

State: South Carolina
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: SC Home Prevail - HICSE
Project Name/Number: SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Filing Company: Hartford Insurance Company of the Southeast

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State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

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State: South Carolina **Filing Company:** Hartford Insurance Company of the Southeast
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: SC Home Prevail - HICSE
Project Name/Number: SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Filing at a Glance

Company: Hartford Insurance Company of the Southeast
Product Name: SC Home Prevail - HICSE
State: South Carolina
TOI: 04.0 Homeowners
Sub-TOI: 04.0000 Homeowners Sub-TOI Combinations
Filing Type: Rate/Rule
Date Submitted: 10/21/2024
SERFF Tr Num: HART-134291571
SERFF Status: Closed-Approved as Amended
State Tr Num: 382293
State Status: Approved as Amended
Co Tr Num: FN.14.799/RWG.2024.02

Effective Date: 02/06/2025
Requested (New):
Effective Date: 03/29/2025
Requested (Renewal):
Author(s): Allison Polverari, Kelly Hart, Victoria Harper, Jennifer Sweet, Ashley Fink, Christina Updike, Josh Henderson, Lexi Comeau, Lesdy Richard, Nancy Quinn, Shane Gemelli, Lisa Curra, Kristin Ong, Melissa Garon, Jennifer Rybarczyk, Melody Beard

Reviewer(s): Dominic Rovelli (primary)
Disposition Date: 01/24/2025
Disposition Status: Approved as Amended
Effective Date (New): 02/06/2025
Effective Date (Renewal): 03/29/2025

State: South Carolina **Filing Company:** Hartford Insurance Company of the Southeast
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: SC Home Prevail - HICSE
Project Name/Number: SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

General Information

Project Name: SC Home Prevail - HICSE Status of Filing in Domicile: Not Filed
Project Number: FN.14.799/RWG.2024.02 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 01/24/2025
State Status Changed: 12/20/2024 Deemer Date: 12/19/2024
Created By: Lesdy Richard Submitted By: Lesdy Richard
Corresponding Filing Tracking Number:

Filing Description:

With this filing, we are proposing revisions to The Hartford's Home product in the writing company referenced above. This change will be effective for new business policies written on or after February 6, 2025, and will affect renewal policies effective on or after March 29, 2025. The overall impact of the proposed changes is 9.1%.

TRADE SECRET CONFIDENTIALITY

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 provided in this objection response to be proprietary, confidential and outside the public domain. It is our practice to maintain this information confidentially, only sharing it subject to the highest degree of safeguarding available. This information has not been made public anywhere, either through the filing process or by any other means. The following information meets the definition of "trade secret" as articulated by S.C. Code Ann. § 39-8-20 and, therefore, is not subject to public disclosure pursuant to S.C. Code Ann. § 39-8-20 and § 30-4-40. If at any time the South Carolina 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.

With this filing we are introducing new optional endorsements to our Prevail Homeowners class plan. The new endorsements are listed below. An associated form filing will be submitted under separate cover.

- Unit-Owners Coverage C Special Coverage
- Special Personal Property Coverage
- Building Additions And Alterations – Increased Limit
- Increased Amount of Insurance For Personal Property Located In A Self-Storage Facility
- Coverage C Increased Special Limits of Liability
- Structures Rented to Others – Residence Premises
- Additional Insured – Student Living Away From the Residence Premises

We have also made various grammatical/punctuation/capitalization as well as material adjustments to our Rule Manual.

Attached please find the proposed rate and rule pages for this revision.

Company and Contact

Filing Contact Information

Lesdy Richard, lesdy.richard@thehartford.com

State:

South Carolina

Filing Company:

Hartford Insurance Company of the Southeast

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

SC Home Prevail - HICSE

Project Name/Number:

SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

ATTN: T-8 ARIBA PROCESSING

860-547-9053 [Phone]

1 Hartford Plaza

Hartford, CT 06155

Filing Company Information

Hartford Insurance Company of the Southeast

Hartford Plaza

Hartford, CT 06155

(860) 547-5000 ext. [Phone]

CoCode: 38261

Group Code: 91

Group Name: The Hartford Ins. Group

FEIN Number: 06-1013048

State of Domicile: Connecticut

Company Type: Property

State ID Number:

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Filing Fees

State Fees

Fee Required? No

Retaliatory? No

Fee Explanation:

State Specific

SC Major Line # (see attachment to General Instructions): 52

SC Detail Line # (see attachment to General Instructions): 10

SC Company Code Number: 215436

Loss Costs Utilized: N/A

Rating Organization Company Code Number: N/A

% Premium Change: 9.1%

Recent Earned Premium for Line of Business: 1,154,057

Hearing Type: N/A

% Market Share in SC for Line of Business: 0.7%

State:

South Carolina

Filing Company:

Hartford Insurance Company of the Southeast

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

SC Home Prevail - HICSE

Project Name/Number:

SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved as Amended	Dominic Rovelli	01/24/2025	01/24/2025

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Awaiting Response	Dominic Rovelli	11/21/2024	11/21/2024
Awaiting Response	Dominic Rovelli	11/05/2024	11/05/2024

Response Letters

Responded By	Created On	Date Submitted
Lesdy Richard	12/11/2024	12/11/2024
Lesdy Richard	11/07/2024	11/07/2024

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Rate	Rate Pages - New	Lesdy Richard	01/22/2025	01/22/2025

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request to Reopen	Note To Reviewer	Lesdy Richard	01/22/2025	01/22/2025
Regarding Request	Note To Filer	Dominic Rovelli	01/22/2025	01/22/2025
Request to Replace Rate Capping page	Note To Reviewer	Lesdy Richard	01/21/2025	01/21/2025
Extension Granted	Note To Filer	Dominic Rovelli	12/05/2024	12/05/2024
Objection Response Extension Request	Note To Reviewer	Lesdy Richard	12/03/2024	12/03/2024
Property Max Policyholder Dislocation 2025	Note To Reviewer	Lesdy Richard	11/18/2024	11/18/2024
Change in Department Position	Note To Filer	Dominic Rovelli	11/13/2024	11/13/2024

State:South Carolina

Filing Company:Hartford Insurance Company of the Southeast

TOI/Sub-TOI:04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:SC Home Prevail - HICSE

Project Name/Number:SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Disposition

Disposition Date: 01/24/2025
Effective Date (New): 02/06/2025
Effective Date (Renewal): 03/29/2025
Status: Approved as Amended

Comment: The South Carolina Department of Insurance has reviewed the attached filing for compliance, however it remains the responsibility of the insurer to adhere to all applicable federal and State of South Carolina insurance laws, regulations, and policies.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Hartford Insurance Company of the Southeast	9.700%	9.100%	\$105,019	885	\$1,154,057	25.000%	-54.300%

Schedule	Schedule Item	Schedule Item Status	Public Access
Rate (revised)	Rate Pages - New		Yes
Rate	Rate Pages - New		Yes
Rate (revised)	Rate Pages - Revised		Yes
Rate	Rate Pages - Revised		Yes
Rate	Rule Pages - New		Yes
Rate	Rule Pages - Revised		Yes
Rate	Rule Page - Withdrawn		Yes
Supporting Document (revised)	Explanatory Memorandum		Yes
Supporting Document	Explanatory Memorandum		Yes
Supporting Document (revised)	Property Actuarial Exhibits		Yes
Supporting Document	Property Actuarial Exhibits		Yes
Supporting Document	Hurricane Model Output Report(s)		Yes
Supporting Document	Insurance Expense Exhibit		Yes
Supporting Document	Marked Up Forms and Rules		Yes
Supporting Document	Third Party Authorization		Yes
Supporting Document (revised)	Marked Up Rate Manual Pages		Yes

State:

South Carolina

Filing Company:

Hartford Insurance Company of the Southeast

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

SC Home Prevail - HICSE

Project Name/Number:

SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Marked Up Rate Manual Pages		Yes
Supporting Document	Glossary		Yes
Supporting Document	SC HNG Additional Support		Yes
Supporting Document	Additional Exhibits		Yes
Supporting Document	Objection 2 Response		Yes

State: South Carolina **Filing Company:** Hartford Insurance Company of the Southeast
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: SC Home Prevail - HICSE
Project Name/Number: SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Objection Letter

Objection Letter Status	Awaiting Response
Objection Letter Date	11/21/2024
Submitted Date	11/21/2024
Respond By Date	12/12/2024

Dear Lesdy Richard,

Introduction:

The Department has reviewed this filing and asks that the following item(s) be addressed:

1. The prevail indication is largely affected by the indication of filing HART-134128740, however that filing was not approved for the full indication as the Department was not convinced the full indication was warranted. When using the 8.1% allowed changes as the filing indication, the prevail indication does not support the proposed changes. Can the Company provide anything else to support the proposed changes?

Conclusion:

Thank you for your attention to these concerns.

Sincerely,

Dominic Rovelli

State:South Carolina

TOI/Sub-TOI:04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:SC Home Prevail - HICSE

Project Name/Number:SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Filing Company:

Hartford Insurance Company of the Southeast

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

12/11/2024

Submitted Date

12/11/2024

Dear Dominic Rovelli,

Introduction:

Good afternoon,

Please see attached response and revised exhibits. Additionally, a Post-Submission Update was submitted to revise the Overall Indicated Change, the Overall % Rate Impact, and the Written Premium Change for this Program.

Response 1

Comments:

Please see attached.

Changed Items:

No Form Schedule items changed.

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Rate Pages - Revised	Base Rate, Endorsement - Coverage F	Replacement	HART-133344466	12/11/2024 By: Lesdy Richard
Previous Version					
1	Rate Pages - Revised	Base Rate, Endorsement - Coverage F	Replacement	HART-133344466	10/21/2024 By: Lesdy Richard

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo v2.pdf
Previous Version	
Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo v2.pdf
Previous Version	
Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo.pdf

Satisfied - Item:	Property Actuarial Exhibits
Comments:	Please see attached.
Attachment(s):	3. Actuarial Support v2.pdf 24. Property Actuarial Exhibits v. 2022.09.01_202209131502204319 v2.xlsm
Previous Version	
Satisfied - Item:	Property Actuarial Exhibits
Comments:	Please see attached.
Attachment(s):	3. Actuarial Support.pdf 24. Property Actuarial Exhibits v. 2022.09.01_202209131502204319.xlsx

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo v2.pdf
Previous Version	
Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo.pdf

Satisfied - Item:	Property Actuarial Exhibits
Comments:	Please see attached.
Attachment(s):	3. Actuarial Support v2.pdf 24. Property Actuarial Exhibits v. 2022.09.01_202209131502204319 v2.xlsm
Previous Version	
Satisfied - Item:	Property Actuarial Exhibits
Comments:	Please see attached.
Attachment(s):	3. Actuarial Support.pdf 24. Property Actuarial Exhibits v. 2022.09.01_202209131502204319.xlsx

Satisfied - Item:	Marked Up Rate Manual Pages
Comments:	Please see attached.
Attachment(s):	6. Rate Pages - MU v2.pdf
Previous Version	
Satisfied - Item:	Marked Up Rate Manual Pages
Comments:	Please see attached.
Attachment(s):	6. Rate Pages - MU.pdf

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo v2.pdf
Previous Version	
Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo.pdf

Satisfied - Item:	Property Actuarial Exhibits
Comments:	Please see attached.
Attachment(s):	3. Actuarial Support v2.pdf 24. Property Actuarial Exhibits v. 2022.09.01_202209131502204319 v2.xlsm
Previous Version	
Satisfied - Item:	Property Actuarial Exhibits
Comments:	Please see attached.
Attachment(s):	3. Actuarial Support.pdf 24. Property Actuarial Exhibits v. 2022.09.01_202209131502204319.xlsx

Satisfied - Item:	Marked Up Rate Manual Pages
Comments:	Please see attached.
Attachment(s):	6. Rate Pages - MU v2.pdf
Previous Version	
Satisfied - Item:	Marked Up Rate Manual Pages
Comments:	Please see attached.
Attachment(s):	6. Rate Pages - MU.pdf

Satisfied - Item:	Objection 2 Response
Comments:	Please see attached.
Attachment(s):	Objection 2 Response.pdf

Conclusion:

Thank you,
Sincerely,

SERFF Tracking #:	HART-134291571	State Tracking #:	382293	Company Tracking #:	FN.14.799/RWG.2024.02
State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast		
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations				
Product Name:	SC Home Prevail - HICSE				
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02				

Lesdy Richard

State:

South Carolina

Filing Company:

Hartford Insurance Company of the Southeast

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

SC Home Prevail - HICSE

Project Name/Number:

SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Response Letter

Response Letter Status

Submitted to State

Response Letter Date

11/07/2024

Submitted Date

11/07/2024

Dear Dominic Rovelli,

Introduction:

Good morning,

Response 1

Comments:

Please see attached.

Changed Items:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Additional Exhibits
Comments:	Please see attached.
Attachment(s):	EXP_Exhibits.pdf

Conclusion:

Thank you,

Sincerely,

Lesdy Richard

SERFF Tracking #:	HART-134291571	State Tracking #:	382293	Company Tracking #:	FN.14.799/RWG.2024.02
State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast		
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations				
Product Name:	SC Home Prevail - HICSE				
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02				

Amendment Letter

Submitted Date: 01/22/2025

Comments:

Good afternoon,

An amendment was submitted to revise the Rate Capping page in the "4. Rate Pages - New v2.pdf" exhibit, with this, we are intending to revise the values in the column 0 for the Building 1.251 - 9.999, Condo 1.251 - 9.999, Tenant 1.251 - 9.999 lookup ratios. This change does not have a rate impact, and there are no additional items approved in the filing being changed with this amendment.

Thank you,

Changed Items:

No Form Schedule Items Changed.

State:South Carolina

TOI/Sub-TOI:04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:SC Home Prevail - HICSE

Project Name/Number:SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Filing Company:

Hartford Insurance Company of the Southeast

Rate Schedule Item Changes					
Item No.	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Date Submitted
1	Rate Pages - New	RateCapping,AdInsStudLivAwFromResPrem,BuilAdsAltIncrLim,CovCIncrSpeLimLiabFlatDollAmt,EQBuilAdsAlterIncrLim,EQStrucRentOthResPrem,IncrAmtOfInsurPersPrpLocatInASelf-StorFacil,SpecPersProp,StrucRentOthResPremProp,StrucRentOthResPremLiab,UnitOwnCovCSpecCov	New		01/22/2025 By: Lesdy Richard
Previous Version					
1	Rate Pages - New	RateCap,AdInsStudLivAwFromResPrem,BuilAdsAltIncrLim,CovCIncrSpeLimLiabFlatDollAmt,EQBuilAdsAlterIncrLim,EQStrucRentOthResPrem,IncrAmtOfInsurPersPrpLocatInASelf-StorFacil,SpecPersProp,StrucRentOthResPremProp,StrucRentOthResPremLiab,UnitOwnCovCSpecCov	New		10/21/2024 By: Lesdy Richard

No Supporting Documents Changed.

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Note To Reviewer

Created By:

Lesdy Richard on 01/22/2025 12:05 PM

Last Edited By:

Dominic Rovelli

Submitted On:

01/24/2025 12:09 PM

Subject:

Request to Reopen

Comments:

Good afternoon,

We kindly request to reopen this filing to amend the Rate Capping page on attachment "4. Rate Pages - New.pdf " due to a clerical error that we recently identified. This change does not have a rate impact, and there are no additional items approved in the filing being changed with this amendment.

Thank you.

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Note To Filer

Created By:

Dominic Rovelli on 01/22/2025 09:58 AM

Last Edited By:

Dominic Rovelli

Submitted On:

01/24/2025 12:09 PM

Subject:

Regarding Request

Comments:

Please make a note to reviewer requesting to reopen the filing and explain the change. Once reopened, the company should submit an amendment to make the correction and in that amendment explain the change being made and confirm that it is only the correction being made and nothing else approved in the filing is being changed.

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Note To Reviewer

Created By:

Lesdy Richard on 01/21/2025 11:44 AM

Last Edited By:

Dominic Rovelli

Submitted On:

01/24/2025 12:09 PM

Subject:

Request to Replace Rate Capping page

Comments:

Hi Dominic,

Hope your year is off to a great start! We're looking to replace page "Rate Capping" on attachment "4. Rate Pages - New.pdf " due to a clerical error we identified on our end. This change does not have a rate impact. What would be the most effective way to do this on this closed filing without impacting the effective dates. As always, we appreciate your time and guidance on this.

Thank you.

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Note To Filer

Created By:

Dominic Rovelli on 12/05/2024 07:44 AM

Last Edited By:

Dominic Rovelli

Submitted On:

01/24/2025 12:09 PM

Subject:

Extension Granted

Comments:

The requested extension has been granted

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Note To Reviewer

Created By:

Lesdy Richard on 12/03/2024 08:32 AM

Last Edited By:

Dominic Rovelli

Submitted On:

01/24/2025 12:09 PM

Subject:

Objection Response Extension Request

Comments:

Good Morning,

We respectfully request to extend the objection response due date by one week, responding on or before 12/12/2024.

Thank you.

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Note To Reviewer

Created By:

Lesdy Richard on 11/18/2024 11:33 AM

Last Edited By:

Dominic Rovelli

Submitted On:

01/24/2025 12:09 PM

Subject:

Property Max Policyholder Dislocation 2025

Comments:

Hi Dominic,

Thank you for sharing the revised policy on property max policyholder dislocation effective in 2025. At this time, we do not wish to revise the current filing to compensate for this change in policy, however we will consider the updated threshold for future rate changes.

Thank you,

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Note To Filer

Created By:

Dominic Rovelli on 11/13/2024 03:43 PM

Last Edited By:

Dominic Rovelli

Submitted On:

01/24/2025 12:09 PM

Subject:

Change in Department Position

Comments:

The Department is revising its policy on property max policyholder dislocation in one filing from 25% to 45% effective in 2025. The Company may revise the filing to compensate for this change in policy, however any revised change will need to be rereviewed by the Department and is no guarantee that the changes will be deemed supported by the Department.

State:

South Carolina

Filing Company:

Hartford Insurance Company of the Southeast

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

SC Home Prevail - HICSE

Project Name/Number:

SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Post Submission Update Request Processed On 12/12/2024

Status:

Allowed

Created By:

Lesdy Richard

Processed By:

Dominic Rovelli

Comments:

Company Rate Information:

Company Name:Hartford Insurance Company of the Southeast

Field Name	Requested Change	Prior Value
Overall % Indicated Change	9.700%	17.800%
Overall % Rate Impact	9.100%	9.900%
Written Premium Change for this Program	\$105019	\$114252

State Specific Fields:

Field	Requested Change	Prior Value
% Premium Change	9.1%	9.9%

State: South Carolina **Filing Company:** Hartford Insurance Company of the Southeast
TOI/Sub-TOI: 04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations
Product Name: SC Home Prevail - HICSE
Project Name/Number: SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Filing Description:**Requested Value:**

With this filing, we are proposing revisions to The Hartfords Home product in the writing company referenced above. This change will be effective for new business policies written on or after February 6, 2025, and will affect renewal policies effective on or after March 29, 2025. The overall impact of the proposed changes is 9.1%.

TRADE SECRET CONFIDENTIALITY

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 provided in this objection response to be proprietary, confidential and outside the public domain. It is our practice to maintain this information confidentially, only sharing it subject to the highest degree of safeguarding available. This information has not been made public anywhere, either through the filing process or by any other means. The following information meets the definition of trade secret as articulated by S.C. Code Ann. § 39-8-20 and, therefore, is not subject to public disclosure pursuant to S.C. Code Ann. § 39-8-20 and § 30-4-40. If at any time the South Carolina 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.

With this filing we are introducing new optional endorsements to our Prevail Homeowners class plan. The new endorsements are listed below. An associated form filing will be submitted under separate cover.

Unit-Owners Coverage C Special Coverage
Special Personal Property Coverage
Building Additions And Alterations Increased Limit
Increased Amount of Insurance For Personal Property Located In A Self-Storage Facility
Coverage C Increased Special Limits of Liability
Structures Rented to Others Residence Premises
Additional Insured Student Living Away From the Residence Premises

We have also made various grammatical/punctuation/capitalization as well as material adjustments to our Rule Manual.

Attached please find the proposed rate and rule pages for this revision.

Prior Value:

With this filing, we are proposing revisions to The Hartfords Home product in the writing company referenced above. This change will be effective for new business policies written on or after February 6, 2025, and will affect renewal policies effective on or after March 29, 2025. The overall impact of the proposed changes is 9.9%.

TRADE SECRET CONFIDENTIALITY

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 provided in this objection response to be proprietary, confidential and outside the public domain. It is our practice to maintain this information confidentially, only sharing it subject to the highest degree of safeguarding available. This information has not been made public anywhere, either through the filing process or by any other means. The following information meets the definition of trade secret as articulated by S.C. Code Ann. § 39-8-20 and, therefore, is not subject to public disclosure pursuant to S.C. Code Ann. § 39-8-20 and § 30-4-40. If at any time the South Carolina 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.

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

With this filing we are introducing new optional endorsements to our Prevail Homeowners class plan. The new endorsements are listed below. An associated form filing will be submitted under separate cover.

Unit-Owners Coverage C Special Coverage
Special Personal Property Coverage
Building Additions And Alterations Increased Limit
Increased Amount of Insurance For Personal Property Located In A Self-Storage Facility
Coverage C Increased Special Limits of Liability
Structures Rented to Others Residence Premises
Additional Insured Student Living Away From the Residence Premises

We have also made various grammatical/punctuation/capitalization as well as material adjustments to our Rule Manual.

Attached please find the proposed rate and rule pages for this revision.

State:South Carolina

TOI/Sub-TOI:04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:SC Home Prevail - HICSE

Project Name/Number:SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Filing Company:

Hartford Insurance Company of the Southeast

Rate Information

Rate data applies to filing.

Filing Method:

Prior Approval

Rate Change Type:

Increase

Overall Percentage of Last Rate Revision:

0.000%

Effective Date of Last Rate Revision:

10/26/2023

Filing Method of Last Filing:

Prior Approval

SERFF Tracking Number of Last Filing:

HART-133344466

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Hartford Insurance Company of the Southeast	9.700%	9.100%	\$105,019	885	\$1,154,057	25.000%	-54.300%

State:

South Carolina

Filing Company:

Hartford Insurance Company of the Southeast

TOI/Sub-TOI:

04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:

SC Home Prevail - HICSE

Project Name/Number:

SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		Rate Pages - New	RateCapping,AdInsStudLivAwFromResPrem,BuilAdsAltIncrLim,CovCIncrSpeLimLiabFlatDollAmt,EQBuilAdsAlterIncrLim,EQStrucRentOthResPrem,IncrAmtOfInsurPersPrpLocatInASelf-StorFacil,SpecPersProp,StrucRentOthResPremProp,StrucRentOthResPremLiab,UnitOwnCovCSpecCov	New		4. Rate Pages - New v2.pdf
2		Rate Pages - Revised	Base Rate, Endorsement - Coverage F	Replacement	HART-133344466	5. Rate Pages - Revised v2.pdf
3		Rule Pages - New	304.1, 502.1, 527.1, 605.1, 876.1, END ROC -4	New		9. Rule Pages - New.pdf
4		Rule Pages - Revised	TOC-1-4, 305-400, 514.1, 515.1, 515.2, 805.1, 877.1, ROC 1-3, END ROC 1-3	Replacement	HART-133344466	10. Rule Pages - Revised.pdf
5		Rule Page - Withdrawn	877	Withdrawn	HART-133344466	12. Rule Page - Withdrawn.pdf

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Rate Capping

Consecutive Rate Cap Term Input		0	1	2	3	>=4
Policy Type	Lookup Ratio	Value	Value	Value	Value	Value
Building	0.000 - 0.799	1.000	1.000	1.000	1.000	1.000
Building	0.800 - 0.949	1.000	1.000	1.000	1.000	1.000
Building	0.950 - 1.049	1.000	1.000	1.000	1.000	1.000
Building	1.050 - 1.250	1.000	1.000	1.000	1.000	1.000
Building	1.251 - 9.999	1.250	1.250	1.250	1.250	1.000
Condo	0.000 - 0.799	1.000	1.000	1.000	1.000	1.000
Condo	0.800 - 0.949	1.000	1.000	1.000	1.000	1.000
Condo	0.950 - 1.049	1.000	1.000	1.000	1.000	1.000
Condo	1.050 - 1.250	1.000	1.000	1.000	1.000	1.000
Condo	1.251 - 9.999	1.250	1.250	1.250	1.250	1.000
Tenant	0.000 - 0.799	1.000	1.000	1.000	1.000	1.000
Tenant	0.800 - 0.949	1.000	1.000	1.000	1.000	1.000
Tenant	0.950 - 1.049	1.000	1.000	1.000	1.000	1.000
Tenant	1.050 - 1.250	1.000	1.000	1.000	1.000	1.000
Tenant	1.251 - 9.999	1.250	1.250	1.250	1.250	1.000

Hartford Insurance Company of the Southeast

South Carolina

Effective 2025-02-06

Additional Insured - Student Living Away From The Residence Premises

Type	Rate
StudentAway	64.00

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Building Additions And Alterations Increased Limit

Type	Rate
BuildingAdditionsAndAlterationsIncreasedLimit	3.00

Hartford Insurance Company of the Southeast

South Carolina

Effective 2025-02-06

Coverage C Increased Special Limits Of Liability Flat Dollar Amount

Class	Limit	Rate
ElecEquip	500	10.00
Firearms	100	3.00
Jewelry	1000	18.00
Money	100	6.00
Securities	100	4.00
Silverware	500	3.00

Hartford Insurance Company of the Southeast

South Carolina

Effective 2025-02-06

Earthquake - Building Additions And Alterations - Increased Limit

Policy Type	EQ Construction Type	Earthquake Territory	Masonry Veneer Exclusion	EQ Deductible	Rate
Tenant	Frame	00003	N	0.05	2.28
Tenant	Frame	00003	N	0.10	2.17
Tenant	Frame	00003	N	0.15	2.03
Tenant	Frame	00003	N	0.20	1.92
Tenant	Frame	00003	N	0.25	1.80
Tenant	Frame	00003	Y	0.05	0.36
Tenant	Frame	00003	Y	0.10	0.32
Tenant	Frame	00003	Y	0.15	0.28
Tenant	Frame	00003	Y	0.20	0.24
Tenant	Frame	00003	Y	0.25	0.20
Tenant	Frame	00004	N	0.05	1.05
Tenant	Frame	00004	N	0.10	1.00
Tenant	Frame	00004	N	0.15	0.93
Tenant	Frame	00004	N	0.20	0.88
Tenant	Frame	00004	N	0.25	0.83
Tenant	Frame	00004	Y	0.05	0.23
Tenant	Frame	00004	Y	0.10	0.20
Tenant	Frame	00004	Y	0.15	0.18
Tenant	Frame	00004	Y	0.20	0.15
Tenant	Frame	00004	Y	0.25	0.13
Tenant	Masonry	00003	N	0.05	2.28
Tenant	Masonry	00003	N	0.10	2.17
Tenant	Masonry	00003	N	0.15	2.03
Tenant	Masonry	00003	N	0.20	1.92
Tenant	Masonry	00003	N	0.25	1.80
Tenant	Masonry	00003	Y	0.05	2.28
Tenant	Masonry	00003	Y	0.10	2.17
Tenant	Masonry	00003	Y	0.15	2.03
Tenant	Masonry	00003	Y	0.20	1.92
Tenant	Masonry	00003	Y	0.25	1.80
Tenant	Masonry	00004	N	0.05	1.05
Tenant	Masonry	00004	N	0.10	1.00
Tenant	Masonry	00004	N	0.15	0.93
Tenant	Masonry	00004	N	0.20	0.88
Tenant	Masonry	00004	N	0.25	0.83
Tenant	Masonry	00004	Y	0.05	1.05
Tenant	Masonry	00004	Y	0.10	1.00
Tenant	Masonry	00004	Y	0.15	0.93
Tenant	Masonry	00004	Y	0.20	0.88
Tenant	Masonry	00004	Y	0.25	0.83
Tenant	Masonry/Veneer	00003	N	0.05	2.28
Tenant	Masonry/Veneer	00003	N	0.10	2.17
Tenant	Masonry/Veneer	00003	N	0.15	2.03
Tenant	Masonry/Veneer	00003	N	0.20	1.92
Tenant	Masonry/Veneer	00003	N	0.25	1.80
Tenant	Masonry/Veneer	00003	Y	0.05	0.36
Tenant	Masonry/Veneer	00003	Y	0.10	0.32
Tenant	Masonry/Veneer	00003	Y	0.15	0.28
Tenant	Masonry/Veneer	00003	Y	0.20	0.24
Tenant	Masonry/Veneer	00003	Y	0.25	0.20
Tenant	Masonry/Veneer	00004	N	0.05	1.05
Tenant	Masonry/Veneer	00004	N	0.10	1.00
Tenant	Masonry/Veneer	00004	N	0.15	0.93
Tenant	Masonry/Veneer	00004	N	0.20	0.88
Tenant	Masonry/Veneer	00004	N	0.25	0.83
Tenant	Masonry/Veneer	00004	Y	0.05	0.23
Tenant	Masonry/Veneer	00004	Y	0.10	0.20
Tenant	Masonry/Veneer	00004	Y	0.15	0.18
Tenant	Masonry/Veneer	00004	Y	0.20	0.15
Tenant	Masonry/Veneer	00004	Y	0.25	0.13

