



DEPARTMENT OF COMMERCE & INSURANCE

P.O. Box 690, Jefferson City, Mo. 65102-0690

In Re:

HARTFORD INSURANCE COMPANY
OF THE SOUTHEAST
(NAIC #91-38261)

Market Conduct Investigation No. 447075

ORDER OF THE DIRECTOR

NOW, on this 10th day of June, 2025, Director Angela L. Nelson, after consideration and review of the Stipulation of Settlement (hereinafter "Stipulation") entered into by the Division of Insurance Market Regulation (hereinafter "Division") and Hartford Insurance Company of the Southeast (NAIC #91-38261) (hereinafter "Hartford"), relating to the market conduct investigation no. 447075, does hereby issue the following orders:

This order, issued pursuant to §374.046.15¹ and §374.280 RSMo, is in the public interest.

IT IS THEREFORE ORDERED that the Director does hereby approve the Stipulation as agreed to by Hartford and the Division.

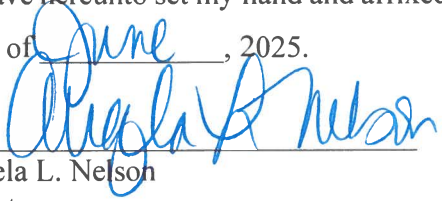
IT IS FURTHER ORDERED that Hartford shall not engage in any of the violations of statutes and regulations set forth in the Stipulation, shall implement procedures to place it in full compliance with the requirements in the Stipulation and the statutes and regulations of the State of Missouri, shall maintain those corrective actions at all times, and shall fully comply with all terms of the Stipulation.

¹ All references, unless otherwise noted, are to Revised Statutes of Missouri 2016.

IT IS SO ORDERED.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of my office
in Jefferson City, Missouri, this 10th day of June, 2025.





Angela L. Nelson
Director

**IN THE DEPARTMENT OF COMMERCE AND INSURANCE
STATE OF MISSOURI**

<i>In Re:</i>)	
)	
HARTFORD INSURANCE COMPANY)	Market Conduct Investigation No. 447075
OF THE SOUTHEAST)	
(NAIC # 91-38261))	
)	

STIPULATION OF SETTLEMENT

It is hereby stipulated and agreed by the Division of Insurance Market Regulation (hereinafter the “Division”), and Hartford Insurance Company of the Southeast (hereinafter “Hartford”), as follows:

WHEREAS, the Division is a unit of the Missouri Department of Commerce and Insurance (hereinafter the “Department”), an agency of the State of Missouri, created and established for administering and enforcing all laws in relation to insurance companies doing business in the State of Missouri;

WHEREAS, Hartford has been granted a certificate of authority to transact the business of insurance in the State of Missouri;

WHEREAS, the Division conducted a market conduct investigation of Hartford, investigation no. 447075; and

WHEREAS, based on the market conduct investigation of Hartford, the Division alleges that:

1. Hartford misrepresented the conditions of its private passenger automobile insurance policy to the insured by stating in its Termination Provisions – Missouri Endorsement that if an insured cancelled the policy mid-term, the returned premium would be calculated on a pro-rata basis less the Policy Expense Fee, when the Policy Expense Fee was actually refunded on a pro-rata basis

in accordance with Hartford's filed rule manuals, in violation of Section 375.936(6)(a), RSMo¹.

WHEREAS, the Division and Hartford have agreed to resolve the issues raised in the market conduct investigation as follows:

A. **Scope of Agreement.** This Stipulation of Settlement (hereinafter "Stipulation") embodies the entire agreement and understanding of the signatories with respect to the subject matter contained herein. The signatories hereby declare and represent that no promise, inducement, or agreement not herein expressed has been made, and acknowledge that the terms and conditions of this agreement are contractual and not a mere recital.

B. **Remedial Action.** Hartford agrees to take remedial action bringing it into compliance with the statutes and regulations of Missouri and agrees to maintain those remedial actions at all times. Such remedial actions shall include the following:

1. Hartford agrees not to make, issue, circulate, or cause to be made statements that misrepresent policy terms in private passenger automobile insurance policies.

2. Hartford agrees to put into place a process to ensure the language in its private passenger automobile insurance policies and endorsements does not conflict with the rate and rule manuals that it implements.

C. **Compliance.** Hartford agrees to file documentation pursuant to § 374.190 with the Division, in a format acceptable to the Division, of any remedial action taken to implement compliance with the terms of this Stipulation, including the payment of refunds to claimants. Hartford agrees to provide such documentation within thirty (30) days of the entry of the Order approving this Stipulation.

D. **Waivers.** Hartford, after being advised by legal counsel, does hereby voluntarily and knowingly waive any and all rights to procedural requirements, including notice and an opportunity

¹ All statutory references, unless otherwise noted, are to the 2016 Revised Statutes of Missouri.

for a hearing, and review or appeal by any trial or appellate court, which may have otherwise applied to the market conduct investigation no. 447075.

E. **Non-Admission.** Nothing in this Stipulation shall be construed as an admission by Hartford, this Stipulation being part of a compromise settlement to resolve disputed factual and legal allegations arising out of the above-referenced market conduct investigation.

F. **Amendments.** No amendments to this Stipulation shall be effective unless made in writing and agreed to by authorized representatives of the Division and Hartford.

G. **Governing Law.** This Stipulation shall be governed and construed in accordance with the laws of the State of Missouri.

H. **Authority.** The signatories below represent, acknowledge, and warrant that they are authorized to sign this Stipulation on behalf of the Division and Hartford, respectively.

I. **Counterparts.** This Stipulation may be executed in multiple counterparts, each of which shall be deemed an original and all of which taken together shall constitute a single document. Execution by facsimile or by electronically transmitted signature shall be fully and legally effective and binding.

J. **Effect of Stipulation.** This Stipulation shall not become effective until entry of an Order by the Director approving this Stipulation.

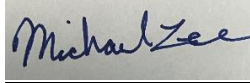
K. **Request for an Order.** The signatories below request that the Director issue an Order approving this Stipulation and ordering the relief agreed to in the Stipulation, and consent to the issuance of such Order.

DATED: June 6, 2025



Teresa Kroll
Chief Market Conduct Examiner
Division of Insurance Market Regulation

DATED: 6/3/2025



Name: Michael Lee
Title: Director
Hartford Insurance Company of the Southeast