

The Hartford 2013 Small Business Success Study

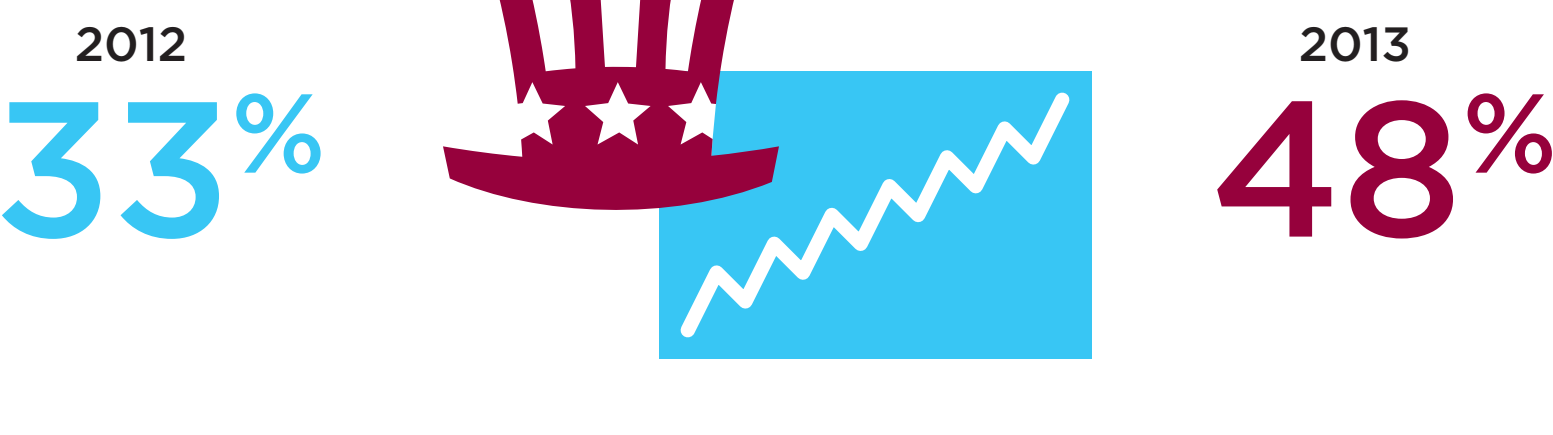


The Hartford's 2013 Small Business Success Study is part of the company's ongoing research to better understand the current mindset of small business owners and how they view success. Questions were asked as it relates to success, optimism in the national economy, level of risk-taking, major risks to the business, and aspects of health care impacting businesses.

Resetting Expectations

More owners are optimistic in the national economy strengthening than they were last year...