Hartford Insurance Company of the Southeast

South Carolina

Effective 2025-02-06

Earthquake - Building Additions And Alterations - Increased Limit

Policy Type	EQ Construction Type	Earthquake Territory	Masonry Veneer Exclusion	EQ Deductible	Rate
Tenant	Other	00003	N	0.05	2.28
Tenant	Other	00003	N	0.10	2.17
Tenant	Other	00003	N	0.15	2.03
Tenant	Other	00003	N	0.20	1.92
Tenant	Other	00003	N	0.25	1.80
Tenant	Other	00003	Y	0.05	2.28
Tenant	Other	00003	Y	0.10	2.17
Tenant	Other	00003	Y	0.15	2.03
Tenant	Other	00003	Y	0.20	1.92
Tenant	Other	00003	Y	0.25	1.80
Tenant	Other	00004	N	0.05	1.05
Tenant	Other	00004	N	0.10	1.00
Tenant	Other	00004	N	0.15	0.93
Tenant	Other	00004	N	0.20	0.88
Tenant	Other	00004	N	0.25	0.83
Tenant	Other	00004	Y	0.05	1.05
Tenant	Other	00004	Y	0.10	1.00
Tenant	Other	00004	Y	0.15	0.93
Tenant	Other	00004	Y	0.20	0.88
Tenant	Other	00004	Y	0.25	0.83
Tenant	Superior	00003	N	0.05	0.68
Tenant	Superior	00003	N	0.10	0.61
Tenant	Superior	00003	N	0.15	0.53
Tenant	Superior	00003	N	0.20	0.46
Tenant	Superior	00003	N	0.25	0.38
Tenant	Superior	00003	Y	0.05	0.68
Tenant	Superior	00003	Y	0.10	0.61
Tenant	Superior	00003	Y	0.15	0.53
Tenant	Superior	00003	Y	0.20	0.46
Tenant	Superior	00003	Y	0.25	0.38
Tenant	Superior	00004	N	0.05	0.39
Tenant	Superior	00004	N	0.10	0.35
Tenant	Superior	00004	N	0.15	0.30
Tenant	Superior	00004	N	0.20	0.26
Tenant	Superior	00004	N	0.25	0.22
Tenant	Superior	00004	Y	0.05	0.39
Tenant	Superior	00004	Y	0.10	0.35
Tenant	Superior	00004	Y	0.15	0.30
Tenant	Superior	00004	Y	0.20	0.26
Tenant	Superior	00004	Y	0.25	0.22

Hartford Insurance Company of the Southeast

South Carolina

Effective 2025-02-06

Earthquake - Structures Rented To Others - Residence Premises

Policy Type	EQ Construction Type	Earthquake Territory	Masonry Veneer Exclusion	EQ Deductible	Rate
Building	Frame	00003	N	0.05	2.28
Building	Frame	00003	N	0.10	2.17
Building	Frame	00003	N	0.15	2.03
Building	Frame	00003	N	0.20	1.92
Building	Frame	00003	N	0.25	1.80
Building	Frame	00003	Y	0.05	0.36
Building	Frame	00003	Y	0.10	0.32
Building	Frame	00003	Y	0.15	0.28
Building	Frame	00003	Y	0.20	0.24
Building	Frame	00003	Y	0.25	0.20
Building	Frame	00004	N	0.05	1.05
Building	Frame	00004	N	0.10	1.00
Building	Frame	00004	N	0.15	0.93
Building	Frame	00004	N	0.20	0.88
Building	Frame	00004	N	0.25	0.83
Building	Frame	00004	Y	0.05	0.23
Building	Frame	00004	Y	0.10	0.20
Building	Frame	00004	Y	0.15	0.18
Building	Frame	00004	Y	0.20	0.15
Building	Frame	00004	Y	0.25	0.13
Building	Masonry	00003	N	0.05	2.28
Building	Masonry	00003	N	0.10	2.17
Building	Masonry	00003	N	0.15	2.03
Building	Masonry	00003	N	0.20	1.92
Building	Masonry	00003	N	0.25	1.80
Building	Masonry	00003	Y	0.05	2.28
Building	Masonry	00003	Y	0.10	2.17
Building	Masonry	00003	Y	0.15	2.03
Building	Masonry	00003	Y	0.20	1.92
Building	Masonry	00003	Y	0.25	1.80
Building	Masonry	00004	N	0.05	1.05
Building	Masonry	00004	N	0.10	1.00
Building	Masonry	00004	N	0.15	0.93
Building	Masonry	00004	N	0.20	0.88
Building	Masonry	00004	N	0.25	0.83
Building	Masonry	00004	Y	0.05	1.05
Building	Masonry	00004	Y	0.10	1.00
Building	Masonry	00004	Y	0.15	0.93
Building	Masonry	00004	Y	0.20	0.88
Building	Masonry	00004	Y	0.25	0.83
Building	Masonry/Veneer	00003	N	0.05	2.28
Building	Masonry/Veneer	00003	N	0.10	2.17
Building	Masonry/Veneer	00003	N	0.15	2.03
Building	Masonry/Veneer	00003	N	0.20	1.92
Building	Masonry/Veneer	00003	N	0.25	1.80
Building	Masonry/Veneer	00003	Y	0.05	0.36
Building	Masonry/Veneer	00003	Y	0.10	0.32
Building	Masonry/Veneer	00003	Y	0.15	0.28
Building	Masonry/Veneer	00003	Y	0.20	0.24
Building	Masonry/Veneer	00003	Y	0.25	0.20
Building	Masonry/Veneer	00004	N	0.05	1.05
Building	Masonry/Veneer	00004	N	0.10	1.00
Building	Masonry/Veneer	00004	N	0.15	0.93
Building	Masonry/Veneer	00004	N	0.20	0.88
Building	Masonry/Veneer	00004	N	0.25	0.83
Building	Masonry/Veneer	00004	Y	0.05	0.23
Building	Masonry/Veneer	00004	Y	0.10	0.20
Building	Masonry/Veneer	00004	Y	0.15	0.18
Building	Masonry/Veneer	00004	Y	0.20	0.15
Building	Masonry/Veneer	00004	Y	0.25	0.13

Hartford Insurance Company of the Southeast

South Carolina

Effective 2025-02-06

Earthquake - Structures Rented To Others - Residence Premises

Policy Type	EQ Construction Type	Earthquake Territory	Masonry Veneer Exclusion	EQ Deductible	Rate
Building	Other	00003	N	0.05	2.28
Building	Other	00003	N	0.10	2.17
Building	Other	00003	N	0.15	2.03
Building	Other	00003	N	0.20	1.92
Building	Other	00003	N	0.25	1.80
Building	Other	00003	Y	0.05	2.28
Building	Other	00003	Y	0.10	2.17
Building	Other	00003	Y	0.15	2.03
Building	Other	00003	Y	0.20	1.92
Building	Other	00003	Y	0.25	1.80
Building	Other	00004	N	0.05	1.05
Building	Other	00004	N	0.10	1.00
Building	Other	00004	N	0.15	0.93
Building	Other	00004	N	0.20	0.88
Building	Other	00004	N	0.25	0.83
Building	Other	00004	Y	0.05	1.05
Building	Other	00004	Y	0.10	1.00
Building	Other	00004	Y	0.15	0.93
Building	Other	00004	Y	0.20	0.88
Building	Other	00004	Y	0.25	0.83
Building	Superior	00003	N	0.05	0.68
Building	Superior	00003	N	0.10	0.61
Building	Superior	00003	N	0.15	0.53
Building	Superior	00003	N	0.20	0.46
Building	Superior	00003	N	0.25	0.38
Building	Superior	00003	Y	0.05	0.68
Building	Superior	00003	Y	0.10	0.61
Building	Superior	00003	Y	0.15	0.53
Building	Superior	00003	Y	0.20	0.46
Building	Superior	00003	Y	0.25	0.38
Building	Superior	00004	N	0.05	0.39
Building	Superior	00004	N	0.10	0.35
Building	Superior	00004	N	0.15	0.30
Building	Superior	00004	N	0.20	0.26
Building	Superior	00004	N	0.25	0.22
Building	Superior	00004	Y	0.05	0.39
Building	Superior	00004	Y	0.10	0.35
Building	Superior	00004	Y	0.15	0.30
Building	Superior	00004	Y	0.20	0.26
Building	Superior	00004	Y	0.25	0.22

Hartford Insurance Company of the Southeast

South Carolina

Effective 2025-02-06

Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility

Type	Rate
StorageUnit	5.00

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Special Personal Property

Peril Group	PG1	PG2	PG3	PG4	PG5	PG6	PG7	PG8	PG9	PG10
Package Code	Value	Value	Value	Value	Value	Value	Value	Value	Value	Value
NA	1.400	1.400	0.000	1.400	1.400	1.400	1.400	1.400	1.400	1.400
P1	1.300	1.300	0.000	1.300	1.300	1.300	1.300	1.300	1.300	1.300

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Structures Rented To Others - Residence Premises Property

Type	Rate
OtherStructuresRentedToOthers - Property	4.00

Hartford Insurance Company of the Southeast

South Carolina

Effective 2025-02-06

Structures Rented To Others - Residence Premises Liability

Type	Rate
OtherStructuresRentedToOthers - Liability	13.00

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Unit Owners Coverage C - Special Coverage

Peril Group	PG1	PG2	PG3	PG4	PG5	PG6	PG7	PG8	PG9	PG10
Package Code	Value	Value	Value	Value	Value	Value	Value	Value	Value	Value
NA	1.050	1.050	0.000	1.050	1.050	1.050	1.050	1.050	1.050	1.050
P1	1.040	1.040	0.000	1.040	1.040	1.040	1.040	1.040	1.040	1.040

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Rate Capping

Consecutive Rate Cap Term Input		0	1	2	3	>=4
Policy Type	Lookup Ratio	Value	Value	Value	Value	Value
Building	0.000 - 0.799	1.000	1.000	1.000	1.000	1.000
Building	0.800 - 0.949	1.000	1.000	1.000	1.000	1.000
Building	0.950 - 1.049	1.000	1.000	1.000	1.000	1.000
Building	1.050 - 1.250	1.000	1.000	1.000	1.000	1.000
Building	1.251 - 9.999	1.000	1.250	1.250	1.250	1.000
Condo	0.000 - 0.799	1.000	1.000	1.000	1.000	1.000
Condo	0.800 - 0.949	1.000	1.000	1.000	1.000	1.000
Condo	0.950 - 1.049	1.000	1.000	1.000	1.000	1.000
Condo	1.050 - 1.250	1.000	1.000	1.000	1.000	1.000
Condo	1.251 - 9.999	1.000	1.250	1.250	1.250	1.000
Tenant	0.000 - 0.799	1.000	1.000	1.000	1.000	1.000
Tenant	0.800 - 0.949	1.000	1.000	1.000	1.000	1.000
Tenant	0.950 - 1.049	1.000	1.000	1.000	1.000	1.000
Tenant	1.050 - 1.250	1.000	1.000	1.000	1.000	1.000
Tenant	1.251 - 9.999	1.000	1.250	1.250	1.250	1.000

Hartford Insurance Company of the Southeast

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Additional Insured - Student Living Away From The Residence Premises

Type	Rate
StudentAway	64.00

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Building Additions And Alterations Increased Limit

Type	Rate
BuildingAdditionsAndAlterationsIncreasedLimit	3.00

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Coverage C Increased Special Limits Of Liability Flat Dollar Amount

Class	Limit	Rate
ElecEquip	500	10.00
Firearms	100	3.00
Jewelry	1000	18.00
Money	100	6.00
Securities	100	4.00
Silverware	500	3.00

Hartford Insurance Company of the Southeast

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Earthquake - Building Additions And Alterations - Increased Limit

Policy Type	EQ Construction Type	Earthquake Territory	Masonry Veneer Exclusion	EQ Deductible	Rate
Tenant	Frame	00003	N	0.05	2.28
Tenant	Frame	00003	N	0.10	2.17
Tenant	Frame	00003	N	0.15	2.03
Tenant	Frame	00003	N	0.20	1.92
Tenant	Frame	00003	N	0.25	1.80
Tenant	Frame	00003	Y	0.05	0.36
Tenant	Frame	00003	Y	0.10	0.32
Tenant	Frame	00003	Y	0.15	0.28
Tenant	Frame	00003	Y	0.20	0.24
Tenant	Frame	00003	Y	0.25	0.20
Tenant	Frame	00004	N	0.05	1.05
Tenant	Frame	00004	N	0.10	1.00
Tenant	Frame	00004	N	0.15	0.93
Tenant	Frame	00004	N	0.20	0.88
Tenant	Frame	00004	N	0.25	0.83
Tenant	Frame	00004	Y	0.05	0.23
Tenant	Frame	00004	Y	0.10	0.20
Tenant	Frame	00004	Y	0.15	0.18
Tenant	Frame	00004	Y	0.20	0.15
Tenant	Frame	00004	Y	0.25	0.13
Tenant	Masonry	00003	N	0.05	2.28
Tenant	Masonry	00003	N	0.10	2.17
Tenant	Masonry	00003	N	0.15	2.03
Tenant	Masonry	00003	N	0.20	1.92
Tenant	Masonry	00003	N	0.25	1.80
Tenant	Masonry	00003	Y	0.05	2.28
Tenant	Masonry	00003	Y	0.10	2.17
Tenant	Masonry	00003	Y	0.15	2.03
Tenant	Masonry	00003	Y	0.20	1.92
Tenant	Masonry	00003	Y	0.25	1.80
Tenant	Masonry	00004	N	0.05	1.05
Tenant	Masonry	00004	N	0.10	1.00
Tenant	Masonry	00004	N	0.15	0.93
Tenant	Masonry	00004	N	0.20	0.88
Tenant	Masonry	00004	N	0.25	0.83
Tenant	Masonry	00004	Y	0.05	1.05
Tenant	Masonry	00004	Y	0.10	1.00
Tenant	Masonry	00004	Y	0.15	0.93
Tenant	Masonry	00004	Y	0.20	0.88
Tenant	Masonry	00004	Y	0.25	0.83
Tenant	Masonry/Veneer	00003	N	0.05	2.28
Tenant	Masonry/Veneer	00003	N	0.10	2.17
Tenant	Masonry/Veneer	00003	N	0.15	2.03
Tenant	Masonry/Veneer	00003	N	0.20	1.92
Tenant	Masonry/Veneer	00003	N	0.25	1.80
Tenant	Masonry/Veneer	00003	Y	0.05	0.36
Tenant	Masonry/Veneer	00003	Y	0.10	0.32
Tenant	Masonry/Veneer	00003	Y	0.15	0.28
Tenant	Masonry/Veneer	00003	Y	0.20	0.24
Tenant	Masonry/Veneer	00003	Y	0.25	0.20
Tenant	Masonry/Veneer	00004	N	0.05	1.05
Tenant	Masonry/Veneer	00004	N	0.10	1.00
Tenant	Masonry/Veneer	00004	N	0.15	0.93
Tenant	Masonry/Veneer	00004	N	0.20	0.88
Tenant	Masonry/Veneer	00004	N	0.25	0.83
Tenant	Masonry/Veneer	00004	Y	0.05	0.23
Tenant	Masonry/Veneer	00004	Y	0.10	0.20
Tenant	Masonry/Veneer	00004	Y	0.15	0.18
Tenant	Masonry/Veneer	00004	Y	0.20	0.15
Tenant	Masonry/Veneer	00004	Y	0.25	0.13

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Earthquake - Building Additions And Alterations - Increased Limit

Policy Type	EQ Construction Type	Earthquake Territory	Masonry Veneer Exclusion	EQ Deductible	Rate
Tenant	Other	00003	N	0.05	2.28
Tenant	Other	00003	N	0.10	2.17
Tenant	Other	00003	N	0.15	2.03
Tenant	Other	00003	N	0.20	1.92
Tenant	Other	00003	N	0.25	1.80
Tenant	Other	00003	Y	0.05	2.28
Tenant	Other	00003	Y	0.10	2.17
Tenant	Other	00003	Y	0.15	2.03
Tenant	Other	00003	Y	0.20	1.92
Tenant	Other	00003	Y	0.25	1.80
Tenant	Other	00004	N	0.05	1.05
Tenant	Other	00004	N	0.10	1.00
Tenant	Other	00004	N	0.15	0.93
Tenant	Other	00004	N	0.20	0.88
Tenant	Other	00004	N	0.25	0.83
Tenant	Other	00004	Y	0.05	1.05
Tenant	Other	00004	Y	0.10	1.00
Tenant	Other	00004	Y	0.15	0.93
Tenant	Other	00004	Y	0.20	0.88
Tenant	Other	00004	Y	0.25	0.83
Tenant	Superior	00003	N	0.05	0.68
Tenant	Superior	00003	N	0.10	0.61
Tenant	Superior	00003	N	0.15	0.53
Tenant	Superior	00003	N	0.20	0.46
Tenant	Superior	00003	N	0.25	0.38
Tenant	Superior	00003	Y	0.05	0.68
Tenant	Superior	00003	Y	0.10	0.61
Tenant	Superior	00003	Y	0.15	0.53
Tenant	Superior	00003	Y	0.20	0.46
Tenant	Superior	00003	Y	0.25	0.38
Tenant	Superior	00004	N	0.05	0.39
Tenant	Superior	00004	N	0.10	0.35
Tenant	Superior	00004	N	0.15	0.30
Tenant	Superior	00004	N	0.20	0.26
Tenant	Superior	00004	N	0.25	0.22
Tenant	Superior	00004	Y	0.05	0.39
Tenant	Superior	00004	Y	0.10	0.35
Tenant	Superior	00004	Y	0.15	0.30
Tenant	Superior	00004	Y	0.20	0.26
Tenant	Superior	00004	Y	0.25	0.22

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Earthquake - Structures Rented To Others - Residence Premises

Policy Type	EQ Construction Type	Earthquake Territory	Masonry Veneer Exclusion	EQ Deductible	Rate
Building	Frame	00003	N	0.05	2.28
Building	Frame	00003	N	0.10	2.17
Building	Frame	00003	N	0.15	2.03
Building	Frame	00003	N	0.20	1.92
Building	Frame	00003	N	0.25	1.80
Building	Frame	00003	Y	0.05	0.36
Building	Frame	00003	Y	0.10	0.32
Building	Frame	00003	Y	0.15	0.28
Building	Frame	00003	Y	0.20	0.24
Building	Frame	00003	Y	0.25	0.20
Building	Frame	00004	N	0.05	1.05
Building	Frame	00004	N	0.10	1.00
Building	Frame	00004	N	0.15	0.93
Building	Frame	00004	N	0.20	0.88
Building	Frame	00004	N	0.25	0.83
Building	Frame	00004	Y	0.05	0.23
Building	Frame	00004	Y	0.10	0.20
Building	Frame	00004	Y	0.15	0.18
Building	Frame	00004	Y	0.20	0.15
Building	Frame	00004	Y	0.25	0.13
Building	Masonry	00003	N	0.05	2.28
Building	Masonry	00003	N	0.10	2.17
Building	Masonry	00003	N	0.15	2.03
Building	Masonry	00003	N	0.20	1.92
Building	Masonry	00003	N	0.25	1.80
Building	Masonry	00003	Y	0.05	2.28
Building	Masonry	00003	Y	0.10	2.17
Building	Masonry	00003	Y	0.15	2.03
Building	Masonry	00003	Y	0.20	1.92
Building	Masonry	00003	Y	0.25	1.80
Building	Masonry	00004	N	0.05	1.05
Building	Masonry	00004	N	0.10	1.00
Building	Masonry	00004	N	0.15	0.93
Building	Masonry	00004	N	0.20	0.88
Building	Masonry	00004	N	0.25	0.83
Building	Masonry	00004	Y	0.05	1.05
Building	Masonry	00004	Y	0.10	1.00
Building	Masonry	00004	Y	0.15	0.93
Building	Masonry	00004	Y	0.20	0.88
Building	Masonry	00004	Y	0.25	0.83
Building	Masonry/Veneer	00003	N	0.05	2.28
Building	Masonry/Veneer	00003	N	0.10	2.17
Building	Masonry/Veneer	00003	N	0.15	2.03
Building	Masonry/Veneer	00003	N	0.20	1.92
Building	Masonry/Veneer	00003	N	0.25	1.80
Building	Masonry/Veneer	00003	Y	0.05	0.36
Building	Masonry/Veneer	00003	Y	0.10	0.32
Building	Masonry/Veneer	00003	Y	0.15	0.28
Building	Masonry/Veneer	00003	Y	0.20	0.24
Building	Masonry/Veneer	00003	Y	0.25	0.20
Building	Masonry/Veneer	00004	N	0.05	1.05
Building	Masonry/Veneer	00004	N	0.10	1.00
Building	Masonry/Veneer	00004	N	0.15	0.93
Building	Masonry/Veneer	00004	N	0.20	0.88
Building	Masonry/Veneer	00004	N	0.25	0.83
Building	Masonry/Veneer	00004	Y	0.05	0.23
Building	Masonry/Veneer	00004	Y	0.10	0.20
Building	Masonry/Veneer	00004	Y	0.15	0.18
Building	Masonry/Veneer	00004	Y	0.20	0.15
Building	Masonry/Veneer	00004	Y	0.25	0.13

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Earthquake - Structures Rented To Others - Residence Premises

Policy Type	EQ Construction Type	Earthquake Territory	Masonry Veneer Exclusion	EQ Deductible	Rate
Building	Other	00003	N	0.05	2.28
Building	Other	00003	N	0.10	2.17
Building	Other	00003	N	0.15	2.03
Building	Other	00003	N	0.20	1.92
Building	Other	00003	N	0.25	1.80
Building	Other	00003	Y	0.05	2.28
Building	Other	00003	Y	0.10	2.17
Building	Other	00003	Y	0.15	2.03
Building	Other	00003	Y	0.20	1.92
Building	Other	00003	Y	0.25	1.80
Building	Other	00004	N	0.05	1.05
Building	Other	00004	N	0.10	1.00
Building	Other	00004	N	0.15	0.93
Building	Other	00004	N	0.20	0.88
Building	Other	00004	N	0.25	0.83
Building	Other	00004	Y	0.05	1.05
Building	Other	00004	Y	0.10	1.00
Building	Other	00004	Y	0.15	0.93
Building	Other	00004	Y	0.20	0.88
Building	Other	00004	Y	0.25	0.83
Building	Superior	00003	N	0.05	0.68
Building	Superior	00003	N	0.10	0.61
Building	Superior	00003	N	0.15	0.53
Building	Superior	00003	N	0.20	0.46
Building	Superior	00003	N	0.25	0.38
Building	Superior	00003	Y	0.05	0.68
Building	Superior	00003	Y	0.10	0.61
Building	Superior	00003	Y	0.15	0.53
Building	Superior	00003	Y	0.20	0.46
Building	Superior	00003	Y	0.25	0.38
Building	Superior	00004	N	0.05	0.39
Building	Superior	00004	N	0.10	0.35
Building	Superior	00004	N	0.15	0.30
Building	Superior	00004	N	0.20	0.26
Building	Superior	00004	N	0.25	0.22
Building	Superior	00004	Y	0.05	0.39
Building	Superior	00004	Y	0.10	0.35
Building	Superior	00004	Y	0.15	0.30
Building	Superior	00004	Y	0.20	0.26
Building	Superior	00004	Y	0.25	0.22

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Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility

Type	Rate
StorageUnit	5.00

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Special Personal Property

Peril Group	PG1	PG2	PG3	PG4	PG5	PG6	PG7	PG8	PG9	PG10
Package Code	Value	Value	Value	Value	Value	Value	Value	Value	Value	Value
NA	1.400	1.400	0.000	1.400	1.400	1.400	1.400	1.400	1.400	1.400
P1	1.300	1.300	0.000	1.300	1.300	1.300	1.300	1.300	1.300	1.300

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Structures Rented To Others - Residence Premises Property

Type	Rate
OtherStructuresRentedToOthers - Property	4.00

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Structures Rented To Others - Residence Premises Liability

Type	Rate
OtherStructuresRentedToOthers - Liability	13.00

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Unit Owners Coverage C - Special Coverage

Peril Group	PG1	PG2	PG3	PG4	PG5	PG6	PG7	PG8	PG9	PG10
Package Code	Value	Value	Value	Value	Value	Value	Value	Value	Value	Value
NA	1.050	1.050	0.000	1.050	1.050	1.050	1.050	1.050	1.050	1.050
P1	1.040	1.040	0.000	1.040	1.040	1.040	1.040	1.040	1.040	1.040

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Base Rate

Peril Group Policy Form	PG1 Rate	PG2 Rate	PG3 Rate	PG4 Rate	PG5 Rate	PG6 Rate	PG7 Rate	PG8 Rate	PG9 Rate	PG10 Rate
HO3	518.39	9.60	54.39	16.30	189.51	79.35	308.95	222.67	38.09	1118.20
HO4	36.02	1.92	20.68	26.42	10.88	16.22	2.01	1.50	3.22	83.63
HO6	31.57	2.29	18.84	14.77	149.18	87.02	10.86	27.41	13.18	406.15
RP3	518.39	9.60	0.00	16.30	189.51	79.35	308.95	222.67	38.09	1118.20

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Endorsement - Coverage F

Medical Limit	1000	2000	3000	4000	5000	10000
Coverage	Rate	Rate	Rate	Rate	Rate	Rate
GolfCart	0.00	1.00	2.00	3.00	4.00	5.00
OtherStructuresRentedToOthers	0.00	1.00	2.00	3.00	4.00	9.00
StudentAway	0.00	1.00	2.00	3.00	4.00	9.00
Trust	0.00	1.00	2.00	3.00	4.00	5.00

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Effective 2025-02-06
Base Rate

Peril Group Policy Form	PG1 Rate	PG2 Rate	PG3 Rate	PG4 Rate	PG5 Rate	PG6 Rate	PG7 Rate	PG8 Rate	PG9 Rate	PG10 Rate
HO3	518.39	9.60	54.39	16.30	189.51	79.35	308.95	222.67	38.09	1118.20
HO4	39.17	2.09	22.64	29.04	11.92	17.71	2.23	1.66	3.53	91.57
HO6	37.03	2.69	22.08	17.31	175.16	102.04	12.72	32.13	15.51	475.54
RP3	518.39	9.60	0.00	16.30	189.51	79.35	308.95	222.67	38.09	1118.20

Hartford Insurance Company of the Southeast

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Effective 2025-02-06
Endorsement - Coverage F

Medical Limit	1000	2000	3000	4000	5000	10000
Coverage	Rate	Rate	Rate	Rate	Rate	Rate
GolfCart	0.00	1.00	2.00	3.00	4.00	5.00
OtherStructuresRentedToOthers	0.00	1.00	2.00	3.00	4.00	9.00
StudentAway	0.00	1.00	2.00	3.00	4.00	9.00
Trust	0.00	1.00	2.00	3.00	4.00	5.00

★ 304. SPECIAL PERSONAL PROPERTY COVERAGE HO 00 04 AND HO 00 06**A. Coverage Description****1. Coverage C – Personal Property under Forms**

HO 00 04 and HO 00 06 is insured against perils named in the form. The policy may be endorsed to insure Coverage C against additional risks of physical loss subject to certain exclusions.

2. This option may only be used when:

- a. For Form HO 00 04, the apartment, dwelling or cooperative unit rented to the insured is not rented or sublet to another; or
- b. For Form HO 00 06, the condominium or cooperative unit is owner occupied and not rented to others.

