

State: Virginia **First Filing Company:** Hartford Insurance Company of Illinois, ...
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: VA Home Prevail Direct Revisions and Implementation of Agency - HICSE HICIL
Project Name/Number: VA Home Prevail Direct Revisions and Implementation of Agency - HICSE HICIL/FN.14.799.2026.01

With this filing, The Hartford is expanding the existing Prevail Homeowners product to introduce the Agency distribution channel, effective for new business as of July 9, 2026. All Prevail Agency new business will be written in Hartford Insurance Company of Illinois. Prevail Direct renewal and new business will continue to be written in Hartford Insurance Company of the Southeast. We are also making rate changes, applicable to both Agency (new business) and Direct (new and renewal) writing companies and channels.

Revisions to The Hartford's Homeowners product in Hartford Insurance Company of the Southeast will be effective for new business policies written on or after July 9, 2026 and will affect renewal policies effective on or after August 29, 2026. The overall impact of the proposed changes is 3.3%.

In addition to revising base rates, we are modifying other factor tables and introducing new tables with this filing.

The Hartford is also expanding our product offering to include the HO 00 05 Homeowners policy form.

We have also made various grammatical/punctuation/capitalization revisions, as well as administrative updates to existing rules and material adjustments to our Rule Manual.

The Hartford will submit corresponding Forms Filings for the new Agency channel of the Prevail rate plan and revisions to Forms for the existing Prevail Direct rate plan under separate cover.

Please see the attached materials displaying all the updates above, along with our full manual reflecting the removal of any writing company names in the header.

Please be advised the Agency channel will be adopting the Prevail class plan originally approved under SERFF HART-134169793, most recently revised under HART-134606165 and as reflected in the materials included in this filing and any others cited in conjunction with this filing.

The Hartford's new Agency channel of the Prevail rate plan will be adopting the following previously approved filings:
- TransUnion's CreditVision® Insurance Score Model, which was previously filed by The Hartford for our current rate plan under SERFF HART-131917145.
- Credit card surcharge for policyholders who choose to pay their premium by credit card, SERFF HART-134429350.

The Hartford will discontinue writing Agency new business Homeowners policies through all remaining distribution channels in the Home Advantage class plan in Hartford Underwriters Insurance Company and Twin City Fire Insurance Company. There is no impact to current customers, as existing customers will continue to renew in those companies.

Company and Contact

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