Optimistic that the national economy will strengthen this year

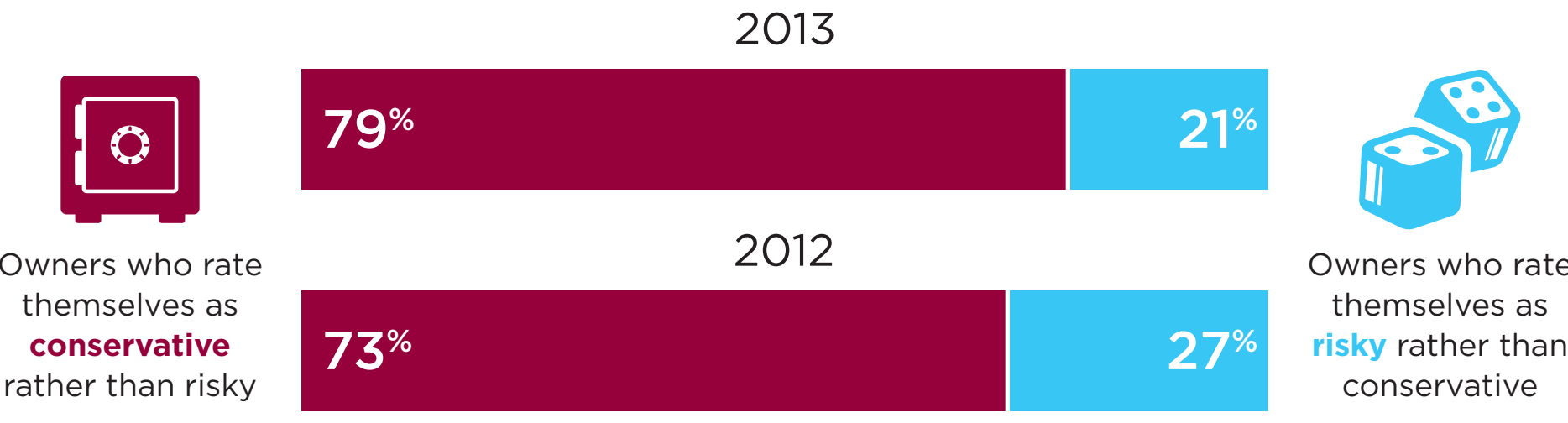


Over the past six months, the number of risks small business owners are taking has:



(Not So) Risky Business

This year, owners are slightly more conservative with the overall level of risk they are taking with their business...

