●
Wallpapering – Commercial & Residential	●	●	●
Water Softening/Purification Systems Installation	●	●	●
Waterproofing – Exterior by Trowel	●	●	●
Window Treatment Installation	●	●	●
Wood Floor Installation & Refinishing	●	●	●

Financial Services

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Banks & Other Financial Institutions	●	●	●
Commodity Broker	●	●	●
Credit Union	●	●	●
Finance Company	●	●	●
Financial Planner	●	●	●

Financial Services (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Insurance Company	●	●	●
Investment Company	●	●	●
Mortgage Banker	●	●	●
Savings & Loan	●	●	●
Stock Broker	●	●	●
Trust Company	●	●	●

Manufacturers

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Air Conditioning Equipment Manufacturing	●	●	●
Appliances & Accessories Manufacturing – Electrical	●	●	●
Bakery Products Manufacturing	●	●	●
Candy & Confectionery Products Manufacturing	●	●	●
Canned Specialties Manufacturing	●	●	●
Cheese Manufacturing – Natural, Processed & Imitation	●	●	●
China, Porcelain, Pottery, E-ware Manufacturing	●	●	●
Chocolate & Cocoa Products Manufacturing	●	●	●
Clock & Clock Parts Manufacturing	●	●	●
Clothing Manufacturing	●	●	●
Coffee Manufacturing – Roasted	●	●	●
Countertop Manufacturing	●	●	●
Dairy Products Manufacturing	●	●	●
Door & Window Manufacturing – Residential – Wood	●	●	●
Drapery & Shades Manufacturing	●	●	●
Drapery Hardware, Window Blinds & Shades Manufacturing	●	●	●
Dried & Dehydrated Fruits, Vegetables & Soup Mixes Manufacturing	●	●	●
Eyeglass Lens Manufacturing – Glass	●	●	●
Flavored Extracts & Flavoring Syrups Manufacturing	●	●	●
Food Products Manufacturing – Dry	●	●	●
Fruit Drinks, Soda, Carbonated Water Manufacturing	●	●	●

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Fruit or Vegetable Juice Manufacturing	●	●	●
Fruits & Vegetables – Frozen Manufacturing	●	●	●
Fruits & Vegetables – Pickled, Sauces, Seasonings Manufacturing	●	●	●
Fruits, Vegetables, Preserves, Jams & Jellies Manufacturing – Canned	●	●	●
Glassware Manufacturing	●	●	●
Ice Cream & Frozen Desserts Manufacturing	●	●	●
Industrial Patterns Manufacturing	●	●	●
Jewelry Manufacturing	●	●	●
Lamp Shade Manufacturing	●	●	●
Lighting Fixtures Manufacturing	●	●	●
Luggage Manufacturing – Cloth	●	●	●
Macaroni, Cappellini, Spaghetti, Vermicelli Manufacturing	●	●	●
Malt Beverages – including Beer Manufacturing	●	●	●
Meat, Prepared Products Manufacturing	●	●	●
Metal Goods Manufacturing	●	●	●
Metal Job Shop – Component Parts Only	●	●	●
Metal Polishing & Finishing Component Parts	●	●	●
Micro Breweries	●	●	●
Milk Manufacturing	●	●	●
Mold Manufacturing	●	●	●
Musical Instruments Manufacturing – Wood	●	●	●
Nuts & Seeds Manufacturing – Salted & Roasted	●	●	●
Office & Store Fixtures, Partitions & Shelves Manufacturing	●	●	●
Office Machines Manufacturing	●	●	●
Plastic Goods Job Shop – Component Parts Only	●	●	●
Plastic Goods Manufacturing	●	●	●
Prepared Meals & Desserts Manufacturing	●	●	●
Refrigeration Equipment Manufacturing	●	●	●
Sign Manufacturing	●	●	●
Vending Machines Manufacturing	●	●	●
Venetian & Vertical Blinds Manufacturing	●	●	●
Wood Products Manufacturing	●	●	●

Printers

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Bookbinding	●	●	●
Electrotyping	●	●	●
Printing – Screen Printing	●	●	●
Printing & Linotype or Lithograph Services	●	●	●
Publishers with Printing Operations	●	●	●

