

FALL 2007 EDITION

California
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**



Get More of What You're Looking for in *Small Commercial*

At The Hartford, we know how important it is for you to be able to access the information you need quickly and easily. With your needs in mind, we have updated and enhanced our *Appetite Guide*.

When your client needs a fast answer, or if you need to know whether we write a class of business, or when you want to formulate a strategy for pursuing a particular class of business in your territory – use this handy reference guide to give you an overall view of our appetite and what we offer in Small Commercial.

This edition of our *Appetite Guide* provides a high-level snapshot of the business operations The Hartford wants to write. The types of businesses listed are often representative of a number of classes. For example, we mentioned Metal Goods Manufacturing once. In fact, this one business operation includes several class codes. Refer to the online *Sales Guide* to view all available class codes.

Color Codes at a Glance

This edition of our *Appetite Guide* retains the organization you told us is helpful.

1. This guide shows The Hartford's interest in small commercial classes for three lines of business: Spectrum, Workers' Compensation and Commercial Auto.
2. We have used colored symbols for each business group to give a clear indication of The Hartford's interest in that class.
 - Green means go ahead and submit this business. Green represents both our Targeted and Acceptable business.
 - Yellow is a symbol for our Limited appetite. This business would be accepted on a limited basis.
 - Red, which is rare, means stop. The Hartford is not a market for this class of business.

This eliminates your guesswork in determining whether or not we write all parts of an account and saves you time on the front end of the submission process. Because the class codes are not listed here, please refer to your online Sales Guide for additional classes or in-depth information about particular classes of business.

We hope you will find this *Appetite Guide* useful. **Please note that, while it provides the essence of our marketing focus, it should not be viewed as definitive, since regional and economic conditions vary across the country.**

For more specific eligibility information, please contact your local Hartford Small Commercial Sales Representative or view our online Sales Guide at ebc.thehartford.com.

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

Financial Services

Manufacturers

Printers

Retailers

Technology Services and Manufacturers

Wholesaler-Distributors

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	●	●	●

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	●	●	●
Fruit or Vegetable Juice Manufacturing	●	●	●

● TARGETED OR ACCEPTABLE ● LIMITED ● NOT A MARKET

Business Operation	Spectrum	Workers' Compensation	Commercial Auto
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	●	●	●

