

COMMONWEALTH OF VIRGINIA  
STATE CORPORATION COMMISSION  
AT RICHMOND, OCTOBER 26, 2022

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COMMONWEALTH OF VIRGINIA, *ex rel.*

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STATE CORPORATION COMMISSION

v.

CASE NO. INS-2022-00130

HARTFORD CASUALTY INSURANCE COMPANY,  
HARTFORD INSURANCE COMPANY  
OF THE MIDWEST,  
TWIN CITY FIRE INSURANCE COMPANY, and  
HARTFORD 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, Hartford Insurance Company of the Midwest, Twin City Fire Insurance Company, and Hartford 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 § 38.2-317 A of the Code of Virginia ("Code") by delivering or issuing an insurance policy form or endorsement without having filed such policy forms or endorsements with the Commission and without receiving Commission approval of such policy forms or endorsements in writing; and violated § 38.2-1906 A of the Code by failing to file with the Commission certain rates and supplementary rate information for use in Virginia on or before the date they become effective.

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 violations.

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 May 4, 2022, 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 Cote, Compliance Assistant Director, Commercial, The Hartford Financial Services Group, Inc., at [Melissa.Cote@thehartford.com](mailto:Melissa.Cote@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.