Retailers

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Air Conditioning & Heating Equipment Store	●	●	●
Antique Store – Liability Only	●	●	●
Appliance Store – Residential	●	●	●
Archery Equipment & Supplies Store	●	●	●
Army & Navy Store	●	●	●
Art & Drafting Supplies Store	●	●	●
Art, Picture & Poster Store – Original/Reproduced Work	●	●	●
Artificial Flowers Store	●	●	●
Artists Supplies Store	●	●	●
Audio Visual Equipment Store – Sales & Service	●	●	●
Auto Parts & Supplies Store	●	●	●
Bagel Shop	●	●	●
Bakery Store	●	●	●
Balloons – Novelty Store	●	●	●
Banners & Flags Shop	●	●	●
Bath Shop	●	●	●
Beauty Supplies Store	●	●	●
Beer, Liquor & Wine Store	●	●	●
Bicycle Store	●	●	●
Blankets & Bedspreads Store	●	●	●
Books & Magazines Store	●	●	●
Bottled Water Store	●	●	●
Brass, Copper & Pewter Specialty Store	●	●	●

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Bridal Shop	●	●	●
Burial Caskets/Coffins/Shipping Cases Store	●	●	●
Cabinet Store	●	●	●
Calculator Store	●	●	●
Cameras & Photo Equipment Store	●	●	●
Camping Equipment Store	●	●	●
Candy or Confectionery Store with Cooking	●	●	●
Candy or Confectionery Store without Cooking	●	●	●
Carpets, Rugs & Floor Covering Store	●	●	●
Cellular Phone Sales, Installation & Repair	●	●	●
Cheese Shop	●	●	●
Church Supplies Store	●	●	●
Clock Store	●	●	●
Clothing Store	●	●	●
Coffee & Tea Supplies Store	●	●	●
Coffee Shop With No Cooking	●	●	●
Collectibles Store	●	●	●
Computer Store	●	●	●
Concessionaire With No Cooking	●	●	●
Cosmetics & Toiletries Store	●	●	●
Cutlery Store	●	●	●
Dairy Products Store	●	●	●
Department Store	●	●	●
Drapery Store	●	●	●
Drug Store	●	●	●
Dry Goods, Fabrics & Yarn Store	●	●	●
Educational & School Supplies Store	●	●	●
Electrical Supplies Store	●	●	●
Electronics Store	●	●	●
Fence & Supplies Store	●	●	●
Fishing Equipment & Supplies Store	●	●	●
Florist Shop	●	●	●
Furniture Store	●	●	●

Retailers (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
General Store	●	●	●
Gift Shop	●	●	●
Glass Store – Window, Plate & Mirror	●	●	●
Glassware, Ceramics, Pottery & China Store	●	●	●
Golf Equipment & Supplies Store	●	●	●
Gourmet & Specialty Food Shop	●	●	●
Hallmark Card Store	●	●	●
Hardware Store	●	●	●
Health Food Store Excluding Products	●	●	●
Hearing Aids Store	●	●	●
Hobby & Model Shop	●	●	●
Home Improvement Store	●	●	●
Hosiery Store	●	●	●
Janitorial Supplies Store	●	●	●
Jewelry Store	●	●	●
Kitchen Accessories Store	●	●	●
Knives & Scissors Store	●	●	●
Lamps & Lighting Fixtures Store	●	●	●
Leather Goods & Luggage Store	●	●	●
Linen & White Goods Store	●	●	●
Lingerie & Accessories Store	●	●	●
Mail Box & Packaging Services	●	●	●
Medical Equipment Supply Stores – Property Only	●	●	●
Monument & Tombstone Store – No Installation	●	●	●
Music Store – Pre-recorded	●	●	●
Musical Instruments Store	●	●	●
NAPA Auto Parts Store	●	●	●
Newspaper Stand	●	●	●
Office Equipment & Supply Store	●	●	●
Optical Goods Store	●	●	●
Paint, Wallpaper & Wall Coverings Store	●	●	●
Paper & Paper Products Store	●	●	●
Party Goods Store – Paper	●	●	●

