

## EXPLANATORY MEMORANDUM

**Effective July 9, 2026**

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 17.9%.

### **RATE LEVEL INDICATIONS**

Summarized below are the indicated and proposed impacts by policy form in Hartford Insurance Company of the Southeast:

Policy Form	Written Premium	Indicated Rate Level Change	Proposed Rate Level Change
Building 2, 3, 5, HO3-RENT	\$1,131,977	86.3%	19.0%
Tenant 4	\$56,132	N/A	0.0%
Condo 6	19,016	N/A	0.0%
TOTAL	\$1,207,125	80.9%	17.9%

Please be advised that the attached filing contains confidential and proprietary information and trade secrets which, if disclosed, would cause substantial injury to the competitive position of The Hartford. The Hartford considers the information proprietary, confidential and outside the public domain. The following information meets the definition of "trade secret" as articulated by K.S.A. §60-3320 and, therefore, is not subject to public disclosure pursuant to K.S.A. §40-955. If at any time the Kansas Insurance Department contemplates disclosure of the enclosed document, The Hartford requests that it be notified by the Department prior to any such release and be afforded the opportunity to object to any such disclosure at a formal hearing.

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 material adjustments to our Rule Manual.

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-133467472, most recently revised under SERFF HART-134167249 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, SERFF TRAN-131951341.

Credit card surcharge for policyholders who choose to pay their premium by credit card, SERFF HART-134403020.

We have enclosed our forms filing for your review. Please see the Forms Explanatory Memo for further details.

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