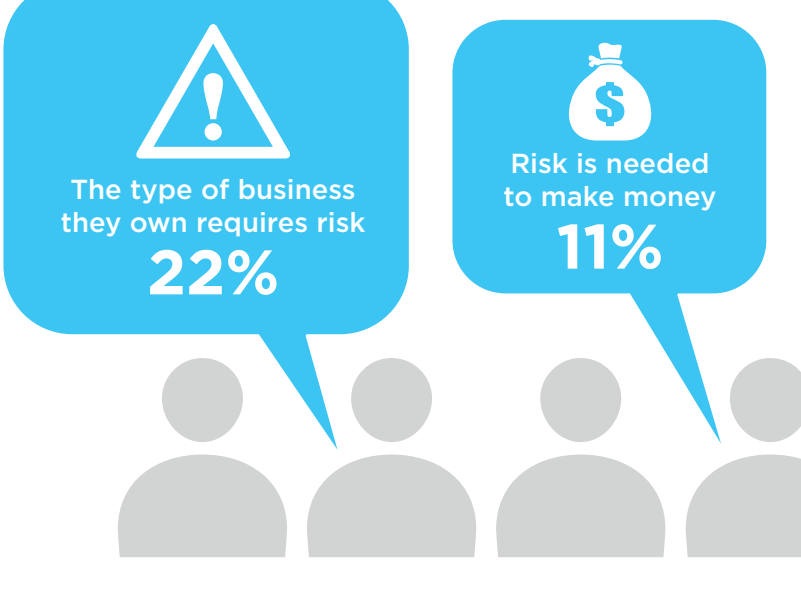


Reasons behind owners' rating level of risk as conservative or risky

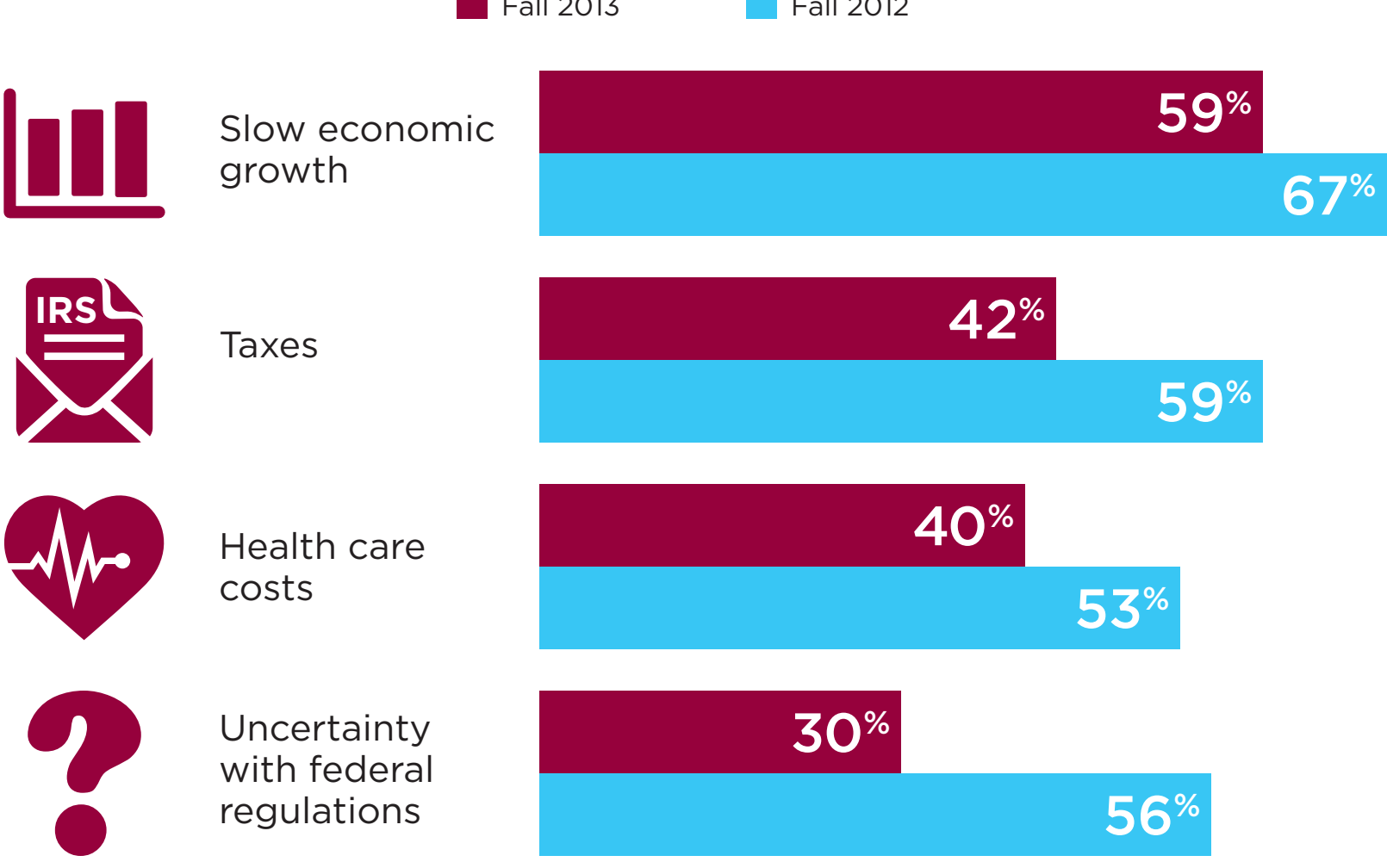