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Pet Shop & Supplies	●	●	●
Piano & Organ Store	●	●	●
Picture Frames & Framing Store	●	●	●
Plant Shop	●	●	●
Plumbing Fixtures & Supplies Store	●	●	●
Pottery Store	●	●	●
Premium Coupon Redemption Store	●	●	●
Printing & Bookbinding Supplies Store	●	●	●
Radio, TV & Phonograph Store	●	●	●
Rubber Stamps Store	●	●	●
Running & Track Equipment & Supply Store	●	●	●
Sewing Machine Store	●	●	●
Shoe Store	●	●	●
Soccer Apparel & Equipment Store	●	●	●
Sporting Goods or Athletic Equipment Store	●	●	●
Stationery Supplies Store	●	●	●
Swimming Pool Supplies Store	●	●	●
Telephone & Pager Store – No Installation	●	●	●
Tennis Equipment Supplies Store	●	●	●
Tie Shop	●	●	●
Tobacco Shop	●	●	●
Toy Store	●	●	●
T-Shirt Store	●	●	●
Typewriter Sales & Service Store	●	●	●
Vacuum Cleaner Sales & Service	●	●	●
Variety Store	●	●	●
Video Tape Store	●	●	●
Vitamin Store – Excluding Products	●	●	●
Water Softening Equipment Store – No Installation	●	●	●
Wigs & Toupees Store	●	●	●

Technology Services and Manufacturers

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Application Service Provider General Business Applications	●	●	●
Application Service Provider Industry Verticals	●	●	●
Assembly Work & Packaging of Electronics for Direct Consumer Distribution	●	●	●
Assembly Work & Subassembly of Electronic Parts	●	●	●
Audio, Video & Photographic Equipment Manufacturing	●	●	●
Calculating & Accounting Equipment Manufacturing	●	●	●
Computer Data Processing	●	●	●
Computer Facilities Management	●	●	●
Computer Installation, Repair, Maintenance & Service – Commercial	●	●	●
Computer Peripheral Equipment Manufacturing	●	●	●
Computer Service or Repair	●	●	●
Computer Storage Devices Manufacturing	●	●	●
Computer Systems Integration Services	●	●	●
Computer Terminal Manufacturing	●	●	●
Consultant – Computer	●	●	●
Contract Work – Repair on Finished Electronics Products	●	●	●
Custom Computer Programming & Application Service	●	●	●
Custom Computer Programming & Application Services Remote Offices	●	●	●
Electron Tubes Manufacturing	●	●	●
Electronic Capacitors Manufacturing	●	●	●
Electronic Components Manufacturing	●	●	●
Electronic Computers Manufacturing	●	●	●
Electronic Connectors Manufacturing	●	●	●
Electronic Resistors Manufacturing	●	●	●
Hosting Services Reseller – No Hosting Entities	●	●	●
Internet Search & Indexing Tool Provider	●	●	●
Magnetic & Optical Recording Media Manufacturing	●	●	●
Prepackaged Software	●	●	●
Printed Circuit Boards Manufacturing	●	●	●
Radio & TV Communication Equipment Manufacturing	●	●	●
Records, Tapes & CDs Manufacturing	●	●	●

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Software & Internet Design Services	●	●	●
Technology Service Provider	●	●	●
Telephone & Telegraph Apparatus Manufacturing	●	●	●
Web Site Design & Development Services	●	●	●
Web Site Developer	●	●	●

Wholesaler-Distributors

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Artificial Flowers Distributor	●	●	●
Artists Supplies & Picture Frames Distributor	●	●	●
Auto Parts & Supplies Distributor	●	●	●
Barber & Beauty Supplies Distributor	●	●	●
Beverage Distributor – Non-Alcoholic	●	●	●
Books & Magazines Distributor	●	●	●
Brass, Copper & Pewter Specialty Items Distributor	●	●	●
Cameras & Photo Supplies Distributor	●	●	●
Candy Distributor without Cooking	●	●	●
Clothing Distributor	●	●	●
Coffee & Tea Supplies Distributor	●	●	●
Cosmetics & Toiletries Distributor	●	●	●
Craft Supplies Distributor	●	●	●
Dairy Products Distributor	●	●	●
Drapery Distributor	●	●	●
Educational & School Supplies Distributor	●	●	●
Electrical Equipment Distributor	●	●	●
Electrical Supplies Distributor	●	●	●
Fabric Distributor	●	●	●
Fence Distributor	●	●	●
Floor Covering Distributor	●	●	●
Florist Distributor	●	●	●
Furniture Distributor	●	●	●