B. Premium Computation

Refer to the Endorsement Rate Order of Calculation section.

C. Endorsement

1. Use Special Personal Property Coverage Endorsement HO 05 24 for use with HO 00 04 only.
2. Use Unit-Owners – Coverage C – Special Coverage Endorsement HO 17 31 for use with HO 00 06 only.

★502. BUILDING ADDITIONS AND ALTERATIONS – INCREASED LIMIT – HO 00 04**A. Coverage C Increase**

The limit of liability of 10% of Coverage C may be increased.

B. Premium Computation

Refer to the Endorsement Rate Order of Calculation section.

C. Endorsement

Use Building Additions and Alterations Increased Limit Form HO 00 04 Endorsement HO 04 51.

★527. STUDENT AWAY FROM HOME**A. Introduction**

The policy provides coverage for a full-time student, who was a resident of the named insured's household before moving out to attend school and is under the age of:

1. 24 and a relative of the named insured; or
2. 21 and in the care of the named insured or a resident relative.

B. Coverage Description

The policy may be endorsed to provide coverage for other types of students who were residents of the named insured's household before moving out to attend school. For example, part-time students or students 24 or older.

C. Premium Determination

Refer to the Endorsement Rate Order of Calculation section.

D. Endorsement

Use Additional Insured – Student Living Away From The Residence Premises Endorsement HN 05 28.

Rule does not apply to policies endorsed with HN 06 89 The Hartford Rental Property Protection Plus.

★605. OTHER STRUCTURES RENTED TO OTHERS – RESIDENCE PREMISES**A. Coverage Description**

1. The policy may be endorsed to provide coverage when a structure on the residence premises is rented to others for dwelling purposes.
2. Refer to Rule 514.A.2. for rating Section I Coverage.

B. Premium

Refer to the Endorsement Rate Order of Calculation section.

C. Endorsement

Use Structures Rented To Others – Residence Premises Endorsement HO 04 40.

Rule does not apply to policies endorsed with HN 06 89 The Hartford Rental Property Protection Plus.

★876. RENEWAL RATE CAPPING PREMIUM MODIFICATION**A. Introduction**

Renewal Rate Capping may apply to limit rate adjustments made to one or more rating variables, coverages, and endorsements. Capping may occur whether the rate is increasing or decreasing from one policy term to the next.

B. Premium Determination

1. Carry over the Expiring Premium for rating variables, coverages and endorsements from the expiring term effective date. If a Policy Rate Cap Factor applied as part of the rates and rules from the Expiring Premium, include the same Policy Rate Cap Factor in this step.
2. Calculate the Renewal Premium Unadjusted for Exposures for rating variables, coverages, and endorsements by using the expiring term exposures and the new rates associated to forthcoming renewal, rounded to the nearest dollar. Do not include a Policy Rate Cap Factor in the calculation of this step.
3. Calculate the Premium Change Lookup Ratio by dividing the Renewal Premium Unadjusted for Exposures by the Expiring Premium, rounded to three decimal places.
4. Determine the applicable Capping Modification Factor from the Rate Capping Table based on the Premium Change Lookup Ratio, policy form, and number of renewal terms consecutively capped.
5. If the Capping Modification Factor is 1.00, then capping will not apply to the renewal term. Otherwise, calculate the Policy Rate Cap Factor by dividing the Expiring Premium by the Renewal Premium Unadjusted for Exposures and multiplying the result by the Capping Modification Factor. Round to three decimal places.
6. Calculate the renewal premium for rating variables, coverages and endorsements by using the new exposures and rates as of the forthcoming renewal term effective date, rounded to the nearest dollar. Include the Policy Rate Cap Factor from C.5 in the calculation of this step.

C. Exceptions

1. The Policy Rate Cap Factor will not be recalculated for mid-term changes to rating variables, coverages or endorsements. Mid-term changes will utilize the same Policy Rate Cap Factor determined at the onset of the applicable renewal term.
2. The Renewal Rate Capping Premium Modification rule does not apply to:
 - a. Policy Expense Fee;
 - b. Equipment Breakdown Coverage; or
 - c. Any state-specific surcharges, taxes or fees.

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CLASS PLAN RATE ORDER OF CALCULATION**ENDORSEMENT RATE ORDER OF CALCULATION**

★305-400 RESERVED FOR FUTURE USE

514. OTHER STRUCTURES**★A. On-Premises Structures****1. Coverage B – Increased Limits**

The limit of liability for Coverage B may be increased. Refer to the Class Plan Rate Order of Calculation section.

2. Structure on the Residence Premises Rented to Others

- a. Refer to the Endorsement Rate Order of Calculation section to calculate additional premium.
- b. Use Structures Rented to Others – Residence Premises Endorsement HO 04 40.

515. PERSONAL PROPERTY**A. Increased Limit**

1. The limit of liability for Coverage C may be increased.
2. Refer to the Class Plan Rate Order of Calculation section.

B. Reduction In Limit

1. The limit of liability for Coverage C may be reduced in accordance with Rule 101.C.
2. Refer to the Class Plan Rate Order of Calculation section.

C. Refrigerated Personal Property

1. The policy may be endorsed to provide a specified amount of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of \$100 applies.
3. Refer to the Endorsement Rate Order of Calculation section.
4. Use Refrigerated Property Coverage Endorsement HW 04 15.
5. Coverage is not available for policies endorsed with HN 06 89 The Hartford Rental Property Protection Plus.

★D. Increased Special Limits of Liability

1. The Special Limits of Liability in the policy form for the categories of property noted in the following table may be increased to the maximum limits shown:

Personal Property	Limit in Form	Maximum Limit Allowed
1. Jewelry, Watches, and Furs	\$1,500	\$6,500*
2. Money	\$200	\$1,000
3. Securities	\$1,500	\$3,000
4. Silverware, Goldware, and Pewterware	\$2,500	\$10,000**
5. Firearms	\$2,500	\$6,500***
6. Portable Electronic Equipment	\$1,500	\$6,000**
* Not exceeding \$1,000 for any one article		
** Increase must be in increments of \$500		
*** Increase must be in increments of \$100		

2. Refer to the Endorsement Rate Order of Calculation section for premium charges.
3. Use Coverage C Increased Special Limits Of Liability Endorsement HO 04 65 – for all forms except as noted in Paragraph 4.

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4. Use Coverage C Increased Special Limits Of Liability Endorsement HO 04 66 for Form HO 00 05, Form HO 00 04 with Endorsement HO 05 24 and Form HO 00 06 with Endorsement HO 17 31.
5. Coverage is not available for policies endorsed with HN 06 89 The Hartford Rental Property Protection Plus.

★E. Increased Limit – Self-storage Facilities

1. Coverage for personal property located in self-storage facilities is limited in the policy form to 10% of Coverage C, or \$1,000, whichever is greater. This limit may be increased.
2. Charge the additional company rate per \$1,000.
3. Refer to the Endorsement Rate Order of Calculation section for premium.
4. Use Increased Amount Of Insurance For Personal Property Located In A Self-storage Facility Endorsement HO 06 14.
5. Coverage is not available for policies endorsed with HN 06 89 The Hartford Rental Property Protection Plus.

805. THE HARTFORD RENTAL PROPERTY PROTECTION PLUS – FORM HO 00 03**A. Introduction**

When The Hartford Rental Property Protection Plus Endorsement HN 06 89 is attached, a Homeowners policy may be used to cover a non-owner occupied one, two, three or four family dwelling used exclusively as a private residence.

B. Coverage Description

1. Coverage B – Other Structures and Coverage C – Personal Property are not required, but may be selected as optional coverages.
- ★2. Coverage E – Personal Liability and Coverage F – Medical Payments to Others do not apply.
- ★3. Certain optional endorsements are not permitted in conjunction with The Hartford Rental Property Protection Plus. Refer to the applicable rules in this manual for each coverage.

C. Optional Premises Liability, Medical Payments to Others, and Personal Injury Coverage

1. Optional Section II coverages of Premises Liability, Premises Medical Payments to Others, and Premises Personal Injury Coverage (Aggregate Limit of Liability) may be selected for an additional premium.
2. Refer to the Endorsement Rate Order of Calculation section for premium.

D. Premium

Refer to the Class Plan Rate Order of Calculation section. Policies endorsed with The Hartford Rental Property Protection Plus are rated by using the factors assigned to the “RP3” policy form. PG3 premium does not apply.

E. Endorsement

Use The Hartford Rental Property Protection Plus Endorsement HN 06 89.

★877. RESERVED FOR FUTURE USE

CLASS PLAN RATE ORDER OF CALCULATION

Rating Step (For Each Applicable Peril)		Policy Form			
		HO3	HO4	HO6	RP3
Base Rate		✓	✓	✓	✓
Policy Form	x	✓	✓	✓	✓
Territory (CBG)	x	✓	✓	✓	✓
Grid Territory ID	x	✓	✓	✓	✓
Protection Class	x	✓	✓	✓	✓
Distance to Coast	x	✓	✓	✓	✓
Market Tier Factor	x	✓	✓	✓	✓
Underwriting Tier Factor	x	✓	✓	✓	✓
Coverage A	x	✓		✓	✓
Coverage B	x	✓			✓
Coverage C	x	✓	✓	✓	✓
Coverage D	x	✓	✓	✓	✓
Coverage E	x	✓	✓	✓	
HIG Loss Experience Rating Factor	x	✓	✓	✓	✓
Age of Dwelling / Coverage A	x	✓			✓
Amount of Insurance per Square Foot	x	✓			✓
Construction Type	x	✓			✓
Foundation Type	x	✓			✓
Age of Dwelling	x	✓			✓
Year of Construction	x	✓			✓
Primary Residence / Months Unoccupied	x	✓	✓	✓	
Secondary Heating System Type	x	✓			✓
Number of Families	x	✓			✓
Square Footage	x	✓			✓
Number of Stories / Number of Bathrooms	x	✓			✓
Roof Symbol	x	✓			✓
AARP Membership Status / Tenure	x	✓	✓	✓	✓
Account Credit	x	✓	✓	✓	
Fire Protective Devices: Alarm	x	✓	✓	✓	✓
Protective Devices: Alarm & Gated/Monitored Community*	x	✓	✓	✓	✓
All Peril Deductible	x	✓	✓	✓	✓
Wind/Hail Deductible	x	✓			✓
Windstorm Mitigation Discount (see sub-routine)	x	✓			✓
Age of Named Insured	x	✓	✓	✓	✓
Number of Occupants	x	✓	✓	✓	
Square Feet per Occupant	x	✓			
Dog Ownership	x	✓	✓	✓	
Presence of a Pool	x	✓			
Additional Limits - Coverage A	x	✓			✓
Limited Loss Settlement - Roof	x	✓			✓
Windstorm or Hail Exclusion	x	✓	✓	✓	✓
Interim Base Peril Premium (round each peril premium to whole dollar)	=	✓	✓	✓	✓

CLASS PLAN RATE ORDER OF CALCULATION

Minimum Premium		Policy Form			
Rating Step		HO3	HO4	HO6	RP3
★ Rate Capping	x	✓	✓	✓	✓
Adjusted Base Peril Premium (round each peril premium to whole dollar)	=	✓	✓	✓	✓
Minimum Premium Adjustment	+	✓	✓	✓	✓
Final Peril Premium	=	✓	✓	✓	✓

Fixed Expenses & Premium Bearing Endorsements		Policy Form			
Rating Step		HO3	HO4	HO6	RP3
Fixed Expense Load	+	✓	✓	✓	✓
Premium Bearing Endorsements (round each endorsement premium to whole dollar)	+	✓	✓	✓	✓
Total Policy Premium	=	✓	✓	✓	✓

Operation Key: "+" = Additive, "x" = Multiplicative

*Gated And Monitored Community "Y" does not apply to RP3.

CLASS PLAN RATE ORDER OF CALCULATION - SUB-ROUTINES:

HIG Loss Experience		Policy Form			
Steps (For Each Applicable Peril)		HO3	HO4	HO6	RP3
Loss Experience - Months Since Most Recent Non-CAT HIG Loss		✓	✓	✓	✓
Loss Experience - Number of CAT HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Fire HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Lightning HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Water Non-Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Water Non-Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Water Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Water Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Wind HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Wind HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Hail HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Theft HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Theft HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Other HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Liability HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Liability HIG Losses	x	✓	✓	✓	✓
Loss Experience - Total Number of Non-CAT HIG Losses	x	✓	✓	✓	✓
HIG Loss Experience Rating Factor	=	✓	✓	✓	✓

Windstorm Mitigation Credit Sub-routine

Windstorm Mitigation Credit	
Steps	
Windstorm Mitigation Roof Shape Credit	
Windstorm Mitigation Roof Cover Credit	+
Windstorm Mitigation Roof Deck Attachment Credit	+
Windstorm Mitigation Roof To Wall Connection Credit	+
Windstorm Mitigation Glass Opening Protection Credit	+
Windstorm Mitigation Shutter Opening Protection Credit	+
Windstorm Mitigation Secondary Water Resistance Credit	+
Windstorm Mitigation Door Strength Credit	+
Combined Wind Mitigation Credits (round to 2 decimals)	
	(-)1.00
Windstorm Mitigation factor	

ENDORSEMENTS RATE ORDER OF CALCULATION**★Additional Insured - Student Living Away From The Residence Premises****N/A for RP3**

Step	Calculation
Additional Insured - Student Living Away From The Residence Premises (Rate)	
Endorsement - Coverage E	x
Endorsement - Coverage F: Student Away (Rate)	+
Rate Capping	x
	Interim Premium
Number of Students Away	x
	Final Premium

★Building Additions And Alterations - Increased Limit**HO4 only**

Note: Limit refers to coverage amount selected;

Increased Limit refers to coverage amount selected minus the base limit automatically included;

Step	Calculation
(Building Additions And Alterations Limit - 10% of Cov C) / \$1,000	(Buildings Additions And Alterations Increased Limit)
Building Additions And Alterations Increased Limit (Rate)	x
Rate Capping	x
	Total Premium

★Coverage C Increased Special Limits Of Liability**N/A for RP3**

Coverage C Increased Special Limits Of Liability Flat Dollar amount

Coverage C Increased Special Limits Of Liability # of unit increases

	x
Rate Capping	x
	Total Premium

Coverage F Increased Medical Payments**N/A for RP3**

Coverage F Increased Medical Payments (Flat Fee)

★Rate Capping	x
	Total Premium

Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit**N/A for RP3**

Credit Card (Flat Fee)

★Rate Capping	x
	Total Premium

Debris Removal (N/A for PG3)**Available for all Policy Forms**

Step	For Each Applicable Peril
Final Peril Premium	
Debris Removal (Factor)	x
	Peril Premium
	Total Premium = sum of all applicable Peril premiums

Earthquake**Available for all Policy Forms**

Note: Limit refers to coverage amount selected;

Increased Limit refers to coverage amount selected minus the base limit automatically included;

See notes by form for each step.

Step 1	Coverage A
Coverage A* / 1000	
Earthquake - Coverage A (rate per \$1K)	x
	Earthquake Coverage A Premium

*HO 00 03 - Limit
HO 00 04 - N/A
HO 00 06 - Limit

Step 2	Coverage B
Coverage B* / 1000	
Earthquake - Coverage B (rate per \$1K)	x
	Earthquake Coverage B Premium

* HO 00 03 - Increased Limit
HO 00 04 - N/A
HO 00 06 - N/A

Step 3	Coverage C
Coverage C* / 1000	
Earthquake - Coverage C (rate per \$1K)	x
	Earthquake Coverage C Premium

* HO 00 03 - Increased Limit
HO 00 04 - Limit
HO 00 06 - Limit

Step 4	Coverage D
Coverage D* / 1000	
Earthquake - Coverage D (rate per \$1K)	x
	Earthquake Coverage D Premium

* HO 00 03 - Increased Limit
HO 00 04 - Increased Limit
HO 00 06 - Increased Limit

Step 5	Ordinance or Law
Ordinance or Law* / 1000	
Earthquake - Ordinance or Law (rate per \$1K)	x
	Earthquake Ordinance & Law Premium

* HO 00 03 - Increased Limit
HO 00 04 - Increased Limit
HO 00 06 - Increased Limit

★Step 6	Buildings, Additions and Alterations Increased Limit
Building Additions And Alterations - Increased Limit* / 1000	
Earthquake - Building Additions And Alterations - Increased Limit (rate per \$1K)	x
	Earthquake Buildings, Additions and Alterations Premium

HO 00 03 - N/A
* HO 00 04 - Increased Limit
HO 00 06 - N/A

★Step 7	Structures Rented To Others - Residence Premises
Structures Rented To Others - Residence Premises* / 1000	
Earthquake - Structures Rented To Others - Residence Premises (rate per \$1K)	x
	Earthquake Structures Rented To Others - Residence Premises

* HO 00 03 - Increased Limit
HO 00 04 - N/A
HO 00 06 - N/A

★Sum of Steps 1-7 premiums	+
★Rate Capping	x
	Total Premium

ENDORSEMENTS RATE ORDER OF CALCULATION

Easy Living Upgrade: Universal Design		N/A for HO4
Easy Living Upgrade (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Enhanced Package Base / Premium Package Base / Ultra Package Base		N/A for RP3
Package Base (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Equipment Breakdown Coverage		Available for all Policy Forms
Equipment Breakdown (Flat Fee)		
Golf Cart Coverage		N/A for RP3
Step	Calculation	
Golf Cart (Rate)		
Endorsement - Coverage E	x	
Endorsement - Coverage F: Golf Cart (Rate)	+	
★Rate Capping	x	
	Total Premium	
Green Rebuilding (N/A for PG3)		Available for all Policy Forms
Step	For Each Applicable Peril	
Final Peril Premium		
Green Rebuilding (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
Identity Fraud Expense Coverage		N/A for RP3
Identity Fraud (Flat Fee)		
★Rate Capping	x	
	Total Premium	
★Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility		N/A for RP3
Note: Limit refers to coverage amount selected;		
Increased Limit refers to coverage amount selected minus the base limit automatically included;		
Step	Calculation	
Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility Limit / \$1,000	(Increased Storage Unit Limit)	
Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility (Rate)	x	
Rate Capping	x	
	Total Premium	
Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage		Available for all Policy Forms
Limited Fungi (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Optional Premises Liability		RP3 only
Optional Premises Liability (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Ordinance Or Law – Increased Amount Of Coverage (Building Forms) (N/A for PG3)		N/A for HO4 & HO6
Step	For Each Applicable Peril	
Final Peril Premium		
Ordinance or Law Building Forms (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
Ordinance Or Law – Increased Amount Of Coverage (Non-Building Forms) (N/A for PG3)		HO4 & HO6 only
Note: Increased Limit refers to coverage amount selected minus the base limit automatically included;		
See notes by form below.		
Step	For Each Applicable Peril	
Base Rate by Peril		
Territory (CBG)	x	
Coverage C - Additional Limits	x	
Protection Class	x	
	Rate per \$1,000	
	Total Rate per \$1,000 = sum of all applicable Peril rates per \$1,000	
Ordinance or Law* / \$1,000	x	* HO 00 04 - Increased Limit
Ordinance or Law Non-Building Forms (Factor)	x	HO 00 06 - Increased Limit
★Rate Capping	x	
	Total Premium	

ENDORSEMENTS RATE ORDER OF CALCULATION

Personal Injury Coverage (Aggregate Limit Of Liability)		N/A for RP3
Step	Calculation	
Personal Injury Aggregate Limit (Rate)		
Endorsement - Coverage E	x	
★Rate Capping	x	
	Total Premium	
Personal Property Replacement Cost Loss Settlement (N/A for PG3)		Available for all Policy Forms
Step	For Each Applicable Peril	
Final Peril Premium		
Personal Property Replacement Cost (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
Refrigerated Property Coverage		N/A for RP3
Refrigerated Personal Property (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises (N/A for PG3)		N/A for HO4 & HO6
Step	For Each Applicable Peril	
Final Peril Premium		
Replacement Cost Loss Settlement for Non-Building (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
Roof Replacement Upgrade: Wind/Hail Resistance (N/A for PG3)		N/A for HO4 & HO6
Step	For Each Applicable Peril	
Final Peril Premium		
Roof Replacement Upgrade (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
★Scheduled Personal Property and Scheduled Personal Property (With Agreed Value Loss Settlement)		N/A for RP3
Scheduled Personal Property / \$100		
Scheduled Personal Property (Rate per \$100)	x	
Rate Capping	x	
	Total Premium	
Special Computer Coverage		N/A for RP3
Special Computer (Flat Fee)		
★Rate Capping	x	
	Total Premium	
★Special Personal Property Coverage (N/A for PG3)		HO4 only
Step	For Each Applicable Peril	
Adjusted Base Peril Premium		
Special Personal Property (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
★Structures Rented To Others - Residence Premises		N/A for RP3
Step 1	Structures Rented To Others - Residence Premises Property	
Structures Rented To Others - Residence Premises Property (Rate)		
(Structures Rented To Others - Residence Premises Limit) / \$1,000	x	
	Interim Property Premium	
Step 2	Structures Rented To Others - Residence Premises Liability	
Structures Rented To Others - Residence Premises Liability (Rate)		
Endorsement - Coverage E	x	
	Interim Liability Premium	
Step 3	Calculation	
Endorsement - Coverage F: Other Structures Rented to Others (Rate)		
Interim Property Premium	+	
Interim Liability Premium	+	
Rate Capping	x	
	Total Premium	
Supplemental Loss Assessment Coverage		Available for all Policy Forms
Loss Assessment (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Supplemental Loss Assessment Coverage (Additional Locations)		Available for all Policy Forms
Loss Assessment Additional Locations (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Trust		N/A for HO4
Step	Calculation	
Trust (Rate)		
Endorsement - Coverage E	x	
Endorsement - Coverage F: Trust (Rate)	+	
★Rate Capping	x	
	Total Premium	
Unit-Owners Coverage A Special Coverage		HO6 only
Step	Calculation	
(Coverage A Limit - 5000) / 1000		
Unit Owners Coverage A Special Rate Per Thousand	x	
	Interim Premium	
Coverage Information - Unit-Owners Coverage A Special (Rate)	+	
★Rate Capping	x	
	Total Premium	

ENDORSEMENTS RATE ORDER OF CALCULATION**★Unit Owners Coverage C - Special Coverage (N/A for PG3)** **HO6 only**

Step	For Each Applicable Peril
Adjusted Base Peril Premium	
Unit Owners Coverage C - Special Coverage (Factor)	x
	Peril Premium
Total Premium = sum of all applicable Peril premiums	

Unit-Owners Rental To Others (N/A to PG3) **HO6 only**

Step	For Each Applicable Peril
Final Peril Premium	
Units Regularly Rented To Others - Factors	x
	Interim Premium = sum of all applicable Peril premiums
Units Regularly Rented To Others - Base Rate	+
	Total Premium

★Valuable Items Blanket Coverage **N/A for RP3**

Valuable Items Blanket / \$100	
Valuable Items Blanket (Rate per \$100)	x
Rate Capping	x
	Total Premium

Water Back Up and Sump Discharge or Overflow **Available for all Policy Forms**

Step	Calculation
Water Backup Base Rate	
Water Backup Territory (Factor)	x
Water Backup Package (Factor)	x
★Rate Capping	x
	Total Premium

Operation Key: "+" = Additive, "x" = Multiplicative

877. ORIGINAL POLICY EFFECTIVE DATE**A. Introduction**

The effective date of the new business policy term when the policy was originally written.

B. Premium

Refer to the Class Plan Rate Order of Calculation section.

WITHDRAWN

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Supporting Document Schedules

Satisfied - Item:	Explanatory Memorandum
Comments:	Please see attached.
Attachment(s):	1. Explanatory Memo v2.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Property Actuarial Exhibits
Comments:	Please see attached.
Attachment(s):	3. Actuarial Support v2.pdf 24. Property Actuarial Exhibits v. 2022.09.01_202209131502204319 v2.xlsm
Item Status:	
Status Date:	

Satisfied - Item:	Hurricane Model Output Report(s)
Comments:	Please see attached.
Attachment(s):	16. SC HNG Hurricane SC Log.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Insurance Expense Exhibit
Comments:	Please see attached.
Attachment(s):	25. SC Statutory Page 14.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Marked Up Forms and Rules
Comments:	Please see attached.
Attachment(s):	11. Rule Pages - MU.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Third Party Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina

Actuarial Memorandum

Overview

A rate level indication describes the rate change needed to bring expected revenues and expected costs into balance for the projection period, during which the proposed rates will be in effect. To create a rate level indication historical loss, expense and premium data is adjusted to a prospective level as described below. All adjustments are made in accordance with applicable Actuarial Standards of Practice and produce a reasonable estimate for the rate level indication. The data underlying this analysis is evaluated as of June 30, 2023.

Exhibit - Filing Summary

A summary of the indicated rate level change by form is displayed.

Indicated Rate Level Change: Exhibit 1

The Projected xCAT and Non-CAT Hail Loss Ratio is credibility-weighted with the complement of credibility. CAT and Non-CAT Hail loads are then added and the Total Loss Ratio is loaded for LAE. Reinsurance and fixed OUE expense loads are added to arrive at the Final Loss Ratio. This is compared to the variable PLR to calculate the Indicated Rate Level Change.

Permissible Loss Ratio: Exhibit 1

Expenses are evaluated, including Commissions, Taxes Licenses & Fees, and OUE. OUE is separated into fixed and variable components based on an analysis of underlying expense categories. The Underwriting Profit Provision is also considered. These expenses are subtracted from unity to calculate the Permissible Loss Ratio.

Projected Loss Ratio: Exhibit 2

Historical earned premiums are brought to the current rate level using the extension of exposures method, where historical exposures are re-rated at the current rates. Premiums are also adjusted for trend. Losses are adjusted by removing CAT losses and developing the xCAT portion to ultimate. Ultimate losses are then capped and an excess ratio derived using 15 years of historical state level data is applied, followed with an adjustment for trend. The resulting Trended Ultimate xCAT Loss Ratios for each accident year are weighted together to calculate the Projected xCAT Loss Ratio.

Trend Selections: Exhibit 3

Historical pure premium and premium values are used to select historical and prospective trends. Each row of data in the exhibit represents a 12-month period ending with the displayed quarter. Exponential lines of best fit are calculated using the most recent 16, 12 and 8 periods. Trends are selected at the Countrywide level and are based on the exponential fits of historical data in conjunction with industry values. To address concerns of credibility and stability we combine our Tenant and Condo form data for the calculation and selection of trends.

Trend Factor Calculation: Exhibit 4

Premiums and losses are trended utilizing a 2-step trend procedure. In the first step, historical premiums and losses are trended from the average earned date of the historical period to the average earned date of the most recent year, using the selected retrospective trend for each form. In the second step, premiums and losses are trended to the average earned date of the prospective period when rates will be in effect, using the selected prospective trend for each form.

Personal Property Insurance
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South Carolina

Actuarial Memorandum

Triangle Exhibit: Exhibit 5

Cumulative accident year loss triangles are evaluated for each coverage. LAE and Catastrophe losses are excluded from the triangles. Countrywide loss data is used to improve stability. To gain volume, Tenant and Condo forms loss data is combined. Age-to-Age Factors are selected based on a long-term average, and are combined to create Loss Development Factors to ultimate.

Catastrophe Ratio: Exhibit 6

Actual Catastrophe (CAT) losses are excluded from the experience period and replaced with a load for expected CAT losses.

This load is selected by modeling our book of business using vendor models and calculating a ratio to Earned Premium at Present Rates. This ratio is added to the xCAT Loss Ratio calculated in prior steps to get a Total Loss Ratio for each year.

Complement of Credibility Exhibit 7 - Building Forms

The Complement of Credibility used in Homeowners rate-level indications is based on a Regional Loss Cost. The Regional Loss Cost is then divided by South Carolina Average Written Premium in order to translate the loss cost into a loss ratio. This loss ratio is the complement of credibility which is then credibility-weighted with South Carolina non-cat/non-hail experience loss ratio as part of the indication computation.

The Regional Loss Cost is composed of 5-years of loss and exposure data from similar books both from South Carolina and from surrounding states that are geographically-adjacent and/or have a similar loss exposure profile.

In order to reduce bias in the complement, three key adjustments are applied to the regional loss cost data to make it more reflective of the state historical experience.

