

COMMONWEALTH OF VIRGINIA
STATE CORPORATION COMMISSION
AT RICHMOND, OCTOBER 31, 2022

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COMMONWEALTH OF VIRGINIA, *ex rel.*
STATE CORPORATION COMMISSION

2022 OCT 31 A 10: 23

v.

CASE NO. INS-2022-00142

HARTFORD CASUALTY INSURANCE COMPANY,
PROPERTY CASUALTY INSURANCE COMPANY
OF HARTFORD,
TRUMBULL INSURANCE COMPANY, and
TWIN CITY FIRE INSURANCE COMPANY,
Defendants

SETTLEMENT ORDER

Based on a market conduct investigation conducted by the Bureau of Insurance ("Bureau"), the Bureau has alleged that Hartford Casualty Insurance Company, Property Casualty Insurance Company of Hartford, Trumbull Insurance Company, and Twin City Fire Insurance Company (collectively, the "Defendants"), duly licensed by the State Corporation Commission ("Commission") to transact the business of insurance in the Commonwealth of Virginia, in certain instances violated § 38.2-1906 D of the Code of Virginia ("Code") by making or issuing insurance contracts or policies that were not in accordance with the rate and supplementary rate information filings that are in effect for the insurer.

The Commission is authorized by §§ 38.2-218, 38.2-219, and 38.2-1040 of the Code to impose certain monetary penalties, issue cease and desist orders, and suspend or revoke a defendant's license upon a finding by the Commission, after notice and opportunity to be heard, that a defendant has committed the aforesaid alleged violation.

The Defendants have been advised of the right to a hearing in this matter whereupon the Defendants, without admitting or denying any violation of Virginia law, have made an offer of

settlement to the Commission. Through their settlement offer, the Defendants have agreed to comply with the corrective action plan outlined in company correspondence dated November 18, 2021, November 19, 2021, November 23, 2021, and May 13, 2022; have confirmed that restitution was made to 414 consumers in the total amount of Thirty Thousand Thirty Dollars and Forty-eight Cents (\$30,030.48); and have waived the right to a hearing.

The Bureau has recommended that the Commission accept the Defendants' settlement offer pursuant to the authority granted the Commission in § 12.1-15 of the Code.

NOW THE COMMISSION, having considered this matter, is of the opinion and finds that the Defendants' settlement offer should be accepted.

Accordingly, IT IS ORDERED THAT:

- (1) The Defendants' settlement offer is hereby accepted.
- (2) This case is dismissed.

A COPY hereof shall be sent by the Clerk of the Commission by electronic mail to: Melissa Koudelka, Compliance Assistant Director, Personal Lines, The Hartford Financial Services Group, Inc., at Melissa.Koudelka@thehartford.com, One Hartford Plaza, Hartford, Connecticut 06155; and a copy shall be delivered to the Commission's Office of General Counsel and the Bureau of Insurance in care of Deputy Commissioner Rebecca Nichols.