Wholesaler-Distributors (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Gifts Distributor	●	●	●
Glass Distributor – Window, Plate & Mirror	●	●	●
Glassware, Ceramics, Pottery & China Distributor	●	●	●
Golf Equipment & Supplies Distributor	●	●	●
Hardware Distributor	●	●	●
Hearing Aids Distributor	●	●	●
Heating & Air Conditioning Distributor	●	●	●
Hobby Supplies Distributor	●	●	●
Household Appliances Distributor	●	●	●
Ice Dealer & Distributor	●	●	●
Janitorial Supply Distributor	●	●	●
Jewelry Distributor	●	●	●
Kitchen Accessories Distributor	●	●	●
Lamps & Lighting Fixtures Distributor	●	●	●
Leather Goods & Luggage Distributor	●	●	●
Linens Distributor – Bed & Bath	●	●	●
Mail Order House	●	●	●
Manufacturers Representative	●	●	●
Monument & Tombstones Distributor	●	●	●
Musical Instruments Distributor	●	●	●
Newspaper or Magazine Distributor	●	●	●
Office Furniture Distributor	●	●	●
Office Machine Equipment & Supplies Distributor	●	●	●
Optical Goods Distributor	●	●	●
Paint, Wallpaper & Wall Coverings Distributor	●	●	●
Paper & Paper Products Distributor	●	●	●
Pet Supplies Distributor	●	●	●
Plastic & Rubber Supply Goods Distributor	●	●	●
Plumbing Supplies & Fixtures Distributor	●	●	●
Radio, TV & Phonograph Distributor	●	●	●
Records & Sheet Music Distributor	●	●	●
Refrigeration Equipment Distributor	●	●	●
Religious Articles & Church Supplies Distributor	●	●	●

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Restaurant/Store Fixture & Supply Distributor	●	●	●
Shoe Distributor	●	●	●
Sporting Goods Distributor	●	●	●
Sunglass Distributor	●	●	●
Telephone Pagers & Beepers Distributor	●	●	●
Tobacco Distributor	●	●	●
Trophy Distributor	●	●	●

All Other Business Types

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Art Gallery	●	●	●
Art Studio Including Art Lessons	●	●	●
Associations	●	●	●
Author	●	●	●
Baskin Robbins Store	●	●	●
Cable or Subscription TV Company	●	●	●
Caterer	●	●	●
Cemetery	●	●	●
Delicatessen	●	●	●
Family Style Restaurant	●	●	●
Fast Food Restaurant	●	●	●
Film Studio – Postproduction	●	●	●
Film Studio – Production	●	●	●
Ice Cream Store	●	●	●
Juice Bar	●	●	●
Learning Center	●	●	●
Library	●	●	●
Martial Arts Instruction Facility – Property Only	●	●	●
Mausoleum	●	●	●
Museum	●	●	●
Music Studio	●	●	●

All Other Business Types (continued)

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
Nursery & Garden Shop	●	●	●
Physical Fitness Facility – Property Only	●	●	●
Pizza Shop	●	●	●
Public Speaker	●	●	●
Publisher – No Printing	●	●	●
Racquet Sports Club – Property Only	●	●	●
Radio & TV Broadcasting Station	●	●	●
Recording Studio	●	●	●
Religious Reading Room	●	●	●
Research Laboratory	●	●	●
Schools	●	●	●
Soda Shop	●	●	●
Subway Sandwich & Salad	●	●	●
Swim Club – Property Only	●	●	●
TCBY Yogurt Shop	●	●	●
Truckers Office Only – No Terminals – Property Only	●	●	●
Vending Machine Operations	●	●	●
Vocational Counseling – Except Rehabilitation Counseling	●	●	●
Water Companies – Property Only	●	●	●
Wedding Chapel	●	●	●