- 1) The regional states' loss experience is trended using South Carolina selected loss cost trend factors.
- 2) The regional states' loss experience is adjusted by an Amount of Insurance Adjustment Factor so as to better reflect South Carolina severity levels.
- 3) The individual loss costs within the region are weighted together based on the stand-alone credibility levels of those states. This is to prevent one large state in the region from carrying too much weight in the regional loss cost.

Complement of Credibility - Exhibit 7 (Tenant and Condo Forms)

The complement of credibility used in tenant/condo forms state-wide rate level indications is based on the Countrywide combined tenant/condo loss cost. California and Florida data is removed, as these state have statewide combined tenant/condo loss costs that are significantly higher than the remaining Countrywide average.

The Countrywide combined tenant/condo loss cost is based on the actual distribution of tenant and condo exposures. However, the state under review may have a tenant/condo exposure distribution different from the Countrywide. In order to mitigate upward or downward bias of the complement of credibility, the Countrywide combined tenant/condo loss cost is adjusted to reflect the tenant/condo exposure distribution of the state under review. In other words, the Countrywide combined tenant/condo loss cost is recomputed assuming the tenant/condo exposure distribution of the state in review.

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
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Twin City Fire Insurance Company
South Carolina

Actuarial Memorandum

Selected Fixed/Variable OUE Provisions - Exhibit 8 (Building Forms)

OUE consists of marketing, sales, service, underwriting, corporate overhead, shared corporate services, royalty fees along with other non-specified expenses. The corporate overhead and shared corporate services are considered fixed expenses (and the remainder are variable). The split of fixed versus variable CW expenses are based on looking at historical expense ratios as well as making adjustments for the prospective policy period.

Selected Fixed/Variable OUE Provisions - Exhibit 8 (Tenant and Condo Forms)

OUE consists of marketing, sales, service, underwriting, corporate overhead, shared corporate services, royalty fees along with other non-specified expenses. The corporate overhead and shared corporate services are considered fixed expenses (and the remainder are variable). The split of fixed versus variable CW expenses are based on looking at historical expense ratios as well as making adjustments for the prospective policy period.

Reinsurance Load Calculation - Exhibit 9

The Hartford purchases an occurrence based corporate cat excess of loss treaty which attaches at \$150M for an event other than named storms and earthquakes, and attaches at \$350M for an event for all perils. The Hartford also has an aggregate based corporate cat excess of loss treaty which attaches at \$700M. There is no commission involved with these treaties. These are property loss treaties that cover the perils of hurricane, earthquake, tornado/hail, winter storm, and wildfire. The specific layers of reinsurance coverage for the occurrence treaty are as follows:

- 70% of 200M x 150M
- 75% of 150M x 350M
- 90% of 600M x 500M

The specific layers of the reinsurance coverage for the aggregate treaty are as follows:

- 100% of 200M x 700M

Underwriting Profit Provision - Exhibit 10

The required pre-tax underwriting profit provision is calculated following the Calendar Year Return on Equity method outlined in actuarial literature. This method accounts for the investment income on shareholder supplied funds and policyholder supplied funds, as well as the impact of federal income taxes. The inputs to this method rely on statutory financial statements, which can be easily reconciled. The resulting underwriting profit load is set to achieve a target return which is similar to the GAAP ROE commonly used to measure profitability in many industries.

Homeowners Loss Adjustment Expense Ratios - Exhibit 11

The LAE ratio calculation uses historic Incurred LAE to Incurred Loss, smoothed for CAT distortions.

The Hartford Insurance Group

Exhibit - Filing Summary

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina

Filing Summary

Data evaluated as of 202306

Form	Trended EPAPR	Indicated Rate Level
		Change
Building	7,857,648	14.8%
Tenant	299,245	22.8%
Condo	353,518	40.2%
Total	8,510,412	16.1%

The Hartford Insurance Group

Exhibit 1 - Building Forms

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina

Building Forms

Indicated Rate Level Change

Data evaluated as of 202306

(1)	Projected xCAT Loss Ratio	36.1%
(2)	Credibility	70.9%
(3)	Regional Complement of Credibility	37.4%
(4)	Credibility Weighted xCAT Loss Ratio	36.5%
(5)	CAT Loss Ratio	17.4%
(6)	Non-CAT Hail Loss Ratio	4.3%
(7)	Total Loss Ratio	58.3%
(8)	Projected Loss Adjustment Expense	22.7%
(9)	Reinsurance	5.3%
(10)	Other Underwriting Expense (Fixed)	12.1%
(11)	Final Loss Ratio	88.8%
(12)	Permissible Loss Ratio	77.4%
(13)	Indicated Rate Level Change	14.8%

Notes

(2) - Credibility is based on 40,000 Earned House Years

(4) = (1) x (2) + (3) x [1 - (2)]

(7) = (4) + (5) + (6)

(11) = (7) x [1 + (8)] + (9) + (10)

(13) = (11) / (12) - 1

Permissible Loss Ratio

(14)	Commissions	1.3%
(15)	Other Underwriting Expense (Variable)	12.0%
(16)	State Taxes, Licenses & Fees	4.2%
(17)	Miscellaneous Taxes	0.1%
(18)	UW Profit Provision	5.0%
(19)	Total Expense and Profit	22.6%
(20)	Permissible Loss Ratio	77.4%
(21)	Total Premium	100.0%

Notes

(14) Represents the projected commissions and brokerage to be paid during the period the rates will be in effect for Personal Lines Homeowners policies to our agents in South Carolina

(15) The Variable portion of OUE represents the countrywide projected expenses for the period that these rates will be in effect.

(19) = Sum of (14) thru (18)

(20) = 1 - (19)

The Hartford Insurance Group

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina Building Forms Projected Loss Ratio

Data evaluated as of 202306

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
Peril	Cal Acc Year Ending	Earned House Years	Earned Premium	EP at Present Rates	Prem Trend Factor	Trended EPAPR	Incurred Loss	Loss Devlp Factor	Ultimate Loss	Capped Loss	Excess Ratio	Loss Trend Factor	Trended Smoothed Ultimate Loss	Accident Year Weights	Trended Smoothed Ultimate Loss Ratio
Property	2023	4,047	6,052,870	6,449,866	1.155	7,450,993	2,430,614	1.133	2,753,775	1,491,798	0.325	1.405	2,777,156	20%	37.3%
Property	2022	3,892	5,316,419	5,691,953	1.191	6,779,551	1,380,541	0.998	1,377,983	1,263,220	0.325	1.555	2,602,375	20%	38.4%
Property	2021	3,962	5,109,891	5,645,142	1.228	6,932,511	1,039,813	1.002	1,042,268	954,508	0.325	1.721	2,176,060	20%	31.4%
Property	2020	4,043	5,109,326	5,689,186	1.266	7,203,474	902,433	1.000	902,781	794,921	0.325	1.904	2,005,467	20%	27.8%
Property	2019	4,173	5,035,296	5,875,477	1.305	7,670,278	1,535,768	1.000	1,535,786	1,214,328	0.325	2.107	3,390,222	20%	44.2%
Property	Total	20,118	26,623,802	29,351,625		36,036,807	7,289,170		7,612,593	5,718,773			12,951,280		35.8%
Liability	2023	4,047	390,789	352,017	1.155	406,656	1,000	3.036	3,036	3,036	0.325	1.405	5,652	20%	1.4%
Liability	2022	3,892	344,100	311,527	1.191	371,053	25,950	1.573	40,829	40,829	0.325	1.555	84,113	20%	22.7%
Liability	2021	3,962	332,532	311,023	1.228	381,952	5,250	1.159	6,083	6,083	0.325	1.721	13,868	20%	3.6%
Liability	2020	4,043	331,695	312,490	1.266	395,665	143,020	1.042	149,033	149,033	0.325	1.904	375,989	20%	95.0%
Liability	2019	4,173	325,008	315,097	1.305	411,351	207,890	1.020	211,993	126,856	0.325	2.107	354,163	20%	86.1%
Liability	Total	20,118	1,724,124	1,602,154		1,966,676	383,110		410,975	325,838			833,786		41.8%
Total	2023	4,047	6,443,659	6,801,883	1.155	7,857,648	2,431,614	1.134	2,756,811	1,494,834	0.325	1.405	2,782,808	20%	35.4%
Total	2022	3,892	5,660,519	6,003,481	1.191	7,150,603	1,406,491	1.009	1,418,812	1,304,049	0.325	1.555	2,686,488	20%	37.6%
Total	2021	3,962	5,442,423	5,956,165	1.228	7,314,463	1,045,063	1.003	1,048,351	960,591	0.325	1.721	2,189,928	20%	29.9%
Total	2020	4,043	5,441,020	6,001,676	1.266	7,599,139	1,045,453	1.006	1,051,815	943,954	0.325	1.904	2,381,456	20%	31.3%
Total	2019	4,173	5,360,304	6,190,574	1.305	8,081,629	1,743,659	1.002	1,747,778	1,341,184	0.325	2.107	3,744,385	20%	46.3%
Total	Total	20,118	28,347,926	30,953,779		38,003,483	7,672,280		8,023,568	6,044,612			13,785,066		36.1%

Notes:

(4) - Exhibit 5

(5) = (3) x (4)

(7) - Exhibit 6

(8) = (6) x (7)

(9) - Cap is based on 50% of Average AOI

(10) - Developed from 15 years of state experience

(11) - Exhibit 5

(12) = (9) x (1 + (10)) x (11)

(14) = Sum-Product of (12) x (13)

The Hartford Insurance Group

Exhibit 3 - Building Forms

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina
Building Forms
Trend Selections

12mo Ending	Frequency			Severity			Pure Premium			Average EPAPR	
	State	Countrywide	Industry	State	Countrywide	Industry	State	Countrywide	Industry	State	Countrywide
201903	2.9%	4.0%	3.2%	12,235	12,115	8,642	356	486	281	1,509	1,575
201906	3.2%	4.1%	3.2%	12,146	11,930	8,937	388	489	282	1,511	1,576
201909	3.4%	3.9%	3.1%	11,795	12,068	9,129	402	476	285	1,518	1,581
201912	3.4%	3.8%	3.0%	11,161	12,524	9,971	376	481	302	1,523	1,585
202003	3.6%	3.5%	3.0%	9,348	12,940	10,225	341	451	310	1,529	1,590
202006	3.8%	3.3%	3.0%	7,704	13,409	10,336	290	437	311	1,533	1,592
202009	3.5%	3.2%	2.9%	7,334	13,622	10,676	258	442	313	1,537	1,594
202012	3.6%	3.2%	3.0%	7,891	13,235	10,546	283	426	317	1,543	1,597
202103	3.5%	3.3%	2.9%	8,968	13,465	10,692	314	450	313	1,550	1,597
202106	3.2%	3.3%	2.9%	9,527	14,018	11,034	303	457	317	1,561	1,601
202109	2.9%	3.1%	2.7%	11,998	14,622	11,594	354	452	312	1,572	1,606
202112	2.9%	3.1%	2.6%	12,453	15,471	12,262	365	479	316	1,583	1,612
202203	2.9%	3.0%	2.6%	10,754	16,307	12,649	313	490	328	1,595	1,620
202206	2.8%	3.0%	2.7%	11,813	16,879	13,168	333	503	350	1,611	1,632
202209	2.9%	3.0%	2.8%	12,154	17,717	13,449	357	528	373	1,631	1,649
202212	3.0%	3.0%	2.7%	12,605	17,563	13,928	373	533	383	1,657	1,670
202303	3.2%	3.1%	2.8%	18,272	17,098	14,117	586	535	396	1,686	1,694
202306	3.4%	3.2%	2.8%	17,261	18,270	14,377	595	576	409	1,720	1,722

Exponential Fit	Frequency			Severity			Pure Premium			Average EPAPR	
	State	Countrywide	Industry	State	Countrywide	Industry	State	Countrywide	Industry	State	Countrywide
16 point fit	-4.7%	-5.5%	-3.5%	16.3%	11.9%	12.4%	10.8%	5.8%	8.5%	3.1%	1.9%
12 point fit	-4.1%	-2.5%	-2.2%	33.0%	13.5%	13.7%	27.6%	10.6%	11.1%	4.0%	2.7%
8 point fit	8.0%	1.1%	5.0%	26.7%	11.7%	12.8%	36.9%	12.9%	18.3%	5.2%	4.1%
4 point fit	25.1%	8.5%	3.8%	76.7%	2.6%	8.9%	121.0%	11.4%	13.1%	7.3%	5.9%

Selected Trends

Historical	-2.5%
Prospective	3.5%

13.5%
9.0%

10.7%
12.8%

3.1%
5.2%

The Hartford Insurance Group

Exhibit 4 - Building Forms

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina

Building Forms

Trend Factor Calculation

Data evaluated as of 202306

Proposed Renewal Effective Date 10/27/2024

Average Policy Term (months) 12

Length of Projection Period (months) 12

Average Accident Date of Projection Period 10/27/2025

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Calendar	Average		Retro Loss	Retro Prem					
Coverage	Accident	Accident	Historical Trend	Trend	Trend	Prospective	Prosp Loss	Prosp Prem	Total Loss	Total Prem
	Year	Date	Length (Years)	Factor	Factor	Trend Length	Trend Factor	Trend Factor	Trend Factor	Trend Factor
Property	202306	12/31/2022	0.0	1.000	1.000	2.82	1.405	1.155	1.405	1.155
Property	202206	12/31/2021	1.0	1.107	1.031	2.82	1.405	1.155	1.555	1.191
Property	202106	12/31/2020	2.0	1.225	1.063	2.82	1.405	1.155	1.721	1.228
Property	202006	12/31/2019	3.0	1.355	1.096	2.82	1.405	1.155	1.904	1.266
Property	201906	12/31/2018	4.0	1.500	1.130	2.82	1.405	1.155	2.107	1.305
Liability	202306	12/31/2022	0.0	1.000	1.000	2.82	1.405	1.155	1.405	1.155
Liability	202206	12/31/2021	1.0	1.107	1.031	2.82	1.405	1.155	1.555	1.191
Liability	202106	12/31/2020	2.0	1.225	1.063	2.82	1.405	1.155	1.721	1.228
Liability	202006	12/31/2019	3.0	1.355	1.096	2.82	1.405	1.155	1.904	1.266
Liability	201906	12/31/2018	4.0	1.500	1.130	2.82	1.405	1.155	2.107	1.305

Notes:

(2) = [1 + Historical Loss Trend Selection] ^ (1)

(3) = [1 + Historical Premium Trend Selection] ^ (1)

(5) = [1 + Prospective Loss Trend Selection] ^ (4)

(6) = [1 + Prospective Premium Trend Selection] ^ (4)

(7) = (2) x (5)

(8) = (3) x (6)

The Hartford Insurance Group

Exhibit 5 - Building Forms

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina
Building Forms
Loss Development Factors

Countrywide
All Rate Plans Plan - NonCat

PROPERTY (SECTION 1)

Building Form

	12 MTH	24 MTH	CUMULATIVE INCURRED LOSS DEVELOPMENT							
			36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
201406				410,188,420	410,225,825	410,453,160	410,465,372	410,503,368	410,505,594	410,585,984
201506			384,513,174	385,354,214	385,455,452	385,435,379	385,441,291	385,448,594	385,446,453	
201606		403,153,910	401,007,426	399,458,020	399,417,551	399,168,380	399,221,180	398,732,062		
201706	364,559,894	405,282,918	401,931,062	401,095,476	400,936,553	401,155,948	401,394,725			
201806	316,573,543	346,098,596	341,544,574	342,793,548	343,268,581	343,449,038				
201906	270,734,698	314,069,393	313,990,347	316,998,584	317,080,098					
202006	239,785,461	269,902,488	267,854,009	265,419,605						
202106	231,707,223	262,570,632	261,139,079							
202206	233,013,684	267,182,614								
202306	244,238,116									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
201406				1.000	1.001	1.000	1.000	1.000	1.000	
201506			1.002	1.000	1.000	1.000	1.000	1.000		
201606		0.995	0.996	1.000	0.999	1.000	0.999			
201706	1.112	0.992	0.998	1.000	1.001	1.001				
201806	1.093	0.987	1.004	1.001	1.001					
201906	1.160	1.000	1.010	1.000						
202006	1.126	0.992	0.991							
202106	1.133	0.995								
202206	1.147									
	INCURRED LOSS DEVELOPMENT FACTORS (WEIGHTED AVERAGE LINKS)									
DEV	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
3-YR AVG	1.135	0.996	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4-YR AVG	1.142	0.993	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5-YR AVG	1.130	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6-YR AVG	1.126	0.993	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
SELECTED LINK RATIOS:	1.135	0.996	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CUMULATIVE LDFS:	1.133	0.998	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Countrywide
All Rate Plans Plan - NonCat

LIABILITY (SECTION 2)

Building Form

			CUMULATIVE INCURRED LOSS DEVELOPMENT							
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
201406				21,240,244	21,705,311	21,768,977	22,092,945	22,163,945	22,169,945	22,165,102
201506			22,431,488	24,491,150	24,934,091	25,116,870	25,117,951	25,186,951	25,403,398	
201606		12,955,287	17,388,050	17,664,444	17,870,531	18,802,331	18,824,017	18,269,176		
201706	7,257,989	12,781,516	19,045,513	20,656,439	21,041,067	21,469,470	21,511,226			
201806	5,533,671	10,906,705	16,225,218	18,957,762	19,210,276	19,391,930				
201906	6,968,382	11,590,270	14,943,668	18,464,499	19,371,446					
202006	5,076,215	10,986,435	14,542,552	16,047,865						
202106	6,162,089	11,084,194	13,321,829							
202206	3,658,458	9,528,771								
202306	4,052,481									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
201406				1.022	1.003	1.015	1.003	1.000	1.000	
201506			1.092	1.018	1.007	1.000	1.003	1.009		
201606		1.342	1.016	1.012	1.052	1.001	0.971			
201706	1.761	1.490	1.085	1.019	1.020	1.002				
201806	1.971	1.488	1.168	1.013	1.009					
201906	1.663	1.289	1.236	1.049						
202006	2.164	1.324	1.104							
202106	1.799	1.202								
202206	2.605									
	INCURRED LOSS DEVELOPMENT FACTORS (WEIGHTED AVERAGE LINKS)									
DEV	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
3-YR AVG	2.121	1.272	1.170	1.027	1.027	1.001	0.994	1.005	1.000	1.000
4-YR AVG	1.975	1.325	1.145	1.023	1.021	1.004	0.994	1.005	1.000	1.000
5-YR AVG	1.974	1.361	1.117	1.022	1.017	1.004	0.994	1.005	1.000	1.000
6-YR AVG	1.930	1.358	1.112	1.022	1.017	1.004	0.994	1.005	1.000	1.000
SELECTED LINK RATIOS:	1.930	1.358	1.112	1.022	1.017	1.004	0.994	1.005	1.000	1.000
CUMULATIVE LDFS:	3.036	1.573	1.159	1.042	1.020	1.003	0.998	1.004	1.000	1.000

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina
Building Forms
Catastrophe Ratio Calculation

(1) (2) (3)

Peril	Inforce Reflected in Cat		Selection
	Model	2023 Modeled Cat Load	
Hurricane	3/31/2023	328,924	328,924
Tornado	3/31/2023	285,855	285,855
Hail	3/31/2023	321,935	321,935
Winter Storm	3/31/2023	60,386	60,386
Fire Following EQ	3/31/2023	1,179	1,179
Brushfire	3/31/2023	0	0

Total: **998,279**

*Current Year EPAPR: **6,801,883**

(a) Modeled Cat Ratio: 15.8%

(b) Prosp Net Trend: 3.6%

(c) Selected Cat Ratio: **17.4%**

Notes

(1) Inforce date of the policies that were run through the models.

(2) The total AAL from the models, adjusted for exposure and ITV trend between model date and the avg accident date of latest AY.

(3) Selected Loads that underlie the filing.

(a) = (Total AAL)/(EPAPR)

(b) = (1 + Selected Prosp Severity Trend) / (1 + Selected Prosp Premium Trend) -1

(c) = (a) trended to Avg Accident Date

*Reflects rates in effect as of this filing.

Model Reference

Hurricane:	AIR Touchstone 9, 50,000 year catalog, including demand surge, excluding storm surge, and excluding Wind Mitigation and Aluminum Siding variables, with "Standard" sea surface frequency.
Tornado & Hail:	Customized AIR Touchstone 9, 50,000 year catalog, , including demand :
Fire Following EQ:	AIR Touchstone 9, 50,000 year catalog, including demand surge, includi
Winter Storm:	Customized RMS Risk Modeler 22 50,000 year catalog, including deman
Brushfire:	AIR Touchstone 9, 50,000 year catalog, including demand surge

The Hartford Insurance Group

Exhibit 7 - Building Forms

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina

Building Forms

Development of Complement of Credibility

(1)	(2)	(3)	(4)	(5)	(6)
	Adjusted Trended Smoothed Ultimate Losses (x- Cat/Hail)	Earned House Years	Loss Cost	Adjusted Earned House Years	Weight
Region					
South Carolina PLIC 2004	8,627,770	16,698	517	16,698	21%
Georgia PLIC 2004	7,700,415	8,135	947	8,135	10%
North Carolina PLIC 84	19,267,523	27,619	698	27,619	35%
Georgia Home Advantage	17,020,868	22,071	771	22,071	28%
South Carolina Dimensions	101,383	531	191	531	1%
Georgia Dimensions	2,455,870	3,105	791	3,105	4%
Total	55,173,829	78,159		78,159	100%
			Regional Loss Cost	706	

(2) = Ultimate losses adjusted for differences in AOI

(4) = (2) / (3)

(5) = (3) capped at 40,000 Earned House Years

(6) = Weight based on (5)

South Carolina

Building Forms

Homeowners OUE Provision

Selected Fixed/Variable OUE Provisions

(1)	CW OUE Ratio	24.1%
(2)	% Variable	50.0%
(3)	CW Variable OUE Ratio	12.0%
(4)	CW Fixed OUE Ratio	12.0%
(5)	CW Average EPAPR (\$)	1,722
(6)	CW Fixed Expense (\$)	207
(7)	State Average EPAPR (\$)	1,720
(8)	State Fixed OUE Ratio	12.1%
(9)	State Variable OUE Ratio	12.0%

Notes

$$(3) = (1) \times (2)$$

$$(4) = (1) - (3)$$

$$(6) = (4) \times (5)$$

$$(8) = (6) / (7)$$

$$(9) = (3)$$

The Hartford Insurance Group

Exhibit 9 - Building Forms

South Carolina - Total Home Advantage BUILDING REINSURANCE LOAD CALCULATION - EXPENSE ONLY

	Corporate CAT Treaty	Multi-Year Aggregate Coverage
	(a)	(b)
<u>Building Forms Direct Plans</u>	<u>Direct Plans</u>	<u>Direct Plans</u>
(1) South Carolina Expected Loss	175,808	80,844
(2) Countrywide Expected Loss	4,523,331	2,960,746
(3) South Carolina/ Countrywide	3.9%	2.7%
(4) Reinsurance Costs	11,574,382	5,743,387
(5) South Carolina Reinsurance Costs	449,860	156,824
(6) South Carolina Premium	11,283,109	
(7) South Carolina Modeled Reinstatement Premium	22,002	
(8a) Reinsurance Load	5.6%	
<u>Building Forms Agency Plans</u>	<u>Agency Plans</u>	<u>Agency Plans</u>
(1) South Carolina Expected Loss	6,505	3,545
(2) Countrywide Expected Loss	1,215,518	669,922
(3) South Carolina/ Countrywide	0.5%	0.5%
(4) Reinsurance Costs	3,110,289	1,299,544
(5) South Carolina Reinsurance Costs	16,646	6,876
(6) South Carolina Premium	806,590	
(7) South Carolina Modeled Reinstatement Premium	823	
(8b) Reinsurance Load	3.0%	
(9) Direct Plans EPAPR	5,703,380	
(10) Agency Plans EPAPR	752,635	
(11) Total Reinsurance Load	5.3%	

Notes:

- (1) - (2): Reflect modeled losses that exceed our cat treaties' retention arrangements.
 (3): (1) / (2)
 (4): Ceded premium for cat treaty (includes administrative costs) - Expected Recoveries
 (5): (3)*(4)
 (6): Projected Earned Premium
 (7): Reflects Modeled Reinsurance Reinstatement Premiums
 (8): [(5a) + (5b) + (7)] / (6)
 (11): ((8a) * (9) + (8b) * (10)) / ((9) + (10))

The Hartford Insurance Group

Exhibit 1 - Tenant Form

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina

Tenant Form

Indicated Rate Level Change

Data evaluated as of 202306

(1)	Projected xCAT Loss Ratio	39.0%
(2)	Credibility	44.3%
(3)	Complement of Credibility	64.5%
(4)	Credibility Weighted xCAT Loss Ratio	53.2%
(5)	CAT Loss Ratio	7.4%
(6)	Total Loss Ratio	60.5%
(7)	Projected Loss Adjustment Expense	22.7%
(8)	Reinsurance	2.9%
(9)	Other Underwriting Expense (Fixed)	17.8%
(10)	Final Loss Ratio	94.9%
(11)	Permissible Loss Ratio	77.3%
(12)	Indicated Rate Level Change	22.8%

Notes

(2) - Credibility is based on 25,000 Earned House Years

(4) = (1) x (2) + (3) x [1 - (2)]

(6) = (3) + (4) + (5)

(10) = (6) x [1 + (7)] + (8) + (9)

(12) = (10) / (11) - 1

Permissible Loss Ratio

(14)	Commissions	1.3%
(15)	Other Underwriting Expense (Variable)	12.0%
(16)	State Taxes, Licenses & Fees	4.3%
(17)	Miscellaneous Taxes	0.1%
(18)	UW Profit Provision	5.0%
(19)	Total Expense and Profit	22.7%
(20)	Permissible Loss Ratio	77.3%
(21)	Total Premium	100.0%

Notes

(14) Represents the projected commissions and brokerage to be paid during the period the rates will be in effect for Personal Lines Homeowners policies to our agents in South Carolina

(15) The Variable portion of OUE represents the countrywide projected expenses for the period that these rates will be in effect.

(19) = Sum of (14) thru (18)

(20) = 1 - (19)

The Hartford Insurance Group

Exhibit 2 - Tenant Form

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina Tenant Form Projected Loss Ratio

Data evaluated as of 202306

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		Earned											Trended	Accident	
Coverage	Cal Acc Year Ending	House Years	Earned Premium	EP at Present Rates	Prem Trend Factor	Trended EPAPR	Incurred Loss	Loss Devp Factor	Ultimate Loss	Capped Loss	Excess Ratio	Loss Trend Factor	Smoothed Ultimate Loss	Year Weights	Trended Smoothed Ultimate Loss Ratio
Property	2023	1,106	261,991	261,982	1.059	277,555	25,147	1.147	28,838	28,838	0.295	1.522	56,823	20%	20.5%
Property	2022	1,044	246,311	249,126	1.071	266,884	33,826	1.003	33,923	33,923	0.295	1.683	73,925	20%	27.7%
Property	2021	996	214,405	239,129	1.083	259,037	108,765	1.004	109,181	80,127	0.295	1.861	193,117	20%	74.6%
Property	2020	928	199,925	227,193	1.095	248,857	57,802	1.001	57,871	50,363	0.295	2.058	134,242	20%	53.9%
Property	2019	843	185,182	210,498	1.108	233,146	10,239	1.001	10,246	10,246	0.295	2.276	30,204	20%	13.0%
Property	Total	4,917	1,107,814	1,187,929		1,285,479	235,780		240,058	203,497			488,312		37.9%
Liability	2023	1,106	20,482	20,473	1.059	21,690	0	1.344	0	0	0.295	1.522	0	20%	0.0%
Liability	2022	1,044	19,007	19,229	1.071	20,600	0	1.041	0	0	0.295	1.683	0	20%	0.0%
Liability	2021	996	16,803	18,526	1.083	20,068	43,813	0.966	42,339	21,917	0.295	1.861	52,823	20%	263.2%
Liability	2020	928	15,564	17,458	1.095	19,123	0	0.986	0	0	0.295	2.058	0	20%	0.0%
Liability	2019	843	14,416	16,132	1.108	17,868	0	0.983	0	0	0.295	2.276	0	20%	0.0%
Liability	Total	4,917	86,272	91,819		99,349	43,813		42,339	21,917			52,823		52.6%
Total	2023	1,106	282,473	282,455	1.059	299,245	25,147	1.147	28,838	28,838	0.295	1.522	56,823	20%	19.0%
Total	2022	1,044	265,318	268,355	1.071	287,484	33,826	1.003	33,923	33,923	0.295	1.683	73,925	20%	25.7%
Total	2021	996	231,208	257,655	1.083	279,105	152,578	0.993	151,520	102,044	0.295	1.861	245,940	20%	88.1%
Total	2020	928	215,489	244,651	1.095	267,980	57,802	1.001	57,871	50,363	0.295	2.058	134,242	20%	50.1%
Total	2019	843	199,598	226,630	1.108	251,014	10,239	1.001	10,246	10,246	0.295	2.276	30,204	20%	12.0%
Total	Total	4,917	1,194,086	1,279,748		1,384,829	279,593		282,398	225,413			541,134		39.0%

Notes:

(4) - Exhibit 5

(5) = (3) x (4)

(7) - Exhibit 6

(8) = (6) x (7)

(9) - Cap is based on 50% of Average AOI

(10) - Developed from 15 years of state experience

(11) - Exhibit 5

(12) = (9) x (1 + (10)) x (11)

(14) = Sum-Product of (12) x (13)

The Hartford Insurance Group

Exhibit 1 - Condo Form

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina

Condo Form

Indicated Rate Level Change

Data evaluated as of 202306

(1) Projected xCAT Loss Ratio	84.2%
(2) Credibility	32.1%
(3) Complement of Credibility	64.5%
(4) Credibility Weighted xCAT Loss Ratio	70.8%
(5) CAT Loss Ratio	7.4%
(6) Total Loss Ratio	78.2%
(7) Projected Loss Adjustment Expense	22.7%
(8) Reinsurance	5.1%
(9) Other Underwriting Expense (Fixed)	7.6%
(10) Final Loss Ratio	108.6%
(11) Permissible Loss Ratio	77.5%
(12) Indicated Rate Level Change	40.2%

Notes

(2) - Credibility is based on 25,000 Earned House Years

(4) = (1) x (2) + (3) x [1 - (2)]

(6) = (3) + (4) + (5)

(10) = (6) x [1 + (7)] + (8) + (9)

(12) = (10) / (11) - 1

Permissible Loss Ratio

(14) Commissions	1.2%
(15) Other Underwriting Expense (Variable)	12.0%
(16) State Taxes, Licenses & Fees	4.2%
(17) Miscellaneous Taxes	0.1%
(18) UW Profit Provision	5.0%
(19) Total Expense and Profit	22.5%
(20) Permissible Loss Ratio	77.5%
(21) Total Premium	100.0%

Notes

(14) Represents the projected commissions and brokerage to be paid during the period the rates will be in effect for Personal Lines Homeowners policies to our agents in South Carolina

(15) The Variable portion of OUE represents the countrywide projected expenses for the period that

these rates will be in effect.

(19) = Sum of (14) thru (18)

(20) = 1 - (19)

The Hartford Insurance Group

Exhibit 2 - Condo Form

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina Condo Form Projected Loss Ratio

Data evaluated as of 202306

		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
		Earned											Trended	Accident	
Coverage	Cal Acc Year Ending	House Years	Earned Premium	EP at Present Rates	Prem Trend Factor	Trended EPAPR	Incurred Loss	Loss Devlp Factor	Ultimate Loss	Capped Loss	Excess Ratio	Loss Trend Factor	Smoothed Ultimate Loss	Year Weights	Trended Smoothed Ultimate Loss Ratio
Property	2023	557	320,780	320,916	1.059	339,992	48,973	1.147	56,161	56,161	0.295	1.522	110,663	20%	32.5%
Property	2022	535	282,807	286,628	1.071	307,059	117,032	1.003	117,366	114,226	0.295	1.683	248,925	20%	81.1%
Property	2021	534	249,036	276,724	1.083	299,761	244,392	1.004	245,326	164,067	0.295	1.861	395,423	20%	131.9%
Property	2020	495	222,006	250,656	1.095	274,557	183,263	1.001	183,483	105,024	0.295	2.058	279,940	20%	102.0%
Property	2019	461	203,363	229,705	1.108	254,419	81,743	1.001	81,797	78,376	0.295	2.276	231,043	20%	90.8%
Property	Total	2,583	1,277,991	1,364,628		1,475,788	675,404		684,132	517,854			1,265,994		87.7%
Liability	2023	557	12,758	12,768	1.059	13,526	0	1.344	0	0	0.295	1.522	0	20%	0.0%
Liability	2022	535	11,592	11,759	1.071	12,597	0	1.041	0	0	0.295	1.683	0	20%	0.0%
Liability	2021	534	10,258	11,522	1.083	12,481	0	0.966	0	0	0.295	1.861	0	20%	0.0%
Liability	2020	495	9,231	10,574	1.095	11,582	0	0.986	0	0	0.295	2.058	0	20%	0.0%
Liability	2019	461	8,662	9,917	1.108	10,984	300	0.983	295	295	0.295	2.276	869	20%	7.9%
Liability	Total	2,583	52,501	56,540		61,171	300		295	295			869		1.6%
Total	2023	557	333,538	333,683	1.059	353,518	48,973	1.147	56,161	56,161	0.295	1.522	110,663	20%	31.3%
Total	2022	535	294,398	298,387	1.071	319,656	117,032	1.003	117,366	114,226	0.295	1.683	248,925	20%	77.9%
Total	2021	534	259,294	288,246	1.083	312,242	244,392	1.004	245,326	164,067	0.295	1.861	395,423	20%	126.6%
Total	2020	495	231,238	261,230	1.095	286,139	183,263	1.001	183,483	105,024	0.295	2.058	279,940	20%	97.8%
Total	2019	461	212,024	239,622	1.108	265,404	82,043	1.001	82,091	78,671	0.295	2.276	231,912	20%	87.4%
Total	Total	2,583	1,330,492	1,421,168		1,536,959	675,704		684,427	518,149			1,266,863		84.2%

Notes:

(4) - Exhibit 5

(5) = (3) x (4)

(7) - Exhibit 6

(8) = (6) x (7)

(9) - Cap is based on 50% of Average AOI

(10) - Developed from 15 years of state experience

(11) - Exhibit 5

(12) = (9) x (1 + (10)) x (11)

(14) = Sum-Product of (12) x (13)

The Hartford Insurance Group

Exhibit 3 - Tenant/Condo Forms

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina
Tenant/Condo Policy Forms
Trend Selections

Tenant & Condo Form Data

	Frequency			Severity			Pure Premium			Average EPAPR	
12mo Ending	State	Countrywide	Industry	State	Countrywide	Industry	State	Countrywide	Industry	State	Countrywide
201903	2.1%	2.0%	2.2%	17,306	7,447	4,628	355	146	101	374	343
201906	1.8%	2.0%	2.1%	14,793	7,341	4,767	274	144	98	374	343
201909	2.1%	1.9%	2.0%	15,325	7,761	5,015	315	147	98	375	342
201912	2.0%	1.9%	1.8%	14,690	7,789	5,400	287	147	99	375	342
202003	1.7%	1.8%	1.8%	7,727	7,577	5,775	131	139	104	375	343
202006	1.7%	1.7%	1.7%	8,498	7,900	5,965	144	138	103	375	343
202009	1.6%	1.7%	1.6%	9,131	7,611	6,214	144	131	98	375	344
202012	1.3%	1.7%	1.6%	13,356	7,595	6,257	176	126	99	376	345
202103	1.5%	1.7%	1.6%	11,164	7,868	6,030	163	133	95	376	346
202106	1.8%	1.7%	1.6%	12,982	7,889	6,019	235	134	95	378	347
202109	1.8%	1.7%	1.6%	10,927	8,107	6,041	193	134	95	378	349
202112	1.9%	1.7%	1.5%	8,346	8,418	5,966	157	140	91	379	350
202203	2.0%	1.6%	1.6%	8,380	8,613	6,108	171	140	96	381	352
202206	1.8%	1.7%	1.6%	5,870	9,301	6,338	105	154	104	382	355
202209	1.6%	1.7%	1.7%	7,085	9,607	6,965	112	161	117	384	360
202212	1.6%	1.8%	1.7%	7,250	9,596	7,223	114	169	122	385	365
202303	1.5%	1.8%	1.7%	6,546	9,684	7,487	98	175	126	388	371
202306	1.5%	1.8%	1.7%	5,193	9,206	7,950	77	169	132	393	377

Exponential Fit	Frequency			Severity			Pure Premium			Average EPAPR	
	State	Countrywide	Industry	State	Countrywide	Industry	State	Countrywide	Industry	State	Countrywide
16 point fit	-3.5%	-1.4%	-2.6%	-18.9%	7.3%	9.2%	-21.7%	5.8%	6.4%	1.1%	2.4%
12 point fit	0.6%	2.3%	2.8%	-25.0%	10.4%	9.5%	-24.5%	12.9%	12.6%	1.5%	3.2%
8 point fit	-14.3%	6.6%	5.2%	-27.2%	9.7%	19.0%	-37.6%	17.0%	25.2%	2.1%	4.6%
4 point fit	-8.8%	12.2%	-1.7%	-33.9%	-4.6%	18.9%	-39.7%	7.0%	16.9%	3.3%	6.5%

Selected Trends

Historical	1.0%
Prospective	5.5%

9.5%
10.0%

10.6%
16.1%

1.1%
2.1%

The Hartford Insurance Group

Exhibit 4 - Tenant/Condo Forms

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina
Tenant/Condo Policy Forms
Trend Factor Calculation

Data evaluated as of 202306

Proposed Renewal Effective Date 10/27/2024

Average Policy Term (months) 12

Length of Projection Period (months) 12

Average Accident Date of Projection Period 10/27/2025

			(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Calendar	Average								
Coverage	Accident	Accident	Historical Trend	Hist Loss Trend	Hist Prem Trend	Prospective	Prosp Loss	Prosp Prem	Total Loss	Total Prem
	Year	Date	Length (Years)	Factor	Factor	Trend Length	Trend Factor	Trend Factor	Trend Factor	Trend Factor
Property	202306	12/31/2022	0.0	1.000	1.000	2.82	1.522	1.059	1.522	1.059
Property	202206	12/31/2021	1.0	1.106	1.011	2.82	1.522	1.059	1.683	1.071
Property	202106	12/31/2020	2.0	1.223	1.022	2.82	1.522	1.059	1.861	1.083
Property	202006	12/31/2019	3.0	1.353	1.034	2.82	1.522	1.059	2.058	1.095
Property	201906	12/31/2018	4.0	1.496	1.045	2.82	1.522	1.059	2.276	1.108
Liability	202306	12/31/2022	0.0	1.000	1.000	2.82	1.522	1.059	1.522	1.059
Liability	202206	12/31/2021	1.0	1.106	1.011	2.82	1.522	1.059	1.683	1.071
Liability	202106	12/31/2020	2.0	1.223	1.022	2.82	1.522	1.059	1.861	1.083
Liability	202006	12/31/2019	3.0	1.353	1.034	2.82	1.522	1.059	2.058	1.095
Liability	201906	12/31/2018	4.0	1.496	1.045	2.82	1.522	1.059	2.276	1.108

Notes:

(2) = [1 + Historical Loss Trend Selection] ^ (1)

(3) = [1 + Historical Premium Trend Selection] ^ (1)

(5) = [1 + Prospective Loss Trend Selection] ^ (4)

(6) = [1 + Prospective Premium Trend Selection] ^ (4)

(7) = (2) x (5)

(8) = (3) x (6)

The Hartford Insurance Group

Exhibit 5 - Tenant/Condo Forms

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina
Tenant/Condo Policy Forms
Loss Development Factors

Countrywide - NonCat
All Rate Plans Plan - NonCat

PROPERTY (SECTION 1)

CUMULATIVE INCURRED LOSS DEVELOPMENT										
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
201406				26,360,091	26,359,959	26,965,658	26,970,966	26,970,966	26,977,834	26,977,834
201506			29,205,783	29,267,943	30,051,326	30,049,824	30,127,163	30,127,463	30,126,986	
201606		27,769,120	27,789,638	28,681,825	28,715,024	28,735,486	28,740,584	28,742,504		
201706	26,232,859	28,216,689	28,877,956	28,911,986	28,922,980	28,933,594	28,936,434			
201806	23,852,488	27,405,303	27,582,891	27,619,928	27,656,738	27,596,915				
201906	24,842,437	27,491,505	27,495,525	27,710,197	27,707,588					
202006	21,515,546	24,064,008	23,790,537	23,745,393						
202106	21,565,162	24,576,751	24,773,028							
202206	21,816,528	25,568,878								
202306	23,128,824									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
201406				1.000	1.023	1.000	1.000	1.000	1.000	
201506			1.002	1.027	1.000	1.003	1.000	1.000		
201606		1.001	1.032	1.001	1.001	1.000	1.000			
201706	1.076	1.023	1.001	1.000	1.000	1.000				
201806	1.149	1.006	1.001	1.001	0.998					
201906	1.107	1.000	1.008	1.000						
202006	1.118	0.989	0.998							
202106	1.140	1.008								
202206	1.172									
INCURRED LOSS DEVELOPMENT FACTORS (WEIGHTED AVERAGE LINKS)										
DEV	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
3-YR AVG	1.143	0.999	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000
4-YR AVG	1.133	1.001	1.002	1.001	1.000	1.001	1.000	1.000	1.000	1.000
5-YR AVG	1.137	1.006	1.008	1.006	1.004	1.001	1.000	1.000	1.000	1.000
6-YR AVG	1.125	1.005	1.007	1.005	1.004	1.001	1.000	1.000	1.000	1.000
SELECTED LINK RATIOS:	1.143	0.999	1.003	1.001	1.000	1.001	1.000	1.000	1.000	1.000
CUMULATIVE LDFS:	1.147	1.003	1.004	1.001	1.001	1.001	1.000	1.000	1.000	1.000

LIABILITY (SECTION 2)

Tenant & Condo Forms

Countrywide
All Rate Plans Plan - NonCat

CUMULATIVE INCURRED LOSS DEVELOPMENT										
	12 MTH	24 MTH	36 MTH	48 MTH	60 MTH	72 MTH	84 MTH	96 MTH	108 MTH	120 MTH
201406				4,934,989	5,152,489	4,675,462	4,675,462	4,675,462	4,675,462	4,675,462
201506			5,097,589	6,165,081	5,581,829	5,654,329	5,624,629	5,709,623	5,709,622	
201606		5,218,420	5,514,310	4,796,334	4,588,803	4,601,603	4,555,096			
201706	3,011,235	3,844,247	2,872,713	3,063,804	3,164,650	3,182,637	3,282,036			
201806	3,645,865	3,537,932	3,956,342	3,961,005	4,462,997	4,412,997				
201906	1,508,320	2,437,150	3,094,021	2,960,513	3,213,012					
202006	3,809,218	4,547,599	5,478,610	5,721,608						
202106	1,820,201	2,364,436	2,615,728							
202206	1,834,383	3,405,636								
202306	1,748,807									
	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	
201406				1.044	0.907	1.000	1.000	1.000	1.000	
201506			1.209	0.905	1.013	0.995	1.015	1.000		
201606		1.057	0.870	0.957	1.003	0.990	1.000			
201706	1.277	0.747	1.067	1.033	1.006	1.031				
201806	0.970	1.118	1.001	1.127	0.989					
201906	1.616	1.270	0.957	1.085						
202006	1.194	1.205	1.044							
202106	1.299	1.106								
202206	1.857									
INCURRED LOSS DEVELOPMENT FACTORS (WEIGHTED AVERAGE LINKS)										
DEV	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-ULT
3-YR AVG	1.382	1.197	1.009	1.086	0.998	1.002	1.006	1.000	1.000	1.000
4-YR AVG	1.422	1.175	1.020	1.044	1.003	1.001	1.006	1.000	1.000	1.000
5-YR AVG	1.291	1.077	0.980	1.003	0.982	1.001	1.006	1.000	1.000	1.000
6-YR AVG	1.288	1.072	1.025	1.011	0.982	1.001	1.006	1.000	1.000	1.000
SELECTED LINK RATIOS:	1.291	1.077	0.980	1.003	0.982	1.001	1.000	1.000	1.000	1.000
CUMULATIVE LDFS:	1.344	1.041	0.966	0.986	0.983	1.001	1.000	1.000	1.000	1.000

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
South Carolina
Catastrophe Ratio Calculation

Tenant Policy Form

	(1)	(2)	(3)
Peril	Inforce Reflected in Cat Model	2023 Modeled Cat Load	Selection
Hurricane	3/31/2023	8,786	8,786
Tornado	3/31/2023	4,410	4,410
Hail	3/31/2023	613	613
Winter Storm	3/31/2023	40	40
Fire Following EQ	3/31/2023	32	32
Brushfire	3/31/2023	0	0

Total: **13,880**

*Current Year EPAPR: **282,455**

(a) Modeled Cat Ratio: 6.0%

(b) Prosp Net Trend: 7.8%

(c) Selected Cat Ratio: **7.4%**

Condo Policy Form

	(1)	(2)	(3)
Peril	Inforce Reflected in Cat Model	2023 Modeled Cat Load	Selection
Hurricane	3/31/2023	18,085	18,085
Tornado	3/31/2023	6,388	6,388
Hail	3/31/2023	4,105	4,105
Winter Storm	3/31/2023	641	641
Fire Following EQ	3/31/2023	122	122
Brushfire	3/31/2023	0	0

Total: **29,341**

*Current Year EPAPR: **333,683**

(a) Modeled Cat Ratio: 6.0%

(b) Prosp Net Trend: 7.8%

(c) Selected Cat Ratio: **7.4%**

Notes

(1) Inforce date of the policies that were run through the models.

(2) The total AAL from the models, adjusted for exposure and ITV trend between model date and the avg accident date of latest AY.

(3) Selected Loads that underlie the filing.

(a) = (Total AAL)/(EPAPR)

(b) = (1 + Selected Prosp Severity Trend) / (1 + Selected Prosp Premium Trend) -1

(c) = (a) trended to Avg Accident Date

*Reflects rates in effect as of this filing.

Model Reference

Hurricane:	AIR Touchstone 9, 50,000 year catalog, including demand surge, excluding storm surge, and excluding Wind Mitigation and Aluminum Siding variables, with "Standard" sea surface frequency.
Tornado & Hail:	Customized AIR Touchstone 9, 50,000 year catalog, including demand surge 1
Fire Following EQ:	AIR Touchstone 9, 50,000 year catalog, including demand surge, including sha
Winter Storm:	Customized RMS Risk Modeler 22 50,000 year catalog, including demand surg
Brushfire:	AIR Touchstone 9, 50,000 year catalog, including demand surge

The Hartford Insurance Group ^{Exhibit 7 - Tenant/Condo Forms}

Personal Property Insurance
Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company

South Carolina

Tenant/Condo Policy Forms

Development of Complement of Credibility

	(1)	(2)	(3)	(4)	(5)
					Loss Cost Adjusted to South Carolina Tenant & Condo Exposure Distribution
		Adjusted Trended Smoothed Ultimate Losses (x-Cat/Hail)	Earned House Years	Loss Cost	
Region					
Countrywide		191,630,180	830,161	231	251

Notes

(2) & (3) = Countrywide excluding CA & FL

(4) = (2) / (3)

(5) = (4) x Adjustment Factor of 1.088

South Carolina

Tenant/Condo Policy Forms

Homeowners OUE Provision

Selected Fixed/Variable OUE Provisions

(1)	CW OUE Ratio	24.1%
(2)	% Variable	50.0%
(3)	CW Variable OUE Ratio	12.0%
(4)	CW Fixed OUE Ratio	12.0%
(5)	CW Average EPAPR (\$)	377
(6)	CW Fixed Expense (\$)	45
(7)	State Average EPAPR (\$)	393
(8)	State Fixed OUE Ratio	11.5%
(9)	State Variable OUE Ratio	12.0%

Notes

$$(3) = (1) \times (2)$$

$$(4) = (1) - (3)$$

$$(6) = (4) \times (5)$$

$$(8) = (6) / (7)$$

$$(9) = (3)$$

$$(11) = (6) / (10)$$

$$(13) = (6) / (12)$$

South Carolina - Total Home Advantage
TENANT& CONDO REINSURANCE LOAD CALCULATION - EXPENSE ONLY

	Corporate CAT Treaty	Multi-Year Aggregate Coverage
	(a)	(b)
<u>Tenant & Condo Forms Direct Plans</u>	<u>Direct Plans</u>	<u>Direct Plans</u>
(1) South Carolina Expected Loss	8,478	3,896
(2) Countrywide Expected Loss	313,214	122,212
(3) South Carolina/ Countrywide	2.7%	3.2%
(4) Reinsurance Costs	801,458	237,073
(5) South Carolina Reinsurance Costs	21,693	7,558
(6) South Carolina Premium	729,460	
(7) South Carolina Modeled Reinstatement Premium	1,061	
(8) Reinsurance Load	4.2%	
(9) CAT Load combined	6.7%	
(10a) Tenant CAT Load	4.8%	
(11a) Tenant Reinsurance Load	3.0%	
(12a) Condo CAT Load	8.5%	
(13a) Condo Reinsurance Load	5.3%	
	(a)	(b)
<u>Tenant & Condo Forms Agency Plans</u>	<u>Agency Plans</u>	<u>Agency Plans</u>
(1) South Carolina Expected Loss	417	193
(2) Countrywide Expected Loss	98,786	27,126
(3) South Carolina/ Countrywide	0.4%	0.7%
(4) Reinsurance Costs	252,774	52,619
(5) South Carolina Reinsurance Costs	1,067	375
(6) South Carolina Premium	53,532	
(7) South Carolina Modeled Reinstatement Premium	52	
(8) Reinsurance Load	2.8%	
(9) CAT Load combined	6.7%	
(10b) Tenant CAT Load	4.8%	
(11b) Tenant Reinsurance Load	2.0%	
(12b) Condo CAT Load	8.5%	
(13b) Condo Reinsurance Load	3.5%	

Notes:

(1) - (2): Reflect modeled losses that exceed our cat treaties' retention arrangements.

(3): (1) / (2)

(4): Ceded premium for cat treaty (includes administrative costs) - Expected Recoveries

(5): (3)*(4)

(6): Projected Earned Premium

(7): Reflects Modeled Reinsurance Reinstatement Premiums

(8): [(5a) + (5b) + (7)] / (6)

(11): (10)/(9) * (8) = Allocated to form based on expected contribution to CATs

(13): (12)/(9) * (8) = Allocated to form based on expected contribution to CATs

The Hartford Insurance Group

Exhibit 10 - Profit Load

Personal Property Insurance
South Carolina
Underwriting Profit Provision
Selected Profit Provision

		<u>Homeowners</u>
(1)	Target Rate of Return	15.0%
(2)	After Tax (AT) Investment Yield on Surplus	4.0%
(3)	Required AT Return from Insurance Operations	11.0%
(4)	Premium to Surplus Ratio	0.862
(5)	Target Operating Ratio	12.8%
(6)	Investment Earnings as % DEP	2.1%
(7)	Tax Rate on Underwriting Income	21.0%
(8)	Indicated Profit Provision	13.5%
(9)	Selected Profit Provision	5.0%

Data Source is Annual Statement, Consolidated Insurance Expense
Exhibit for Direct Business Written, and Indication Support.

The Hartford Insurance Group

Exhibit 10 - Profit Load

Personal Property Insurance
South Carolina
Underwriting Profit Provision
Investment Income on Policyholder Supplied Funds

		<u>Homeowners</u>
(1)	Direct Premiums Earned	917,779
(2)	Direct Unearned Premium Reserves	478,935
	Ratio to Earned Premium	52.2%
(3)	Prepaid Expenses	161,155
	Commission	1.3%
	TL&F	4.2%
	50% OUE	12.0%
(4)	Agents Balances	255,053
(5)	UEPR Available for Investment	62,727
(6)	Loss & LAE Reserves	420,697
	Direct Losses Unpaid	338,163
	DCC Reserves	33,628
	A&O Reserves	48,906
(7)	Total Subject to Investment	483,424
(8)	After Tax Investment Yield	4.0%
(9)	Investment Earnings as % DEP	2.1%

Data Source is Annual Statement, Consolidated Insurance Expense
Exhibit for Direct Business Written, and Indication Support.

Personal Property Insurance

Summary of Loss Adjustment Expense Provisions (Source Consolidated IEE on Direct Business)

	2020	2021	2022	Selected
Countrywide *				
Paid Loss	381,051	375,273	402,666	
Paid DCC Loss %	2.3%	2.4%	2.1%	
Paid A&O Loss %	23.8%	20.9%	21.2%	
Paid LAE % of Paid Loss	26.1%	23.2%	23.3%	22.7%

** excludes California*

** Touchstone 2021 - Modified Loss Analysis* **

*Note: This analysis is not an AIR default loss view.
The analysis has been run using loss modification
settings customized by the users. See details in
the section below, Flexibility Options.

o Analysis Header Info

Analysis Type:	Detailed Loss Analysis
Analysis Name:	TH PL FB 0323 - 50ks ds hail
pare_Hail_Roof_LMF_UDF_Cov_ACD	
Template Name:	PL TH Hail 50k ds
Analysis SID:	1476
Result SID:	654
Activity ID:	1999
HPC Job ID:	725
Description:	N/A
User:	AD1\SP29722
Time Submitted:	04/22/2023 08:50:11
Time Started:	04/22/2023 08:50:11
Time Ended:	04/22/2023 15:30:40
Duration:	06:40:28
Status:	Completed

o Error/Warning Summary

o Fatal Error

None

o Ignorable Errors

None

o Exposures Modelled

Total
100% Replacement Value
100% Locations

o System Info

System Version: 9.1.0.229
Platform Name and Identification: Touchstone 2021
SQL Server Name: A3561E1PDSQL002\SQL3561PROD
HPC Head Node: A3561E1PHEA001

o Analysis Target Info

Analysis Target Type: Portfolio
Analysis Target Name: TH PL FB 0323
Exposure View Filter: Not Applied

Exposure Set(s): Database : Exposure Set Name

AIR_EXPTS9_202303 : TH PL FB 0323

Analysis Statistics: Analyzed

Policy Count: 66386
Total Location Count: 715436
Property Location Count: 715436
Workers Location Count: 0
Layers Count: 0
SubLimits Count: 0
Reinsurance Count: 4
Total Replacement Value: 435,591,120,874

o Event Set Options

Event Set Name: 50K US AP (2020) - Severe Thunderstorm CAT
only
Event Set Type: Stochastic
Event Filter: Off
Demand Surge: On
Custom Demand Surge: No

Min-Max Deductible Policy Logic: Former

Perils: Severe Storm - Severe Thunderstorm
Hail

Hazard Models:	Model:	Model Version:	
Catalog:	Catalog Version:	Events:	
Scenarios:			
AIR Severe Thunderstorm Model for the U.S.	20 (22)	7.0.6	AIR
Severe Thunderstorm Model for the U.S. and Canada	07.01.0909	9376893	
50000			

o Financial Model Options

Correlation:	Off
Disaggregation:	On
Average Properties:	Auto
Invalid Con/Occ Pairs:	Use System Default
Apply residential location terms:	AIR Default behavior
Intra-Policy Correlation factor:	0%
Inter-Policy Correlation factor:	0%

o Reinsurance Options

Program Name:	PL_HUEQ_TY22_PARE
Order of application of Fac:	Apply and inure to the benefit of treaties
FAC Reinsurance Count:	0
Treaty Reinsurance Count:	4

o Custom Model Options

Custom Model:	N/A
---------------	-----

o Output Options

Loss Perspectives:	Ground Up Gross Net of Pre-CAT
Event Losses By:	Location UDF2
Geography:	Event Total
Summary (AAL Only):	Location Summary
Loss Details:	Off
Zone Set Names:	N/A
Save By Zone:	Off
Zone By Peril:	Off
Retain Annual EP By Zone:	Off
Auto Export CLF:	No

o Analysis Management Options

Min-Max Cores:	1-22
Scheduled On:	Execute Immediately
Priority:	Normal
Processing Resource:	On Premises
Result Server:	A3561E1PDSQL002\SQL3561PROD
Result Database:	AIRResult_Prod
Results Currency Set:	AIR Default
Results Currency:	USD
Move Marine Craft Geocodes:	On
Commodity Prices	
Gas:	2.05
Oil:	40.49

o Flexibility Options

Loss Modification Template Name: 'Hail_Roof_LMF_UDF_Cov_ACD'
No loss custom frequency template was selected

Include Standard AIR Detailed Loss Analysis Result: No

o Terrorism Options

Terrorism Not Covered - Coverage solely provided by Standard Fire Policies (SFP)

o Physical Properties Info

Physical Properties computation completed at 04/22/2023 08:52:39
Time taken for Physical Properties computation: 00:00:38
Time taken for Post Processing of Physical Properties: 00:00:02
Total time taken for Physical Properties processing: 00:00:40
Physical properties were computed for all locations

** Touchstone 2021 **

o Analysis Header Info

Analysis Type:	Detailed Loss Analysis
Analysis Name:	FF PL FB 0323 - 50ks ds pare
Template Name:	PL FF 50KS DS
Analysis SID:	1445
Result SID:	631
Activity ID:	1955
HPC Job ID:	681
Description:	N/A
User:	AD1\SP29722
Time Submitted:	04/18/2023 06:35:49
Time Started:	04/18/2023 06:35:49
Time Ended:	04/18/2023 09:31:24
Duration:	02:55:34
Status:	Completed

o Error/Warning Summary

o Fatal Error

None

o Ignorable Errors

None

o Exposures Modelled

Total
100% Replacement Value
100% Locations

o System Info

System Version:	9.1.0.229
Platform Name and Identification:	Touchstone 2021
SQL Server Name:	A3561E1PDSQL002\SQL3561PROD
HPC Head Node:	A3561E1PHEA001

o Analysis Target Info

Analysis Target Type: Portfolio
Analysis Target Name: FF PL FB 0323
Exposure View Filter: Not Applied

Exposure Set(s): Database : Exposure Set Name

AIR_EXPTS9_202303 : FF PL FB 0323

Analysis Statistics: Analyzed

Policy Count: 65313
Total Location Count: 719952
Property Location Count: 719952
Workers Location Count: 0
Layers Count: 0
SubLimits Count: 0
Reinsurance Count: 4
Total Replacement Value: 437,773,417,419

o Event Set Options

Event Set Name: 50K US AP (2020) - Standard
Event Set Type: Stochastic
Event Filter: Off
Demand Surge: On
Custom Demand Surge: No

Min-Max Deductible Policy Logic: Former

Perils: Earthquake - Fire Following

Hazard Models:	Model:	Model Version:	
Catalog:	Catalog Version:	Events:	
Scenarios:			
AIR Earthquake Model for the U.S.	11 (11)	10.4.0	AIR
Earthquake Model for the U.S. and Canada	10.02.1017	346676	50000
AIR U.S. Workers Compensation Model	11 (2)	2.2.0	AIR

Earthquake Model for the U.S. and Canada	10.02.1017	346676	50000
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o Financial Model Options

Correlation:	Off
Disaggregation:	On
Average Properties:	Auto
Invalid Con/Occ Pairs:	Use System Default
Apply residential location terms:	AIR Default behavior
Intra-Policy Correlation factor:	0%
Inter-Policy Correlation factor:	0%

o Reinsurance Options

Program Name:	PL_FFSL_TY22_PARE
Order of application of Fac:	Apply and inure to the benefit of treaties
FAC Reinsurance Count:	0
Treaty Reinsurance Count:	4

o Custom Model Options

Custom Model:	N/A
---------------	-----

o Output Options

Loss Perspectives:	Ground Up Gross Net of Pre-CAT
Event Losses By:	Location UDF2
Geography:	Event Total
Summary (AAL Only):	Location Summary
Loss Details:	Off
Zone Set Names:	N/A
Save By Zone:	Off
Zone By Peril:	Off
Retain Annual EP By Zone:	Off
Auto Export CLF:	No

o Analysis Management Options

Min-Max Cores:	1-8
Scheduled On:	Execute Immediately
Priority:	Normal
Processing Resource:	On Premises

Result Server:	A3561E1PDSQL002\SQL3561PROD
Result Database:	AIRResult_Prod
Results Currency Set:	AIR Default
Results Currency:	USD
Move Marine Craft Geocodes:	On
Commodity Prices	
Gas:	2.05
Oil:	40.49

o Flexibility Options

No loss mod template was selected

No loss custom frequency template was selected

Include Standard AIR Detailed Loss Analysis Result: Yes

o Terrorism Options

Terrorism Not Covered - Coverage solely provided by Standard Fire Policies (SFP)

o Physical Properties Info

Physical Properties computation completed at 04/18/2023 06:39:25
Time taken for Physical Properties computation: 00:01:54
Time taken for Post Processing of Physical Properties: 00:00:03
Total time taken for Physical Properties processing: 00:01:57
Physical properties were computed for all locations

The Hartford Insurance Group

South Carolina

Building Forms

12mo Ending	Pure Premium		
	State	Countrywide	Industry
201803	485	454	404
201806	438	438	414
201809	352	527	316
201812	308	469	282
201903	356	486	281
201906	388	489	282
201909	402	476	285
201912	376	481	302
202003	341	451	310
202006	290	437	311
202009	258	442	313
202012	283	426	317
202103	314	450	313
202106	303	457	317
202109	354	452	312
202112	365	479	316
202203	313	490	328
202206	333	503	350
202209	357	528	373
202212	373	533	383
202303	586	535	396
202306	595	576	409
202309	443	581	429
202312	419	573	444

Exponential Fit	Pure Premium		
	State	Countrywide	Industry
24 point fit	2.8%	3.4%	4.5%
20 point fit	7.1%	4.8%	9.3%
16 point fit	16.5%	8.9%	10.6%
12 point fit	20.3%	10.9%	15.1%
8 point fit	29.6%	10.5%	17.8%
4 point fit	-40.5%	8.9%	16.7%

The Hartford Insurance Group

South Carolina

Tenant/Condo Policy Forms

12mo Ending	Pure Premium		
	State	Countrywide	Industry
201803	72	126	106
201806	83	129	106
201809	159	164	104
201812	168	148	106
201903	355	146	101
201906	274	144	98
201909	315	147	98
201912	287	147	99
202003	131	139	104
202006	144	138	103
202009	144	131	98
202012	176	126	99
202103	163	133	95
202106	235	134	95
202109	193	134	95
202112	157	140	91
202203	171	140	96
202206	105	154	104
202209	112	161	117
202212	114	169	122
202303	98	175	126
202306	77	169	132
202309	101	173	129
202312	107	164	138

Exponential Fit	Pure Premium		
	State	Countrywide	Industry
24 point fit	-8.5%	3.4%	3.8%
20 point fit	-21.7%	4.6%	6.6%
16 point fit	-15.1%	8.7%	9.6%
12 point fit	-26.7%	11.7%	17.5%
8 point fit	-20.2%	9.2%	21.0%
4 point fit	23.7%	-6.3%	10.5%

** Touchstone 2021 **

o Analysis Header Info

Analysis Type:	Detailed Loss Analysis
Analysis Name:	TH PL FB 0323 - 50ks ds wind pare
Template Name:	PL TH Wind 50k ds
Analysis SID:	1473
Result SID:	652
Activity ID:	1993
HPC Job ID:	719
Description:	N/A
User:	AD1\SP29722
Time Submitted:	04/20/2023 11:20:05
Time Started:	04/20/2023 11:20:05
Time Ended:	04/21/2023 01:22:57
Duration:	14:02:51
Status:	Completed

o Error/Warning Summary

o Fatal Error

None

o Ignorable Errors

None

o Exposures Modelled

Total
100% Replacement Value
100% Locations

o System Info

System Version:	9.1.0.229
Platform Name and Identification:	Touchstone 2021
SQL Server Name:	A3561E1PDSQL002\SQL3561PROD
HPC Head Node:	A3561E1PHEA001

o Analysis Target Info

Analysis Target Type: Portfolio
Analysis Target Name: TH PL FB 0323
Exposure View Filter: Not Applied

Exposure Set(s): Database : Exposure Set Name

AIR_EXPTS9_202303 : TH PL FB 0323

Analysis Statistics: Analyzed

Policy Count: 66386
Total Location Count: 715436
Property Location Count: 715436
Workers Location Count: 0
Layers Count: 0
SubLimits Count: 0
Reinsurance Count: 4
Total Replacement Value: 435,591,120,874

o Event Set Options

Event Set Name: 50K US AP (2020) - Severe Thunderstorm CAT
only
Event Set Type: Stochastic
Event Filter: Off
Demand Surge: On
Custom Demand Surge: No

Min-Max Deductible Policy Logic: Former

Perils: Severe Storm - Severe Thunderstorm
StraightLineWinds
Tornado

Hazard Models:	Model:	Model Version:	
Catalog:	Catalog Version:	Events:	
Scenarios:			
AIR Severe Thunderstorm Model for the U.S.	20 (22)	7.0.6	AIR

o Financial Model Options

Correlation:	Off
Disaggregation:	On
Average Properties:	Auto
Invalid Con/Occ Pairs:	Use System Default
Apply residential location terms:	AIR Default behavior
Intra-Policy Correlation factor:	0%
Inter-Policy Correlation factor:	0%

o Reinsurance Options

Program Name:	PL_HUEQ_TY22_PARE
Order of application of Fac:	Apply and inure to the benefit of treaties
FAC Reinsurance Count:	0
Treaty Reinsurance Count:	4

o Custom Model Options

Custom Model:	N/A
---------------	-----

o Output Options

Loss Perspectives:	Ground Up Gross Net of Pre-CAT
Event Losses By:	Location UDF2
Geography:	Event Total
Summary (AAL Only):	Location Summary
Loss Details:	Off
Zone Set Names:	N/A
Save By Zone:	Off
Zone By Peril:	Off
Retain Annual EP By Zone:	Off
Auto Export CLF:	No

o Analysis Management Options

Min-Max Cores:	1-22
Scheduled On:	Execute Immediately
Priority:	Normal
Processing Resource:	On Premises

Result Server:	A3561E1PDSQL002\SQL3561PROD
Result Database:	AIRResult_Prod
Results Currency Set:	AIR Default
Results Currency:	USD
Move Marine Craft Geocodes:	On
Commodity Prices	
Gas:	2.05
Oil:	40.49

o Flexibility Options

No loss mod template was selected

No loss custom frequency template was selected

Include Standard AIR Detailed Loss Analysis Result: Yes

o Terrorism Options

Terrorism Not Covered - Coverage solely provided by Standard Fire Policies (SFP)

o Physical Properties Info

Physical Properties computation completed at 04/20/2023 11:22:40
Time taken for Physical Properties computation: 00:00:42
Time taken for Post Processing of Physical Properties: 00:00:02
Total time taken for Physical Properties processing: 00:00:45
Physical properties were computed for all locations

RMS Risk Modeler winter storm loss analysis profile screenshots

General

Winterstorm

Exposure Modifications

Insurance Type	Peril
Property	Winterstorm
Model Region Code	Engine
NAWT	DLM
Analysis Mode	Vulnerability Curves
Distributed	Vulnerability Sensitivity Test - Low
Model Region	Created On
NAWT	2022-07-27
Name	Peril Code
WT Sensitivity Test - Low Vuln	WT
Software Version Code	
RL22	
Created By	
Mackenzie.Furman@Thehartford.Com	
Event Date	Region
<Use Today's Date>	North America
Model Data Version	<input type="checkbox"/> Rms Default
18.1	

Model Source Code	Source
RMS	RMS
Description	Sku
	Model-Rms-Nawt
Analysis Type	Sub Regions
Exceedance Probability	United States

General

Winterstorm

Exposure Modifications

Loss Amplification

☒ Building

☒ Content

☒ Business Interruption

Calculate Losses From

☒ Wind

☒ Snow

☒ Ice

☒ Freeze

General

Winterstorm

Exposure Modifications

Specialty Models

☐ Map Marine Checked

☐ Map IFM Checked

☐ Map BR Checked

Assume 'Unknown' For Primary Characteristics

☐ Floors Occupied

☐ Construction Class

☐ Occupancy Class

☐ Year Built

☐ Number Of Stories

☐ Floor Area

☐ Assume 'Unknown' For Secondary Modifiers

Scale Exposure Values

Business Interruption

1

Building

1

Content

1

The Hartford Insurance Group
South Carolina
Total Home Advantage Direct Channel
As of 6/30/2023

Calculation of Large Loss Adjustment - Building Forms

Calendar/ Accident Ending (1)	Incurred Losses Excluding Cat/Hail (2)	Loss Development Factors (3)	Developed Incurred Losses Excluding Cat/Hail (4) = (2) * (3)	Number of Excess Losses (5)	Excess Losses (6)	Basic Limit Losses (7) = (4) - (6)	Excess Ratio (8) = (6) / (7)
6/30/2009	3,816,987	1.000	3,816,987	8	1,076,956	2,740,031	0.393
6/30/2010	5,909,492	1.000	5,909,492	11	2,162,452	3,747,040	0.577
6/30/2011	4,560,058	1.000	4,560,058	6	982,968	3,577,089	0.275
6/30/2012	3,183,354	1.000	3,183,354	6	377,575	2,805,778	0.135
6/30/2013	4,293,258	1.000	4,293,258	10	922,671	3,370,586	0.274
6/30/2014	5,313,608	1.000	5,313,608	7	1,894,193	3,419,415	0.554
6/30/2015	4,362,914	1.000	4,362,914	9	871,901	3,491,013	0.250
6/30/2016	3,505,858	1.000	3,505,858	6	694,037	2,811,822	0.247
6/30/2017	4,333,630	1.000	4,333,630	8	1,123,812	3,209,818	0.350
6/30/2018	5,187,894	1.000	5,187,894	7	1,523,579	3,664,316	0.416
6/30/2019	3,352,878	1.001	3,357,515	8	662,638	2,694,877	0.246
6/30/2020	2,073,215	1.004	2,081,249	2	320,479	1,760,769	0.182
6/30/2021	2,027,495	1.003	2,034,480	2	187,733	1,846,746	0.102
6/30/2022	2,246,880	1.006	2,259,902	1	114,763	2,145,139	0.053
6/30/2023	3,505,897	1.135	3,980,007	6	1,360,498	2,619,509	0.519
Total	57,673,418	-	58,180,206	97	14,276,256	43,903,950	0.325
							Credibility 1.000
							CW Excess Ratio 0.259
							Cred. Wtd. Excess Ratio 0.325
							Selected 0.325

Calculation of Large Loss Adjustment - Tenant / Condo Forms

Calendar/ Accident Ending (1)	Incurred Losses Excluding Cat/Hail (2)	Loss Development Factors (3)	Developed Incurred Losses Excluding Cat/Hail (4) = (2) * (3)	Number of Excess Losses (5)	Excess Losses (6)	Basic Limit Losses (7) = (4) - (6)	Excess Ratio (8) = (6) / (7)
6/30/2009	117,600	1.000	117,600	0	0	117,600	0.000
6/30/2010	288,097	1.000	288,097	3	124,528	163,569	0.761
6/30/2011	122,152	1.000	122,152	1	4,068	118,085	0.034
6/30/2012	74,399	1.000	74,399	0	0	74,399	0.000
6/30/2013	374,113	1.000	374,113	4	186,723	187,391	0.996
6/30/2014	342,340	1.000	342,340	6	101,293	241,047	0.420
6/30/2015	220,629	1.000	220,629	3	10,843	209,786	0.052
6/30/2016	213,970	1.000	213,970	1	5,493	208,476	0.026
6/30/2017	273,257	1.000	273,257	3	23,212	250,045	0.093
6/30/2018	268,838	1.000	268,838	1	6,887	261,951	0.026
6/30/2019	529,784	0.989	524,088	3	314,029	210,059	1.495
6/30/2020	279,673	1.001	279,963	3	85,967	193,996	0.443
6/30/2021	454,677	0.995	452,451	6	136,253	316,197	0.431
6/30/2022	206,703	1.003	207,296	1	3,141	204,156	0.015
6/30/2023	146,583	1.142	167,448	1	32,844	134,604	0.244
Total	3,912,815	-	3,926,641	36	1,035,280	2,891,360	0.358
							Credibility 0.381
							CW Excess Ratio 0.256
							Cred. Wtd. Excess Ratio 0.295
							Selected 0.295

Credibility Weighted Tenant/Condo Excess Ratio

(1)	(2)	(3)	(4)
Total SW Cred.	Total SW Ratio	CW Ratio	Total Cred. Wtd Ratio
0.381	0.358	0.256	0.295

Notes:

Total Credibility Wtd Ratio = [Column (1) x Column (2)] + [(1- Column (1)) x Column (3)]



EXPLANATORY MEMORANDUM

Effective February 6, 2025

With this filing, we are proposing revisions to The Hartford's Home product in the writing company referenced above. This change will be effective for new business policies written on or after February 6, 2025, and will affect renewal policies effective on or after March 29, 2025. The overall impact of the proposed changes is 9.1%.

TRADE SECRET CONFIDENTIALITY

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 provided in this objection response to be proprietary, confidential and outside the public domain. It is our practice to maintain this information confidentially, only sharing it subject to the highest degree of safeguarding available. This information has not been made public anywhere, either through the filing process or by any other means. The following information meets the definition of "trade secret" as articulated by S.C. Code Ann. § 39-8-20 and, therefore, is not subject to public disclosure pursuant to S.C. Code Ann. § 39-8-20 and § 30-4-40. If at any time the South Carolina 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.

Please see the Explanatory Memorandum Addendum submitted with confidential trade secret protection for more information.

With this filing we are introducing new optional endorsements to our Prevail Homeowners class plan. The new endorsements are listed below. An associated form filing will be submitted under separate cover.

- Unit-Owners Coverage C Special Coverage
- Special Personal Property Coverage
- Building Additions And Alterations – Increased Limit
- Increased Amount of Insurance For Personal Property Located In A Self-Storage Facility
- Coverage C Increased Special Limits of Liability
- Structures Rented to Others – Residence Premises
- Additional Insured – Student Living Away From the Residence Premises

We have also made various grammatical/punctuation/capitalization as well as material adjustments to our Rule Manual.

Attached please find the proposed rate and rule pages for this revision.

This filing has been prepared by Jennifer Vincent, Director & Actuary, Personal Lines, and Raj Chavada, Assistant Director of Product Management. Any questions regarding the filing or supporting documentation should be directed to their attention.

Raj Chavada
Assistant Director of Product Management
The Hartford Personal Lines
860-547-3179

Jennifer Vincent
Director & Actuary, Personal Lines
The Hartford Personal Lines
860-547-5341

Insurance Company:

Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
Building

Form:

Expense Category (Add/Delete rows as needed)	Value from IEE Part III	Selected Expense Ratio (% of Premium)		
		Fixed	Variable	Total
Commissions	1.4%	0.0%	1.3%	1.3%
Taxes, Licenses, & Fees	4.1%	0.0%	4.3%	4.3%
Other Acquisition Expenses	8.0%	0.0%	12.0%	12.0%
General Expenses	10.0%	12.1%	0.0%	12.1%
Reinsurance Expenses		5.3%	0.0%	5.3%
Other Expenses	0.0%	0.0%	0.0%	0.0%
Other Income	0.0%	0.0%	0.0%	0.0%
Profit and Contingencies		0.0%	5.0%	5.0%
Total Expense and Profit Ratio		17.3%	22.6%	39.9%
Permissible Loss and Fixed Expense Ratio				77.4%

Reinsurance Premium	\$ 493,042
Anticipated Recoverables	\$ 146,571
Written Premium	\$ 6,443,659
Net Cost of Reinsurance	5.4%

Territory	% of Total Written Premium
Wind Pool Zone 1 (with Wind)	0.0%
Wind Pool Zone 2 (with Wind)	0.6%
Coastal Counties (Outside Wind Pool)	25.7%
Remainder	73.7%
Total	100.0%

Insurer Comments:

Other Acquisition Expenses are non-zero due to spreading the cost of new business over time

Notes:

- 1) Explain and support any significant variances between the selected expense provisions and those in the Insurance Expense Exhibit
 - a) A copy of the most recent Insurance Expense Exhibit is required to be submitted under the Supporting Documentation tab in SERFF
- 2) If renewal business only, explain and support Other Acquisition Expenses
- 3) Reinsurance Expenses should be supported by the net cost of reinsurance calculation
- 4) If including Other Expenses or Other Income provisions, then define (selected expense provisions should be reduced for anticipated fee income)
 - a) When including a dividend provision, the company's dividend payment history, the company's current dividend practice, whether dividends are related to loss experience, the capitalization of the company, and other factors affecting the payment of dividends should be taken into account
- 5) Profit and Contingencies percentage may not exceed 5.0% unless writing heavily along the coast without excluding wind coverage
- 6) Provide the percentages of the Company's total written premium in Wind Pool Zone 1 (without excluding wind coverage), Wind Pool Zone 2 (without excluding wind coverage), and the areas of Coastal Counties (Beaufort, Berkeley, Charleston, Colleton, Dorchester, Georgetown, Horry, Jasper) which are outside of Wind Pool Zones 1 and 2
 - a) Any written premium for policies in Wind Pool Zones 1 and 2 on which wind is excluded should be accounted for in the Remainder cell
- 7) Complete exhibit for each Form being filed (e.g., Owners, Tenant, etc.)

Insurance Company:

Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
Tenant

Form:

Expense Category (Add/Delete rows as needed)	Value from IEE	Selected Expense Ratio (% of Premium)		
	Part III	Fixed	Variable	Total
Commissions	1.4%	0.0%	1.3%	1.3%
Taxes, Licenses, & Fees	4.1%	0.0%	4.3%	4.3%
Other Acquisition Expenses	8.0%	0.0%	12.0%	12.0%
General Expenses	10.0%	17.8%	0.0%	17.8%
Reinsurance Expenses		2.9%	0.0%	2.9%
Other Expenses	0.0%	0.0%	0.0%	0.0%
Other Income	0.0%	0.0%	0.0%	0.0%
Profit and Contingencies		0.0%	5.0%	5.0%
Total Expense and Profit Ratio		20.6%	22.7%	43.3%
Permissible Loss and Fixed Expense Ratio				77.3%

Reinsurance Premium*	\$ -
Anticipated Recoverables*	\$ -
Written Premium*	\$ -
Net Cost of Reinsurance	0.0%

Territory	% of Total Written Premium
Wind Pool Zone 1 (with Wind)	0.3%
Wind Pool Zone 2 (with Wind)	0.5%
Coastal Counties (Outside Wind Pool)	26.5%
Remainder	72.6%
Total	100.0%

Insurer Comments:

*Tenant is included on the EXP-Condo tab as Tenant and Condo combined
 Other Acquisition Expenses are non-zero due to spreading the cost of new business over time

Notes:

- 1) Explain and support any significant variances between the selected expense provisions and those in the Insurance Expense Exhibit
 - a) A copy of the most recent Insurance Expense Exhibit is required to be submitted under the Supporting Documentation tab in SERFF
- 2) If renewal business only, explain and support Other Acquisition Expenses
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- 5) Profit and Contingencies percentage may not exceed 5.0% unless writing heavily along the coast without excluding wind coverage
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 - a) Any written premium for policies in Wind Pool Zones 1 and 2 on which wind is excluded should be accounted for in the Remainder cell
- 7) Complete exhibit for each Form being filed (e.g., Owners, Tenant, etc.)

Insurance Company:

Hartford Accident and Indemnity Company
Hartford Fire Insurance Company
Trumbull Insurance Company
Twin City Fire Insurance Company
Condo

Form:

Expense Category	Value from IEE	Selected Expense Ratio (% of Premium)		
(Add/Delete rows as needed)	Part III	Fixed	Variable	Total
Commissions	1.4%	0.0%	1.2%	1.2%
Taxes, Licenses, & Fees	4.1%	0.0%	4.3%	4.3%
Other Acquisition Expenses	8.0%	0.0%	12.0%	12.0%
General Expenses	10.0%	7.6%	0.0%	7.6%
Reinsurance Expenses		5.1%	0.0%	5.1%
Other Expenses	0.0%	0.0%	0.0%	0.0%
Other Income	0.0%	0.0%	0.0%	0.0%
Profit and Contingencies		0.0%	5.0%	5.0%
Total Expense and Profit Ratio		12.7%	22.5%	35.2%
Permissible Loss and Fixed Expense Ratio				77.5%

Reinsurance Premium*	\$ 35,151
Anticipated Recoverables*	\$ 10,449
Written Premium*	\$ 616,011
Net Cost of Reinsurance	4.0%

Territory	% of Total Written Premium
Wind Pool Zone 1 (with Wind)	0.0%
Wind Pool Zone 2 (with Wind)	1.4%
Coastal Counties (Outside Wind Pool)	63.3%
Remainder	35.4%
Total	100.0%

Insurer Comments:

*Includes Tenant and Condo combined

Other Acquisition Expenses are non-zero due to spreading the cost of new business over time

Notes:

- 1) Explain and support any significant variances between the selected expense provisions and those in the Insurance Expense Exhibit
 - a) A copy of the most recent Insurance Expense Exhibit is required to be submitted under the Supporting Documentation tab in SERFF
- 2) If renewal business only, explain and support Other Acquisition Expenses
- 3) Reinsurance Expenses should be supported by the net cost of reinsurance calculation
- 4) If including Other Expenses or Other Income provisions, then define (selected expense provisions should be reduced for anticipated fee income)
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EXPLANATORY MEMORANDUM

Effective February 6, 2025

With this filing, we are proposing revisions to The Hartford's Home product in the writing company referenced above. This change will be effective for new business policies written on or after February 6, 2025, and will affect renewal policies effective on or after March 29, 2025. The overall impact of the proposed changes is 9.9%.

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Please see the Explanatory Memorandum Addendum submitted with confidential trade secret protection for more information.

With this filing we are introducing new optional endorsements to our Prevail Homeowners class plan. The new endorsements are listed below. An associated form filing will be submitted under separate cover.

- Unit-Owners Coverage C Special Coverage
- Special Personal Property Coverage
- Building Additions And Alterations – Increased Limit
- Increased Amount of Insurance For Personal Property Located In A Self-Storage Facility
- Coverage C Increased Special Limits of Liability
- Structures Rented to Others – Residence Premises
- Additional Insured – Student Living Away From the Residence Premises

We have also made various grammatical/punctuation/capitalization as well as material adjustments to our Rule Manual.

Attached please find the proposed rate and rule pages for this revision.

This filing has been prepared by Jennifer Vincent, Director & Actuary, Personal Lines, and Raj Chavada, Assistant Director of Product Management. Any questions regarding the filing or supporting documentation should be directed to their attention.

Raj Chavada
Assistant Director of Product Management
The Hartford Personal Lines
860-547-3179

Jennifer Vincent
Director & Actuary, Personal Lines
The Hartford Personal Lines
860-547-5341



Objection Response

SERFF Tracking HART-134291571

Dear Dominic Rovelli,

Thank you for the opportunity to resolve your questions regarding HART-134291571.

Objection 1

1. The prevail indication is largely affected by the indication of filing HART-134128740, however that filing was not approved for the full indication as the Department was not convinced the full indication was warranted. When using the 8.1% allowed changes as the filing indication, the prevail indication does not support the proposed changes. Can the Company provide anything else to support the proposed changes?

Response:

We have reworked our Prevail rate indications using a NowCo 0% rate indication and amended our proposed rate changes for HO-4 and HO-6 forms. The overall proposed rate change is now +9.1%, varying by form. Please see the revised Exhibits #s 3, 21, 22, 23 and 24, and the revised rate, tier and rule pages that are included with this response.

This response has been prepared by Jennifer Vincent, Director & Actuary, Personal Lines, and Raj Chavada, Assistant Director of Product Management. Any questions regarding the filing or supporting documentation should be directed to their attention.

Raj Chavada
Assistant Director of Product Management
The Hartford Personal Lines
860-547-3179

Jennifer Vincent
Director & Actuary
The Hartford Personal Lines
860-547-5341

South Carolina Actuarial Support				
	Building	Tenant	Condo	Total
Initial Differential to HNG HART-13334446	11.1%	2.3%	12.6%	10.8%
Impact of Switch to FR Scores, Implementation Dataset	6.8%	8.7%	7.9%	6.9%
Initial Differential to HNG Corrected	4.0%	-5.9%	4.3%	3.7%
HNG Filed Rate Change Effective 9/7/2023 HART-133673517	5.7%	0.0%	0.0%	5.2%
HNG Filed Rate Change Effective 11/7/2024 HART-134128740	8.1%	2.9%	11.4%	8.1%
HNG Rate Need, Suggested by SC DOI	0.0%	0.0%	0.0%	0.0%
Updated Prevail Indication	9.9%	9.4%	6.8%	9.7%
Orig Proposed Change	9.2%	16.6%	21.2%	9.9%
Revised Proposal Change	9.2%	9.1%	6.5%	9.1%

The Prevail program was launched using HNG program indications to determine an appropriate rate level. Overall, Prevail was launched 10.8% above HNG. That differential has been adjusted downward by 6.9%, the impact of switching to use TR scores as intended at implementation.

Taking into consideration the 5.2% HNG rate increase effective on 9/7/2023 and the 8.1% HNG rate increase allowed by the SC DOI effective on 11/7/2024 , the Prevail indicated rate is

$$(1+5.2\%) \times (1+8.1\%) \times (1+8.1\%) / (1+3.7\%) - 1 = 9.7\%$$

South Carolina Actuarial Support				
	Building	Tenant	Condo	Total
Initial Differential to HNG HART-13334446	11.1%	2.3%	12.6%	10.8%
Impact of Switch to FR Scores, Implementation Dataset	6.8%	8.7%	7.9%	6.9%
Initial Differential to HNG Corrected	4.0%	-5.9%	4.3%	3.7%
HNG Filed Rate Change Effective 9/7/2023 HART-133673517	5.7%	0.0%	0.0%	5.2%
Latest HNG Indications from review effective 9/12/2024, Data Through 6/2023 HART-134128740	14.8%	22.8%	40.2%	16.1%
Prevail Indication	16.7%	30.5%	34.4%	17.8%
Proposed Change	9.2%	16.6%	21.2%	9.9%

The Prevail program was launched using HNG program indications to determine an appropriate rate level. Overall, Prevail was launched 10.8% above HNG. That differential has been adjusted downward by 6.9%, the impact of switching to use TR scores as intended at implementation.

Taking into consideration the 5.2% HNG rate increase effective on 9/7/2023 and the 16.1% indicated rate level from the most recent HNG filing, the Prevail indicated rate is

$$(1+5.2\%) \times (1+16.1\%) / (1+3.7\%) - 1 = 17.8\%$$

** Touchstone 2022 **

o Analysis Header Info

Analysis Type:	Detailed Loss Analysis
Analysis Name:	HU PL SC 0323 xsiding xwindmit - 50ks ds noss
pare	
Template Name:	PL HU 50ks noss ds
Analysis SID:	809
Result SID:	198
Activity ID:	1057
HPC Job ID:	1053
Description:	N/A
User:	AD1\SP29722
Time Submitted:	04/04/2024 07:42:03
Time Started:	04/04/2024 07:42:03
Time Ended:	04/04/2024 07:55:46
Duration:	00:13:42
Status:	Completed

o Error/Warning Summary

o Fatal Error

None

o Ignorable Errors

None

o Exposures Modelled

Total
100% Replacement Value
100% Locations

o System Info

System Version:	10.0.0.2829
Platform Name/	
Identification:	Touchstone 2022
SQL Server Name:	a3561ue1pwsdi10

HPC Head Node: A3561UE1PWHEA10

o Analysis Target Info

Analysis Target Type: Portfolio
Analysis Target Name: HU PL SC 0323 xsiding xwindmit
Exposure View Filter: Not Applied

Exposure Set(s): Database : Exposure Set Name

AIRExposure_Adhocs : HU PL SC 0323 xsiding

xwindmit

Analysis Statistics: Analyzed

Policy Count: 980
Total Location Count: 8124
Property Location Count: 8124
Workers Location Count: 0
Layers Count: 0
SubLimits Count: 0
Reinsurance Count: 5
Total Replacement Value: 4,168,599,788

o Event Set Options

Event Set Name: 50K US AP (2022) - Standard
Event Set Type: Stochastic
Event Filter: Off
Demand Surge: On
Custom Demand Surge: No

Min-Max Deductible Policy Logic: Revised

Perils: Tropical Cyclone - Wind

Hazard Models:
Catalog:
Scenarios:

Model: Model Version:
Catalog Version: Events:

AIR Hurricane Model for Hawaii	23	3.10.0	AIR
Hurricane Model for Hawaii	04.01.0509	10330	50000
AIR Hurricane Model for the U.S.	27 (21)	18.1.3	AIR
North Atlantic Basinwide Hurricane Model	19.00.0710	724000	50000

o Financial Model Options

Correlation: Off
 Disaggregation: On
 Average Properties: Auto
 Invalid Con/Occ Pairs: Use System Default
 Apply residential location terms: AIR Default behavior
 Intra-Policy Correlation factor: 0%
 Inter-Policy Correlation factor: 0%

o Reinsurance Options

Program Name: PL_HUEQ_TY23_PARE
 Order of application of Fac: Apply and inure to the benefit of treaties
 FAC Reinsurance Count: 0
 Treaty Reinsurance Count: 5

o Custom Model Options

Custom Model: N/A

o Output Options

Loss Perspectives: Ground Up
 Gross
 Net of Pre-CAT

 Event Losses By: Portfolio
 Geography: Event Total
 Summary (AAL Only): Location Summary

 Loss Details: Off
 Zone Set Names: N/A
 Save By Zone: Off
 Zone By Peril: Off
 Retain Annual EP By Zone: Off
 Auto Export CLF: No

o Analysis Management Options

Min-Max Cores:	1-8
Scheduled On:	Execute Immediately
Priority:	Normal
Processing Resource:	On Premises
Result Server:	a3561ue1pwsdi10
Result Database:	AIRResult_Adhocs
Results Currency Set:	AIR Default
Results Currency:	USD
Move Marine Craft Geocodes:	On
Commodity Prices	
Gas:	2.05
Oil:	40.49

o Flexibility Options

No loss mod template was selected

No loss custom frequency template was selected

Include Standard AIR Detailed Loss Analysis Result: Yes

o Terrorism Options

Terrorism Not Covered - Coverage solely provided by Standard Fire Policies (SFP)

o Physical Properties Info

Physical Properties computation completed at 04/04/2024 07:42:57
Time taken for Physical Properties computation: 00:00:19
Time taken for Post Processing of Physical Properties: 00:00:02
Total time taken for Physical Properties processing: 00:00:21
Physical properties were computed for all locations



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Consolidated by State (Including Maxum)

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0091

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2023

NAIC Company Code 19682

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3	4	5	6	7	8	9	10	11	12
	1	2										
	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Unearned Premium Reserves	Direct Losses Paid (deducting salvage)	Direct Losses Incurred	Direct Losses Unpaid	Direct Defense and Cost Containment Expense Paid	Direct Defense and Cost Containment Expense Incurred	Direct Defense and Cost Containment Expense Unpaid	Commissions and Brokerage Expenses	Taxes, Licenses and Fees
1. Fire	3,372,853	2,809,233	0	1,030,864	79,985	49,963	106,778	8,140	6,136	8,985	403,401	143,396
2.1 Allied Lines	662,297	575,179	0	294,186	124,295	104,654	159,501	2,311	3,478	4,282	159,048	599
2.2 Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.3 Federal Flood	8,869,148	8,618,967	0	5,074,083	7,960,926	7,960,926	0	387,992	387,992	0	1,754,692	95,787
2.4. Private Crop	0	0	0	0	0	0	0	0	0	0	0	0
2.5 Private Flood	832	733	0	170	0	0	0	0	0	0	160	22
3. Farmowners Multiple Peril	0	0	0	0	0	0	492	0	0	0	0	0
4. Homeowners Multiple Peril	13,469,335	13,053,423	0	7,105,731	5,896,038	4,869,432	2,380,631	104,278	(347,030)	186,860	105,965	557,778
5.1 Commercial Multiple Peril (Non-Liability Portion)	47,842,681	44,104,178	0	22,668,507	20,635,974	14,468,408	8,032,980	241,654	(45,085)	892,017	8,337,935	1,799,552
5.2 Commercial Multiple Peril (Liability Portion)	14,946,221	13,842,984	0	6,976,827	7,871,958	6,093,341	23,173,509	1,077,752	1,336,103	15,131,460	2,475,129	448,183
6. Mortgage Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
8. Ocean Marine	0	0	0	0	0	0	0	0	0	0	0	0
9. Inland Marine	1,898,744	2,191,898	0	1,126,642	558,992	393,724	419,085	0	32,243	80,489	288,326	76,839
10. Financial Guaranty	0	0	0	0	0	0	0	0	0	0	0	0
11.1 Medical Professional Liability - Occurrence	23,459	18,415	0	11,029	0	0	0	0	0	0	4,344	692
11.2 Medical Professional Liability - Claims-Made	27,002	21,126	0	10,465	0	0	0	0	0	0	5,269	816
12. Earthquake	86,328	83,592	0	43,577	0	(10,750)	18,813	0	100	57	606	2,601
13.1 Comprehensive (hospital and medical) ind (b)	0	0	0	0	0	0	0	0	0	0	0	0
13.2 Comprehensive (hospital and medical) group (b)	0	0	0	0	0	0	0	0	0	0	0	0
14. Credit A&H (Group and Individual)	0	0	0	0	0	0	0	0	0	0	0	0
15.1 Vision Only (b).....	0	0	0	0	0	0	0	0	0	0	0	0
15.2 Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.3 Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.4 Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.5 Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.6 Medicare Title XVIII (b).....	0	0	0	0	0	0	0	0	0	0	0	0
15.7 Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.8 Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0
15.9 Other Health (b)	554,817	884,471	0	304,468	0	(198,076)	170,491	0	0	0	91,871	6,995
16. Workers' Compensation	70,702,431	70,195,591	108,386	28,001,435	23,599,034	13,672,239	174,550,126	2,357,163	2,373,631	15,095,579	7,906,546	1,676,680
17.1 Other Liability - Occurrence	11,913,586	11,760,675	0	5,657,104	1,796,212	(407,413)	16,113,367	243,575	710,333	4,321,350	1,740,357	339,156
17.2 Other Liability - Claims-Made	8,005,439	7,828,901	0	4,611,128	584,929	1,998,729	5,552,157	231,706	1,129,264	4,237,678	1,423,842	221,923
17.3 Excess Workers' Compensation	97	97	0	0	0	(171,988)	346,028	0	(6,976)	3,705	1	6
18.1 Products Liability - Occurrence	2,477,868	2,254,001	0	1,389,418	946,844	49,168	2,209,498	390,540	402,250	1,388,567	416,643	67,212
18.2 Products Liability - Claims-Made	269,362	200,680	0	246,718	0	46,408	137,480	0	28,380	88,276	59,510	6,756
19.1 Private Passenger Auto No-Fault (Personal Injury Protection)	22,507	24,171	0	12,283	13,989	(4,443)	9,239	1,368	1,374	673	0	638
19.2 Other Private Passenger Auto Liability	31,458,627	30,393,345	0	15,926,127	27,401,017	35,366,137	32,303,314	482,395	1,324,239	2,295,701	211,088	873,849
19.3 Commercial Auto No-Fault (Personal Injury Protection)	0	0	0	0	0	0	0	0	0	0	0	0
19.4 Other Commercial Auto Liability	12,165,898	12,261,713	0	5,355,130	3,627,689	8,888,039	17,553,210	208,011	955,071	2,499,333	1,466,002	382,623
21.1 Private Passenger Auto Physical Damage	15,369,553	15,644,432	0	7,759,336	11,232,053	13,792,500	3,298,243	57,392	246,368	309,649	117,799	482,680
21.2 Commercial Auto Physical Damage	2,905,275	2,784,111	0	1,361,462	2,129,845	2,279,109	597,281	4,203	34,767	107,649	379,988	98,717
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0
23. Fidelity	702,168	710,394	0	404,353	113,248	(31,629)	380,914	0	(59,403)	262,692	139,547	22,551
24. Surety	2,448,178	2,267,728	0	1,784,102	33,210	68,924	2,049,206	2,402	33,480	490,118	588,287	86,098
26. Burglary and Theft	152,621	155,761	0	81,427	0	(24,731)	82,522	0	(10,851)	66,883	30,929	4,771
27. Boiler and Machinery	52,880	47,910	0	25,270	0	(11)	118	0	(88)	58	7,073	1,827
28. Credit	0	0	0	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0	0	0	0
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	250,400,300	242,733,708	108,386	117,261,939	114,629,416	109,252,659	289,646,928	5,800,883	8,535,779	47,472,066	28,114,357	7,398,748
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,240,254

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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CLASS PLAN RATE ORDER OF CALCULATION**ENDORSEMENT RATE ORDER OF CALCULATION**

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514. OTHER STRUCTURES**★A. On-Premises Structures****1. Coverage B – Increased Limits**

The limit of liability for Coverage B may be increased. Refer to the Class Plan Rate Order of Calculation section.

2. Structure on the Residence Premises Rented to Others

a. Refer to the Endorsement Rate Order of Calculation section to calculate additional premium.

b. Use Structures Rented to Others – Residence Premises Endorsement HO 04 40. ~~On-Premises Structures~~

~~The limit of liability for Coverage B may be increased. Refer to the Class Plan Rate Order of Calculation section.~~

515. PERSONAL PROPERTY**A. Increased Limit**

1. The limit of liability for Coverage C may be increased.
2. Refer to the Class Plan Rate Order of Calculation section.

B. Reduction In Limit

1. The limit of liability for Coverage C may be reduced in accordance with Rule 101.C.
2. Refer to the Class Plan Rate Order of Calculation section.

C. Refrigerated Personal Property

1. The policy may be endorsed to provide a specified amount of coverage for covered property stored in freezers or refrigerators on the residence premises for loss caused by power service interruption or mechanical failure.
2. A deductible of \$100 applies.
3. Refer to the Endorsement Rate Order of Calculation section.
4. Use Refrigerated Property Coverage Endorsement HW 04 15.
5. Coverage is not available for policies endorsed with HN 06 89 The Hartford Rental Property Protection Plus.

★D. Increased Special Limits of Liability

1. The Special Limits of Liability in the policy form for the categories of property noted in the following table may be increased to the maximum limits shown:

<u>Personal Property</u>	<u>Limit in Form</u>	<u>Maximum Limit Allowed</u>
<u>1. Jewelry, Watches, and Furs</u>	<u>\$1,500</u>	<u>\$6,500*</u>
<u>2. Money</u>	<u>\$200</u>	<u>\$1,000</u>
<u>3. Securities</u>	<u>\$1,500</u>	<u>\$3,000</u>
<u>4. Silverware, Goldware, and Pewterware</u>	<u>\$2,500</u>	<u>\$10,000**</u>
<u>5. Firearms</u>	<u>\$2,500</u>	<u>\$6,500***</u>
<u>6. Portable Electronic Equipment</u>	<u>\$1,500</u>	<u>\$6,000**</u>
<u>* Not exceeding \$1,000 for any one article</u>		
<u>** Increase must be in increments of \$500</u>		
<u>*** Increase must be in increments of \$100</u>		

2. Refer to the Endorsement Rate Order of Calculation section for premium charges.
3. Use Coverage C Increased Special Limits Of Liability Endorsement HO 04 65 – for all forms except as noted in Paragraph 4.

Homeowners Rule Manual

4. Use Coverage C Increased Special Limits Of Liability Endorsement HO 04 66 for Form HO 00 05, Form HO 00 04 with Endorsement HO 05 24 and Form HO 00 06 with Endorsement HO 17 31.
5. Coverage is not available for policies endorsed with HN 06 89 The Hartford Rental Property Protection Plus.

★E. Increased Limit – Self-storage Facilities

1. Coverage for personal property located in self-storage facilities is limited in the policy form to 10% of Coverage C, or \$1,000, whichever is greater. This limit may be increased.
2. Charge the additional company rate per \$1,000.
3. Refer to the Endorsement Rate Order of Calculation section for premium.
4. Use Increased Amount Of Insurance For Personal Property Located In A Self-storage Facility Endorsement HO 06 14.
5. Coverage is not available for policies endorsed with HN 06 89 The Hartford Rental Property Protection Plus.

805. THE HARTFORD RENTAL PROPERTY PROTECTION PLUS – FORM HO 00 03**A. Introduction**

When The Hartford Rental Property Protection Plus Endorsement HN 06 89 is attached, a Homeowners policy may be used to cover a non-owner occupied one, two, three or four family dwelling used exclusively as a private residence.

B. Coverage Description

1. Coverage B – Other Structures and Coverage C – Personal Property are not required, but may be selected as optional coverages.

- ★2. Coverage E – Personal Liability and Coverage F – Medical Payments to Others ~~are deleted.~~ do not apply.

- ★3. ~~Section II coverages may be selected for an additional premium, which include Premises Liability, Premises Medical Payments to Others, and Premises Personal Injury. Refer to the Endorsement Rate Order of Calculation section.~~

- ~~4.~~ Certain optional endorsements are not permitted in conjunction with The Hartford Rental Property Protection Plus. Refer to the applicable rules in this manual for each coverage.

C. Optional Premises Liability, Medical Payments to Others, and Personal Injury Coverage

1. Optional Section II coverages of Premises Liability, Premises Medical Payments to Others, and Premises Personal Injury Coverage (Aggregate Limit of Liability) may be selected for an additional premium.
2. Refer to the Endorsement Rate Order of Calculation section for premium.

D. Premium

Refer to the Class Plan Rate Order of Calculation section. Policies endorsed with The Hartford Rental Property Protection Plus are rated by using the factors assigned to the “RP3” policy form. PG3 premium does not apply.

E. Endorsement

Use The Hartford Rental Property Protection Plus Endorsement HN 06 89.

★877. RESERVED FOR FUTURE USE ~~ORIGINAL POLICY EFFECTIVE DATE~~

~~A. Introduction~~

~~_____ The effective date of the new business policy term when the policy was originally written.~~

~~_____ B. Premium~~

~~_____ Refer to the Class Plan Rate Order of Calculation section.~~

CLASS PLAN RATE ORDER OF CALCULATION

Rating Step (For Each Applicable Peril)		Policy Form			
		HO3	HO4	HO6	RP3
Base Rate		✓	✓	✓	✓
Policy Form	x	✓	✓	✓	✓
Territory (CBG)	x	✓	✓	✓	✓
Grid Territory ID	x	✓	✓	✓	✓
Protection Class	x	✓	✓	✓	✓
Distance to Coast	x	✓	✓	✓	✓
Market Tier Factor	x	✓	✓	✓	✓
Underwriting Tier Factor	x	✓	✓	✓	✓
Coverage A	x	✓		✓	✓
Coverage B	x	✓			✓
Coverage C	x	✓	✓	✓	✓
Coverage D	x	✓	✓	✓	✓
Coverage E	x	✓	✓	✓	
HIG Loss Experience Rating Factor	x	✓	✓	✓	✓
Age of Dwelling / Coverage A	x	✓			✓
Amount of Insurance per Square Foot	x	✓			✓
Construction Type	x	✓			✓
Foundation Type	x	✓			✓
Age of Dwelling	x	✓			✓
Year of Construction	x	✓			✓
Primary Residence / Months Unoccupied	x	✓	✓	✓	
Secondary Heating System Type	x	✓			✓
Number of Families	x	✓			✓
Square Footage	x	✓			✓
Number of Stories / Number of Bathrooms	x	✓			✓
Roof Symbol	x	✓			✓
AARP Membership Status / Tenure	x	✓	✓	✓	✓
Account Credit	x	✓	✓	✓	
Fire Protective Devices: Alarm	x	✓	✓	✓	✓
Protective Devices: Alarm & Gated/Monitored Community*	x	✓	✓	✓	✓
All Peril Deductible	x	✓	✓	✓	✓
Wind/Hail Deductible	x	✓			✓
Windstorm Mitigation Discount (see sub-routine)	x	✓			✓
Age of Named Insured	x	✓	✓	✓	✓
Number of Occupants	x	✓	✓	✓	
Square Feet per Occupant	x	✓			
Dog Ownership	x	✓	✓	✓	
Presence of a Pool	x	✓			
Additional Limits - Coverage A	x	✓			✓
Limited Loss Settlement - Roof	x	✓			✓
Windstorm or Hail Exclusion	x	✓	✓	✓	✓
Interim Base Peril Premium (round each peril premium to whole dollar)		=	✓	✓	✓

CLASS PLAN RATE ORDER OF CALCULATION

Rating Step (For Each Applicable Peril)		Policy Form			
		HO3	HO4	HO6	RP3
Base Rate		✓	✓	✓	✓
Policy Form	x	✓	✓	✓	✓
Territory (CBG)	x	✓	✓	✓	✓
Grid Territory ID	x	✓	✓	✓	✓
Protection Class	x	✓	✓	✓	✓
Distance to Coast	x	✓	✓	✓	✓
Market Tier Factor	x	✓	✓	✓	✓
Underwriting Tier Factor	x	✓	✓	✓	✓
Coverage A	x	✓		✓	✓
Coverage B	x	✓			✓
Coverage C	x	✓	✓	✓	✓
Coverage D	x	✓	✓	✓	✓
Coverage E	x	✓	✓	✓	
HIG Loss Experience Rating Factor	x	✓	✓	✓	✓
Age of Dwelling / Coverage A	x	✓			✓
Amount of Insurance per Square Foot	x	✓			✓
Construction Type	x	✓			✓
Foundation Type	x	✓			✓
Age of Dwelling	x	✓			✓
Year of Construction	x	✓			✓
Primary Residence / Months Unoccupied	x	✓	✓	✓	
Secondary Heating System Type	x	✓			✓
Number of Families	x	✓			✓
Square Footage	x	✓			✓
Number of Stories / Number of Bathrooms	x	✓			✓
Roof Symbol	x	✓			✓
AARP Membership Status / Tenure	x	✓	✓	✓	✓
Account Credit	x	✓	✓	✓	
Fire Protective Devices: Alarm	x	✓	✓	✓	✓
Protective Devices: Alarm & Gated/Monitored Community*	x	✓	✓	✓	✓
All Peril Deductible	x	✓	✓	✓	✓
Wind/Hail Deductible	x	✓			✓
Windstorm Mitigation Discount (see sub-routine)	x	✓			✓
Age of Named Insured	x	✓	✓	✓	✓
Number of Occupants	x	✓	✓	✓	
Square Feet per Occupant	x	✓			
Dog Ownership	x	✓	✓	✓	
Presence of a Pool	x	✓			
Additional Limits - Coverage A	x	✓			✓
Limited Loss Settlement - Roof	x	✓			✓
Windstorm or Hail Exclusion	x	✓	✓	✓	✓
Interim Base Peril Premium (round each peril premium to whole dollar)	=	✓	✓	✓	✓

CLASS PLAN RATE ORDER OF CALCULATION

Minimum Premium		Policy Form			
Rating Step		HO3	HO4	HO6	RP3
Adjusted Base Peril Premium (round each peril premium to whole dollar)	=	✓	✓	✓	✓
Minimum Premium Adjustment	+	✗	✗	✗	✗
Final Peril Premium	=	✗	✗	✗	✗

Fixed Expenses & Premium Bearing Endorsements		Policy Form			
Rating Step		HO3	HO4	HO6	RP3
Fixed Expense Load	+	✓	✓	✓	✓
Premium Bearing Endorsements (round each endorsement premium to whole dollar)	+	✓	✓	✓	✓
Total Policy Premium	=	✓	✓	✓	✓

Operation Key: "+" = Additive, "x" = Multiplicative

*Gated And Monitored Community "Y" does not apply to RP3.

CLASS PLAN RATE ORDER OF CALCULATION

Minimum Premium		Policy Form			
Rating Step		HO3	HO4	HO6	RP3
★ Rate Capping	x	✓	✓	✓	✓
Adjusted Base Peril Premium (round each peril premium to whole dollar)	=	✓	✓	✓	✓
Minimum Premium Adjustment	+	✓	✓	✓	✓
Final Peril Premium	=	✓	✓	✓	✓

Fixed Expenses & Premium Bearing Endorsements		Policy Form			
Rating Step		HO3	HO4	HO6	RP3
Fixed Expense Load	+	✓	✓	✓	✓
Premium Bearing Endorsements (round each endorsement premium to whole dollar)	+	✓	✓	✓	✓
Total Policy Premium	=	✓	✓	✓	✓

Operation Key: "+" = Additive, "x" = Multiplicative

*Gated And Monitored Community "Y" does not apply to RP3.

CLASS PLAN RATE ORDER OF CALCULATION - SUB-ROUTINES:

HIG Loss Experience		Policy Form			
Steps (For Each Applicable Peril)		HO3	HO4	HO6	RP3
Loss Experience - Months Since Most Recent Non-CAT HIG Loss		✓	✓	✓	✓
Loss Experience - Number of CAT HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Fire HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Lightning HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Water Non-Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Water Non-Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Water Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Water Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Wind HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Wind HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Hail HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Theft HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Theft HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Other HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Liability HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Liability HIG Losses	x	✓	✓	✓	✓
Loss Experience - Total Number of Non-CAT HIG Losses	x	✓	✓	✓	✓
HIG Loss Experience Rating Factor	=	✓	✓	✓	✓

Windstorm Mitigation Credit Sub-routine

Windstorm Mitigation Credit	
Step 1	
Windstorm Mitigation Roof Shape Credit	
Windstorm Mitigation Roof Cover Credit	+
Windstorm Mitigation Roof Deck Attachment Credit	+
Windstorm Mitigation Roof To Wall Connection Credit	+
Windstorm Mitigation Glass Opening Protection Credit	+
Windstorm Mitigation Shutter Opening Protection Credit	+
Windstorm Mitigation Secondary Water Resistance Credit	+
Windstorm Mitigation Door Strength Credit	+
Combined Wind Mitigation Credits (round to 2 decimals)	
	(-)1.00
Windstorm Mitigation factor	

CLASS PLAN RATE ORDER OF CALCULATION - SUB-ROUTINES:

HIG Loss Experience		Policy Form			
Steps (For Each Applicable Peril)		HO3	HO4	HO6	RP3
Loss Experience - Months Since Most Recent Non-CAT HIG Loss		✓	✓	✓	✓
Loss Experience - Number of CAT HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Fire HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Lightning HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Water Non-Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Water Non-Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Water Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Water Weather HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Wind HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Wind HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Hail HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Theft HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Theft HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Non-CAT Other HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Small Non-CAT Liability HIG Losses	x	✓	✓	✓	✓
Loss Experience - Number of Large Non-CAT Liability HIG Losses	x	✓	✓	✓	✓
Loss Experience - Total Number of Non-CAT HIG Losses	x	✓	✓	✓	✓
HIG Loss Experience Rating Factor	=	✓	✓	✓	✓

Windstorm Mitigation Credit Sub-routine

Windstorm Mitigation Credit	
Steps	
Windstorm Mitigation Roof Shape Credit	
Windstorm Mitigation Roof Cover Credit	+
Windstorm Mitigation Roof Deck Attachment Credit	+
Windstorm Mitigation Roof To Wall Connection Credit	+
Windstorm Mitigation Glass Opening Protection Credit	+
Windstorm Mitigation Shutter Opening Protection Credit	+
Windstorm Mitigation Secondary Water Resistance Credit	+
Windstorm Mitigation Door Strength Credit	+
Combined Wind Mitigation Credits (round to 2 decimals)	
	(-)1.00
Windstorm Mitigation factor	

ENDORSEMENTS RATE ORDER OF CALCULATION

Coverage F Increased Medical Payments

N/A for RP3

Coverage F Increased Medical Payments (Flat Fee)

Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit

N/A for RP3

Credit Card (Flat Fee)

Debris Removal (N/A for PG3)

Available for all Policy Forms

Step	For Each Applicable Peril
Final Peril Premium	
Debris Removal (Factor)	x
	Peril Premium
Total Premium = sum of all applicable Peril premiums	

Earthquake

Available for all Policy Forms

Note: Limit refers to coverage amount selected;

Increased Limit refers to coverage amount selected minus the base limit automatically included;

See notes by form for each step.

Step 1	Coverage A	* HO 00 03 - Limit HO 00 04 - N/A HO 00 06 - Limit
Coverage A* / 1000		
Earthquake - Coverage A (rate per \$1K)	x	
	Earthquake Coverage A Premium	
Step 2	Coverage B	* HO 00 03 - Increased Limit HO 00 04 - N/A HO 00 06 - N/A
Coverage B* / 1000		
Earthquake - Coverage B (rate per \$1K)	x	
	Earthquake Coverage B Premium	
Step 3	Coverage C	* HO 00 03 - Increased Limit HO 00 04 - Limit HO 00 06 - Limit
Coverage C* / 1000		
Earthquake - Coverage C (rate per \$1K)	x	
	Earthquake Coverage C Premium	
Step 4	Coverage D	* HO 00 03 - Increased Limit HO 00 04 - Increased Limit HO 00 06 - Increased Limit
Coverage D* / 1000		
Earthquake - Coverage D (rate per \$1K)	x	
	Earthquake Coverage D Premium	
Step 5	Ordinance or Law	* HO 00 03 - Increased Limit HO 00 04 - Increased Limit HO 00 06 - Increased Limit
Ordinance or Law* / 1000		
Earthquake - Ordinance or Law (rate per \$1K)	x	
	Earthquake Ordinance & Law Premium	
Total Premium = sum of Steps 1-5 premiums		

Easy Living Upgrade: Universal Design

N/A for HO4

Easy Living Upgrade (Flat Fee)

Enhanced Package Base / Premium Package Base / Ultra Package Base

N/A for RP3

Package Base (Flat Fee)

Equipment Breakdown Coverage

Available for all Policy Forms

Equipment Breakdown (Flat Fee)

Golf Cart Coverage

N/A for RP3

Step	Calculation
Golf Cart (Rate)	
Endorsement - Coverage E	x
Endorsement - Coverage F: Golf Cart (Rate)	+
	Total Premium

Green Rebuilding (N/A for PG3)

Available for all Policy Forms

Step	For Each Applicable Peril
Final Peril Premium	
Green Rebuilding (Factor)	x
	Peril Premium
Total Premium = sum of all applicable Peril premiums	

Identity Fraud Expense Coverage

N/A for RP3

Identity Fraud (Flat Fee)

ENDORSEMENTS RATE ORDER OF CALCULATION**★Additional Insured - Student Living Away From The Residence Premises**

N/A for RP3

Step	Calculation
Additional Insured - Student Living Away From The Residence Premises (Rate)	
Endorsement - Coverage E	x
Endorsement - Coverage F: Student Away (Rate)	+
Rate Capping	x
	Interim Premium
Number of Students Away	x
	Final Premium

★Building Additions And Alterations - Increased Limit

HO4 only

Note: Limit refers to coverage amount selected;

Increased Limit refers to coverage amount selected minus the base limit automatically included;

Step	Calculation
(Building Additions And Alterations Limit - 10% of Cov C) / \$1,000	(Buildings Additions And Alterations Increased Limit)
Building Additions And Alterations Increased Limit (Rate)	x
Rate Capping	x
	Total Premium

★Coverage C Increased Special Limits Of Liability

N/A for RP3

Coverage C Increased Special Limits Of Liability Flat Dollar amount

Coverage C Increased Special Limits Of Liability # of unit increases

Rate Capping	x
	x
	Total Premium

Coverage F Increased Medical Payments

N/A for RP3

Coverage F Increased Medical Payments (Flat Fee)

★Rate Capping	x
	Total Premium

Credit Card, Electronic Fund Transfer Card Or Access Device, Forgery And Counterfeit Money Coverage Increased Limit

N/A for RP3

Credit Card (Flat Fee)

★Rate Capping	x
	Total Premium

Debris Removal (N/A for PG3)

Available for all Policy Forms

Step	For Each Applicable Peril
Final Peril Premium	
Debris Removal (Factor)	x
	Peril Premium
	Total Premium = sum of all applicable Peril premiums

Earthquake

Available for all Policy Forms

Note: Limit refers to coverage amount selected;

Increased Limit refers to coverage amount selected minus the base limit automatically included;

See notes by form for each step.

Step 1	Coverage A
Coverage A* / 1000	
Earthquake - Coverage A (rate per \$1K)	x
	Earthquake Coverage A Premium

*HO 00 03 - Limit
HO 00 04 - N/A
HO 00 06 - Limit

Step 2	Coverage B
Coverage B* / 1000	
Earthquake - Coverage B (rate per \$1K)	x
	Earthquake Coverage B Premium

* HO 00 03 - Increased Limit
HO 00 04 - N/A
HO 00 06 - N/A

Step 3	Coverage C
Coverage C* / 1000	
Earthquake - Coverage C (rate per \$1K)	x
	Earthquake Coverage C Premium

* HO 00 03 - Increased Limit
HO 00 04 - Limit
HO 00 06 - Limit

Step 4	Coverage D
Coverage D* / 1000	
Earthquake - Coverage D (rate per \$1K)	x
	Earthquake Coverage D Premium

* HO 00 03 - Increased Limit
HO 00 04 - Increased Limit
HO 00 06 - Increased Limit

Step 5	Ordinance or Law
Ordinance or Law* / 1000	
Earthquake - Ordinance or Law (rate per \$1K)	x
	Earthquake Ordinance & Law Premium

* HO 00 03 - Increased Limit
HO 00 04 - Increased Limit
HO 00 06 - Increased Limit

★Step 6	Buildings, Additions and Alterations Increased Limit
Building Additions And Alterations - Increased Limit* / 1000	
Earthquake - Building Additions And Alterations - Increased Limit (rate per \$1K)	x
	Earthquake Buildings, Additions and Alterations Premium

HO 00 03 : N/A
* HO 00 04 : Increased Limit
HO 00 06 : N/A

★Step 7	Structures Rented To Others - Residence Premises
Structures Rented To Others - Residence Premises* / 1000	
Earthquake - Structures Rented To Others - Residence Premises (rate per \$1K)	x
	Earthquake Structures Rented To Others - Residence Premises

* HO 00 03 : Increased Limit
HO 00 04 : N/A
HO 00 06 : N/A

★Sum of Steps 1-7 premiums	+
★Rate Capping	x
	Total Premium

ENDORSEMENTS RATE ORDER OF CALCULATION

Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Available for all Policy Forms
 Limited Fungi (Flat Fee)

Optional Premises Liability RP3 only
 Optional Premises Liability (Flat Fee)

Ordinance Or Law – Increased Amount Of Coverage (Building Forms) (N/A for PG3) N/A for HO4 & HO6
 Step For Each Applicable Peril

Final Peril Premium	
Ordinance or Law Building Forms (Factor)	x
	Peril Premium
Total Premium = sum of all applicable Peril premiums	

Ordinance Or Law – Increased Amount Of Coverage (Non-Building Forms) (N/A for PG3) HO4 & HO6 only

Note: Increased Limit refers to coverage amount selected minus the base limit automatically included;
 See notes by form below.

Step	For Each Applicable Peril
Base Rate by Peril	
Territory (CBG)	x
Coverage C - Additional Limits	x
Protection Class	x
	Rate per \$1,000

Total Rate per \$1,000 = sum of all applicable Peril rates per \$1,000	
Ordinance or Law* / \$1,000	x
Ordinance or Law Non-Building Forms (Factor)	x
	Total Premium

* HO 00 04 - Increased Limit
 HO 00 06 - Increased Limit

Personal Injury Coverage (Aggregate Limit Of Liability) N/A for RP3

Step	Calculation
Personal Injury Aggregate Limit (Rate)	
Endorsement - Coverage E	x
	Total Premium

Personal Property Replacement Cost Loss Settlement (N/A for PG3) Available for all Policy Forms

Step	For Each Applicable Peril
Final Peril Premium	
Personal Property Replacement Cost (Factor)	x
	Peril Premium
Total Premium = sum of all applicable Peril premiums	

Refrigerated Property Coverage N/A for RP3
 Refrigerated Personal Property (Flat Fee)

Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises (N/A for PG3) N/A for HO4 & HO6

Step	For Each Applicable Peril
Final Peril Premium	
Replacement Cost Loss Settlement for Non-Building (Factor)	x
	Peril Premium
Total Premium = sum of all applicable Peril premiums	

Roof Replacement Upgrade: Wind/Hail Resistance (N/A for PG3) N/A for HO4 & HO6

Step	For Each Applicable Peril
Final Peril Premium	
Roof Replacement Upgrade (Factor)	x
	Peril Premium
Total Premium = sum of all applicable Peril premiums	

Scheduled Personal Property and Scheduled Personal Property (With Agreed Value Loss Settlement) N/A for RP3

Scheduled Personal Property (Rate per \$100)

Special Computer Coverage N/A for RP3

Special Computer (Flat Fee)

Supplemental Loss Assessment Coverage Available for all Policy Forms

Loss Assessment (Flat Fee)

Supplemental Loss Assessment Coverage (Additional Locations) Available for all Policy Forms

Loss Assessment Additional Locations (Flat Fee)

Trust N/A for HO4

Step	Calculation
Trust (Rate)	
Endorsement - Coverage E	x
Endorsement - Coverage F: Trust (Rate)	+
	Total Premium

ENDORSEMENTS RATE ORDER OF CALCULATION**Easy Living Upgrade: Universal Design**

N/A for HO4

Easy Living Upgrade (Flat Fee)

★Rate Capping

x

Total Premium

Enhanced Package Base / Premium Package Base / Ultra Package Base

N/A for RP3

Package Base (Flat Fee)

★Rate Capping

x

Total Premium

Equipment Breakdown Coverage

Available for all Policy Forms

Equipment Breakdown (Flat Fee)

Golf Cart Coverage

N/A for RP3

Step

Calculation

Golf Cart (Rate)

x

Endorsement - Coverage E

+

Endorsement - Coverage F: Golf Cart (Rate)

x

★Rate Capping

Total Premium

Green Rebuilding (N/A for PG3)

Available for all Policy Forms

Step

For Each Applicable Peril

Final Peril Premium

x

Green Rebuilding (Factor)

Peril Premium

Total Premium = sum of all applicable Peril premiums

Identity Fraud Expense Coverage

N/A for RP3

Identity Fraud (Flat Fee)

★Rate Capping

x

Total Premium

★Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility

N/A for RP3

Note: Limit refers to coverage amount selected;

Increased Limit refers to coverage amount selected minus the base limit automatically included;

Step

Calculation

Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility Limit / \$1,000

(Increased Storage Unit Limit)

Increased Amount Of Insurance For Personal Property Located In A Self-Storage Facility (Rate)

x

Rate Capping

x

Total Premium

Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage

Available for all Policy Forms

Limited Fungi (Flat Fee)

★Rate Capping

x

Total Premium

Optional Premises Liability

RP3 only

Optional Premises Liability (Flat Fee)

★Rate Capping

x

Total Premium

Ordinance Or Law - Increased Amount Of Coverage (Building Forms) (N/A for PG3)

N/A for HO4 & HO6

Step

For Each Applicable Peril

Final Peril Premium

x

Ordinance or Law Building Forms (Factor)

Peril Premium

Total Premium = sum of all applicable Peril premiums

Ordinance Or Law - Increased Amount Of Coverage (Non-Building Forms) (N/A for PG3)

HO4 & HO6 only

Note: Increased Limit refers to coverage amount selected minus the base limit automatically included;

See notes by form below.

Step

For Each Applicable Peril

Base Rate by Peril

x

Territory (CBG)

x

Coverage C - Additional Limits

x

Protection Class

Rate per \$1,000

Total Rate per \$1,000 = sum of all applicable Peril rates per \$1,000

Ordinance or Law* / \$1,000

x

Ordinance or Law Non-Building Forms (Factor)

x

★Rate Capping

x

Total Premium

* HO 00 04 - Increased Limit
HO 00 06 - Increased Limit

ENDORSEMENTS RATE ORDER OF CALCULATION

Personal Injury Coverage (Aggregate Limit Of Liability)		N/A for RP3
Step	Calculation	
Personal Injury Aggregate Limit (Rate)		
Endorsement - Coverage E	x	
★Rate Capping	x	
	Total Premium	
Personal Property Replacement Cost Loss Settlement (N/A for PG3)		Available for all Policy Forms
Step	For Each Applicable Peril	
Final Peril Premium		
Personal Property Replacement Cost (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
Refrigerated Property Coverage		N/A for RP3
Refrigerated Personal Property (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Replacement Cost Loss Settlement For Certain Non-Building Structures On The Residence Premises (N/A for PG3)		N/A for HO4 & HO6
Step	For Each Applicable Peril	
Final Peril Premium		
Replacement Cost Loss Settlement for Non-Building (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
Roof Replacement Upgrade: Wind/Hail Resistance (N/A for PG3)		N/A for HO4 & HO6
Step	For Each Applicable Peril	
Final Peril Premium		
Roof Replacement Upgrade (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
★Scheduled Personal Property and Scheduled Personal Property (With Agreed Value Loss Settlement)		N/A for RP3
Scheduled Personal Property / \$100		
Scheduled Personal Property (Rate per \$100)	x	
Rate Capping	x	
	Total Premium	
Special Computer Coverage		N/A for RP3
Special Computer (Flat Fee)		
★Rate Capping	x	
	Total Premium	
★Special Personal Property Coverage (N/A for PG3)		HO4 only
Step	For Each Applicable Peril	
Adjusted Base Peril Premium		
Special Personal Property (Factor)	x	
	Peril Premium	
	Total Premium = sum of all applicable Peril premiums	
★Structures Rented To Others - Residence Premises		N/A for RP3
Step 1	Structures Rented To Others - Residence Premises Property	
Structures Rented To Others - Residence Premises Property (Rate)		
(Structures Rented To Others - Residence Premises Limit) / \$1,000	x	
	Interim Property Premium	
Step 2	Structures Rented To Others - Residence Premises Liability	
Structures Rented To Others - Residence Premises Liability (Rate)		
Endorsement - Coverage E	x	
	Interim Liability Premium	
Step 3	Calculation	
Endorsement - Coverage F: Other Structures Rented to Others (Rate)		
Interim Property Premium	+	
Interim Liability Premium	+	
Rate Capping	x	
	Total Premium	
Supplemental Loss Assessment Coverage		Available for all Policy Forms
Loss Assessment (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Supplemental Loss Assessment Coverage (Additional Locations)		Available for all Policy Forms
Loss Assessment Additional Locations (Flat Fee)		
★Rate Capping	x	
	Total Premium	
Trust		N/A for HO4
Step	Calculation	
Trust (Rate)		
Endorsement - Coverage E	x	
Endorsement - Coverage F: Trust (Rate)	+	
★Rate Capping	x	
	Total Premium	
Unit-Owners Coverage A Special Coverage		HO6 only
Step	Calculation	
(Coverage A Limit - 5000) / 1000		
Unit Owners Coverage A Special Rate Per Thousand	x	
	Interim Premium	
Coverage Information - Unit-Owners Coverage A Special (Rate)	+	
★Rate Capping	x	
	Total Premium	

ENDORSEMENTS RATE ORDER OF CALCULATION

Unit-Owners Coverage A Special Coverage HO6 only

Step	Calculation
$(\text{Coverage A Limit} \div 5000) \div 1000$	
Unit Owners Coverage A Special Rate Per Thousand	x
	Interim Premium
Coverage Information - Unit-Owners Coverage A Special (Rate)	+
	Total Premium

Unit-Owners Rental To Others (N/A to PG3) HO6 only

Step	For Each Applicable Peril
Final Peril Premium	
Units Regularly Rented To Others - Factors	x
	Interim Premium = sum of all applicable Peril premiums
Units Regularly Rented To Others - Base Rate	+
	Total Premium

Valuable Items Blanket Coverage N/A for RP3

Valuable Items Blanket (Rate per \$100)

Water Back Up and Sump Discharge or Overflow Available for all Policy Forms

Step	Calculation
Water Backup Base Rate	
Water Backup Territory (Factor)	x
Water Backup Package (Factor)	x
	Total Premium

Operation Key: "+" = Additive, "x" = Multiplicative

ENDORSEMENTS RATE ORDER OF CALCULATION

★Unit Owners Coverage C - Special Coverage (N/A for PG3)		HO6 only
Step	For Each Applicable Peril	

Adjusted Base Peril Premium

Unit Owners Coverage C - Special Coverage (Factor)

x

Peril Premium

Total Premium = sum of all applicable Peril premiums

Unit-Owners Rental To Others (N/A to PG3)		HO6 only
Step	For Each Applicable Peril	

Final Peril Premium

Units Regularly Rented To Others - Factors

x

Interim Premium = sum of all applicable Peril premiums

+

Units Regularly Rented To Others - Base Rate

Total Premium

★Valuable Items Blanket Coverage		N/A for RP3
----------------------------------	--	-------------

Valuable Items Blanket / \$100

Valuable Items Blanket (Rate per \$100)

x

Rate Capping

x

Total Premium

Water Back Up and Sump Discharge or Overflow		Available for all Policy Forms
Step	Calculation	

Water Backup Base Rate

Water Backup Territory (Factor)

x

Water Backup Package (Factor)

x

★Rate Capping

x

Total Premium

Operation Key: "+" = Additive, "x" = Multiplicative

Text Comparison

Initial Document:

Rate Pages - Current

Changed Document:

Rate Pages - Revised

Insert Word(s) inserted

~~Delete~~ Word(s) deleted

Move Word(s) moved

Different Word(s) different only in style

Homeowners Rating

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Base Rate

Peril Group Policy Form	PG1 Rate	PG2 Rate	PG3 Rate	PG4 Rate	PG5 Rate	PG6 Rate	PG7 Rate	PG8 Rate	PG9 Rate	PG10 Rate
HO3	518.39	9.60	54.39	16.30	189.51	79.35	308.95	222.67	38.09	1118.20
HO4	36.02	4.02	20.68	26.42	40.88	46.22	2.04	4.50	3.22	83.63
HO6	34.57	2.20	18.84	14.77	140.48	87.02	40.86	27.44	13.48	406.45
RP3	518.39	9.60	0.00	16.30	189.51	79.35	308.95	222.67	38.09	1118.20

Homeowners Rating

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Base Rate

Peril Group Policy Form	PG1 Rate	PG2 Rate	PG3 Rate	PG4 Rate	PG5 Rate	PG6 Rate	PG7 Rate	PG8 Rate	PG9 Rate	PG10 Rate
HO3	518.39	9.60	54.39	16.30	189.51	79.35	308.95	222.67	38.09	1118.20
HO4	<u>39.17</u>	<u>2.09</u>	<u>22.64</u>	<u>29.04</u>	<u>11.92</u>	<u>17.71</u>	<u>2.23</u>	<u>1.66</u>	<u>3.53</u>	<u>91.57</u>
HO6	<u>37.03</u>	<u>2.69</u>	<u>22.08</u>	<u>17.31</u>	<u>175.16</u>	<u>102.04</u>	<u>12.72</u>	<u>32.13</u>	<u>15.51</u>	<u>475.54</u>
RP3	518.39	9.60	0.00	16.30	189.51	79.35	308.95	222.67	38.09	1118.20

Hartford Insurance Company of the Southeast

South Carolina
Effective ~~2023-10-26~~
Endorsement - Coverage F

Medical Limit	1000	2000	3000	4000	5000	10000
Coverage	Rate	Rate	Rate	Rate	Rate	Rate
GolfCart	0.00	1.00	2.00	3.00	4.00	5.00
Trust	0.00	1.00	2.00	3.00	4.00	5.00

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Endorsement - Coverage F

Medical Limit	1000	2000	3000	4000	5000	10000
Coverage	Rate	Rate	Rate	Rate	Rate	Rate
GolfCart	0.00	1.00	2.00	3.00	4.00	5.00
<u>OtherStructuresRentedToOthers</u>	<u>0.00</u>	<u>1.00</u>	<u>2.00</u>	<u>3.00</u>	<u>4.00</u>	<u>9.00</u>
<u>StudentAway</u>	<u>0.00</u>	<u>1.00</u>	<u>2.00</u>	<u>3.00</u>	<u>4.00</u>	<u>9.00</u>
Trust	0.00	1.00	2.00	3.00	4.00	5.00

Text Comparison

Initial Document:

Rate Pages - Current

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<u>Insert</u>	Word(s) inserted
Delete	Word(s) deleted
Move	Word(s) moved
Different	Word(s) different only in style

Hartford Insurance Company of the Southeast

South Carolina
Effective ~~2023-10-26~~
Base Rate

Peril Group	PG1	PG2	PG3	PG4	PG5	PG6	PG7	PG8	PG9	PG10
Policy Form	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate	Rate
HO3	601.47	9.38	59.26	18.84	203.65	86.17	309.84	207.83	38.22	1019.15
HO4	38.34	1.76	19.35	26.19	10.10	14.95	1.86	1.42	3.83	74.42
HO6	35.60	2.38	20.62	17.26	158.23	98.83	11.16	27.79	14.23	375.33
RP3	601.47	9.38	0.00	18.84	203.65	86.17	309.84	207.83	38.22	1019.15

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Base Rate

Peril Group Policy Form	PG1 Rate	PG2 Rate	PG3 Rate	PG4 Rate	PG5 Rate	PG6 Rate	PG7 Rate	PG8 Rate	PG9 Rate	PG10 Rate
HO3	<u>518.39</u>	<u>9.60</u>	<u>54.39</u>	<u>16.30</u>	<u>189.51</u>	<u>79.35</u>	<u>308.95</u>	<u>222.67</u>	<u>38.09</u>	<u>1118.20</u>
HO4	<u>39.17</u>	<u>2.09</u>	<u>22.64</u>	<u>29.04</u>	<u>11.92</u>	<u>17.71</u>	<u>2.23</u>	<u>1.66</u>	<u>3.53</u>	<u>91.57</u>
HO6	<u>37.03</u>	<u>2.69</u>	<u>22.08</u>	<u>17.31</u>	<u>175.16</u>	<u>102.04</u>	<u>12.72</u>	<u>32.13</u>	<u>15.51</u>	<u>475.54</u>
RP3	<u>518.39</u>	<u>9.60</u>	<u>0.00</u>	<u>16.30</u>	<u>189.51</u>	<u>79.35</u>	<u>308.95</u>	<u>222.67</u>	<u>38.09</u>	<u>1118.20</u>

Hartford Insurance Company of the Southeast

South Carolina
Effective ~~2023-10-26~~
Endorsement - Coverage F

Medical Limit	1000	2000	3000	4000	5000	10000
Coverage	Rate	Rate	Rate	Rate	Rate	Rate
GolfCart	0.00	1.00	2.00	3.00	4.00	5.00
Trust	0.00	1.00	2.00	3.00	4.00	5.00

Hartford Insurance Company of the Southeast

South Carolina
Effective 2025-02-06
Endorsement - Coverage F

Medical Limit	1000	2000	3000	4000	5000	10000
Coverage	Rate	Rate	Rate	Rate	Rate	Rate
GolfCart	0.00	1.00	2.00	3.00	4.00	5.00
<u>OtherStructuresRentedToOthers</u>	<u>0.00</u>	<u>1.00</u>	<u>2.00</u>	<u>3.00</u>	<u>4.00</u>	<u>9.00</u>
<u>StudentAway</u>	<u>0.00</u>	<u>1.00</u>	<u>2.00</u>	<u>3.00</u>	<u>4.00</u>	<u>9.00</u>
Trust	0.00	1.00	2.00	3.00	4.00	5.00

Glossary
Note: Not all variables apply in all states

<u>Table Name as Filed</u>	<u>Column Header as Filed</u>	<u>Column Header - Translation</u>	<u>Value as Filed</u>	<u>Value - Translation</u>
Multiple Tables	Peril Group		PG1	Fire
			PG2	Lightning
			PG3	Liability
			PG4	Theft
			PG5	Water (Non-Weather)
			PG6	Water (Weather)
			PG7	Wind
			PG8	Hail
			PG9	Other
			PG10	Hurricane
			PG11	Wildfire
			PG12	Earthquake Fire Following
Multiple Tables	Policy Type		Building	HO3/HO5/RP3
			Tenant	HO4
			Condo	HO6
Multiple Tables	Package Code		NA	Not Applicable
			P1	Enhanced
			P2	Premium
			P3	Ultra
Multiple Tables			>=	Greater than or equal to
AARP Membership Status/Tenure	AARP Membership Status Code		1	Tenured Member
			4	Non-Member
			5	New Member
All Peril Deductible - Building	All Peril Deductible		C	
				All deductibles listed with decimals are Percentage Deductibles; without decimals are Fixed-dollar Deductibles
Coverage A	Coverage A		C	
				Last listed limit for each policy form represents Each Additional 10,000
Coverage C - Condo/Tenant	Coverage C			
				Last listed limit for each policy form represents Each Additional 1,000
Earthquake - Coverage A Earthquake - Coverage B Earthquake - Coverage C Earthquake - Coverage D Earthquake - Ordinance or Law Earthquake - Building Additions And Alterations - Increased Limit Earthquake - Structures Rented To Others - Residence Premises	EQ Deductible			
				All deductibles listed with decimals are Percentage Deductibles

Glossary
Note: Not all variables apply in all states

<u>Table Name as Filed</u>	<u>Column Header as Filed</u>	<u>Column Header - Translation</u>	<u>Value as Filed</u>	<u>Value - Translation</u>
Limited Loss Settlement - Roof	Roof Material		A_COMP	Architectural Shingle
			BUP	Built-up w/gravel
			BUPNG	Built-up w/o gravel
			COMP	Composition
			COP	Metal - Copper Shingle
			COPS	Metal - Standing Seam Copper
			ICOMP	Composition - Impact Resist. Shingle
			MEME	Membrane - EDAM or PVC
			MT	Metal - Tile/Shake
			MTL	Metal - Standing Seam
			MTLC	Metal - Corrugated Galvanized
			MTLP	Metal - Painted Ribbed Roof
			RR	Composition - Roll Roofing
			SCOMP	Synthetic Composite Roofing
			SL	Slate
			SPF	Sprayed Polyurethane Foam
			TIL	Tile - Clay
			TILC	Tile - Concrete
			TILF	Tile - Cement Fiber
			TILG	Tile - Glazed
			UNK	Unknown
			W	Wood Shingles or Shakes
			WD	Wood Shingles or Shakes - Deco PTU
Number of Stories/Number of Bathrooms	Number of Stories		BI	Bi-Level (Raised Ranch)
			SPLIT	Split Level
Water Backup - Base Rate	Policy Deductible			All deductibles listed with decimals are Percentage Deductibles; without decimals are Fixed-dollar Deductibles
Wind/Hail Deductible	All Peril Deductible			All deductibles listed with decimals are Percentage Deductibles; without decimals are Fixed-dollar Deductibles
	Wind Hail Deductible			

State:	South Carolina	Filing Company:	Hartford Insurance Company of the Southeast
TOI/Sub-TOI:	04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations		
Product Name:	SC Home Prevail - HICSE		
Project Name/Number:	SC Home Prevail - HICSE/FN.14.799/RWG.2024.02		

Status Date:	
Satisfied - Item:	Marked Up Rate Manual Pages
Comments:	Please see attached.
Attachment(s):	6. Rate Pages - MU v2.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Glossary
Comments:	Please see attached.
Attachment(s):	26. Prevail Home Rating Glossary_Edition 06282024.pdf
Item Status:	
Status Date:	
Satisfied - Item:	SC HNG Additional Support
Comments:	Please see attached.
Attachment(s):	13. SC HNG Actuarial Support.pdf 14. SC HNG Hail Log.pdf 15. SC HNG Fire Following Log.pdf 17. SC HNG Pure Premium Trend Data.pdf 18. SC HNG Wind Log.pdf 19. SC HNG Winter Storm Log.pdf 20. SC HNG Years Large Loss Experience.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Additional Exhibits
Comments:	Please see attached.
Attachment(s):	EXP_Exhibits.pdf
Item Status:	
Status Date:	
Satisfied - Item:	Objection 2 Response
Comments:	Please see attached.
Attachment(s):	Objection 2 Response.pdf
Item Status:	
Status Date:	

State:South Carolina

TOI/Sub-TOI:04.0 Homeowners/04.0000 Homeowners Sub-TOI Combinations

Product Name:SC Home Prevail - HICSE

Project Name/Number:SC Home Prevail - HICSE/FN.14.799/RWG.2024.02

Filing Company:

Hartford Insurance Company of the Southeast

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
10/21/2024		Supporting Document	Marked Up Rate Manual Pages	12/11/2024	6. Rate Pages - MU.pdf (Superceded)
10/21/2024		Rate	Rate Pages - New	01/22/2025	4. Rate Pages - New.pdf (Superceded)
10/21/2024		Rate	Rate Pages - Revised	12/11/2024	5. Rate Pages - Revised.pdf (Superceded)
10/21/2024		Supporting Document	Explanatory Memorandum	12/11/2024	1. Explanatory Memo.pdf (Superceded)
10/21/2024		Supporting Document	Property Actuarial Exhibits	12/11/2024	3. Actuarial Support.pdf (Superceded) 24. Property Actuarial Exhibits v. 2022.09.01_202209131502204319.xlsx (Superceded)