Owners who rate themselves as conservative say it's because:



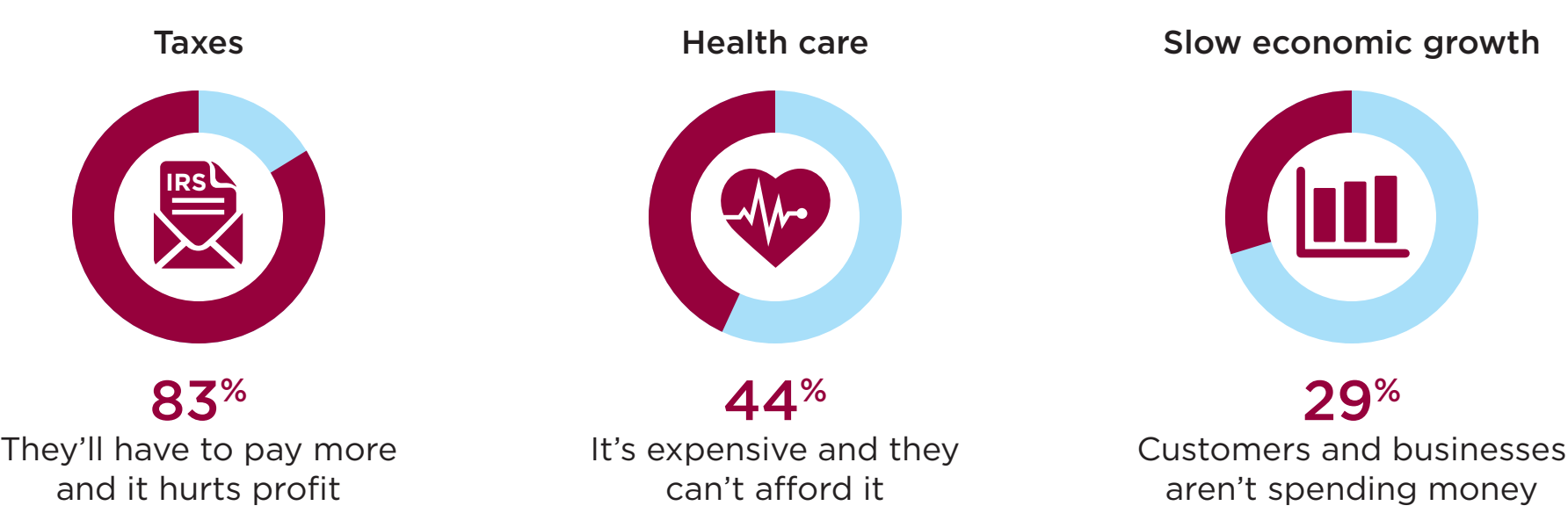
Owners who rate themselves as risky say it's because:



Factors considered by small business owners as major risks to their businesses have declined since fall 2012...



Owners said the following factors are major risks because:

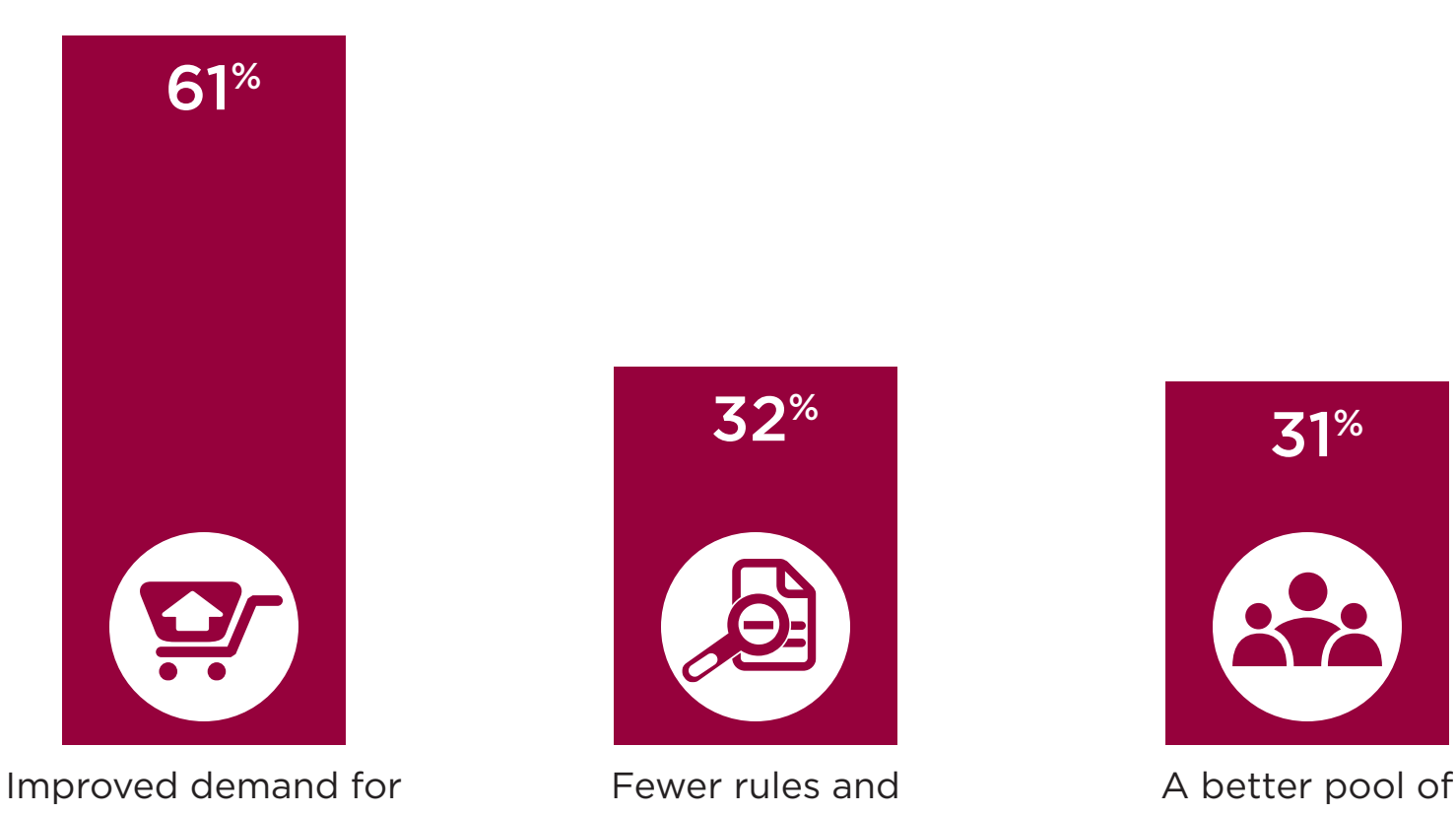


Sweet Success

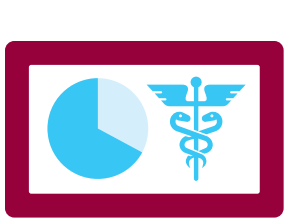
Over the past three years, most small business owners think their business is operating successfully...



Major contributors to the success of their businesses include:

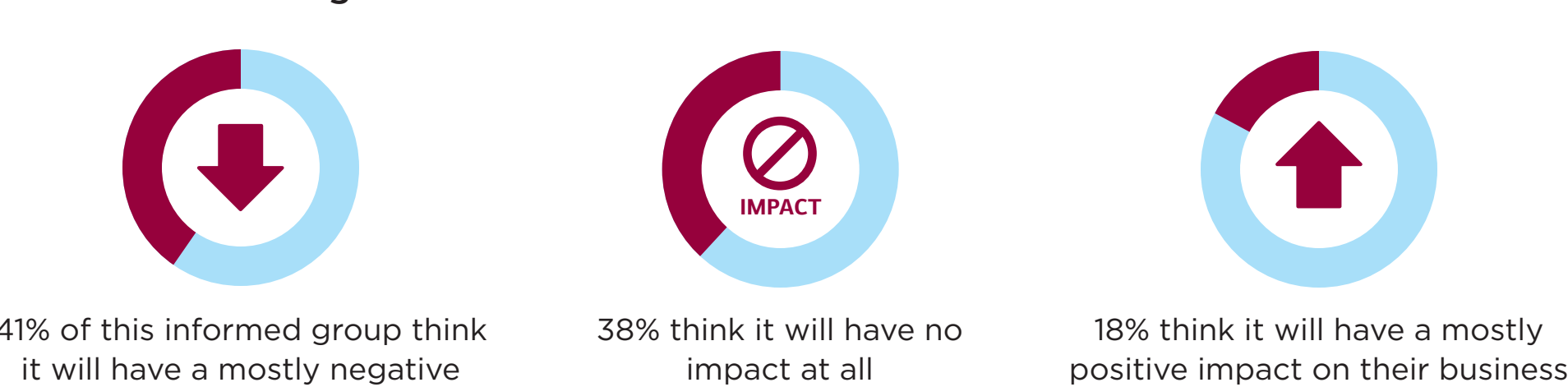


Affordable Care Act Impact



68% of small business owners say they feel informed about the Affordable Care Act

Among those who are Informed about the Affordable Care Act:



Many of those owners who are knowledgeable about the Affordable Care Act and think it will have a negative impact, say they would offset that impact by:



Wishful Thinking

If they had \$100,000 to invest in their business, small business owners would:

