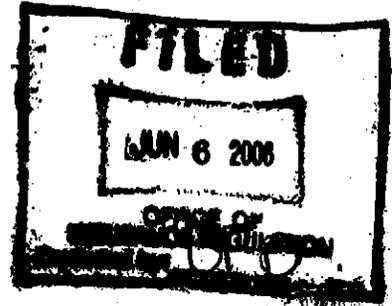




OFFICE OF INSURANCE REGULATION

KEVIN M. McCARTY
COMMISSIONER



IN THE MATTER OF:

CASE NO.: 86502-06

PROPERTY AND CASUALTY INSURANCE
COMPANY OF HARTFORD

CONSENT ORDER

THIS CAUSE came on for consideration as the result of an agreement between PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD (hereinafter referred to as "HARTFORD") and the OFFICE OF INSURANCE REGULATION (hereinafter referred to as the "OFFICE"). Following a complete review of the entire record, and upon consideration thereof, and being fully advised in the premises, the OFFICE hereby finds as follows:

1. The OFFICE has jurisdiction over the subject matter and parties to this proceeding.
2. HARTFORD is a foreign insurer that is authorized to transact property and casualty insurance in the state of Florida.
3. The OFFICE conducted an investigation of the insurance related activities of HARTFORD in accordance with Section 624.318, Florida Statutes (2007). Based on the results of this investigation, the OFFICE has determined that HARTFORD violated the following provisions of the Florida Insurance Code:

Section 626.9541(1)(a)6., Florida Statutes, defines unfair or deceptive acts or practices as knowingly making, issuing, circulating, or causing to be made,

issued, or circulated, any estimate, illustration, circular, statement, sales presentation, omission, or comparison which is a misrepresentation for the purpose of inducing, or tending to induce, the lapse, forfeiture, exchange, conversion, or surrender of any insurance policy.

Section 626.9541(1)(b)2., Florida Statutes, defines unfair or deceptive acts or practices as knowingly making, publishing, disseminating, circulating, or placing before the public, or causing, directly or indirectly, to be made, published, disseminated, circulated, or placed before the public in the form of a notice, circular, pamphlet, letter, or poster, an advertisement, announcement, or statement containing any assertion, representation, or statement with respect to the business of insurance, which is untrue, deceptive, or misleading.

4. HARTFORD agrees that upon the execution of this Consent Order it shall be subject to the terms and conditions contained herein.

5. Within thirty (30) days of the execution of this Consent Order, HARTFORD shall provide documentation, certified by an officer of the Company to be true and correct, which confirms that HARTFORD has removed the illustrations and verbiage indicating increased automobile rates for 2004 from its advertisements.

6. Within thirty (30) days of the execution of this Consent Order, HARTFORD shall provide the OFFICE with written procedures, certified by an officer of the Company to be true and correct, which are used by the Company to verify the accuracy of the information used in its advertisements.

7. HARTFORD shall pay a penalty in the amount of Ten Thousand Dollars (\$10,000) and administrative costs in the amount of Three Thousand Dollars (\$3,000) within thirty (30) days of the execution of this Consent Order.

8. The OFFICE and HARTFORD expressly waive a hearing in this matter, and the making of Findings of Fact and Conclusions of Law by the OFFICE and all further or other proceedings to which the parties may be entitled by law or the rules of the OFFICE.

HARTFORD hereby knowingly and voluntarily waives all rights to challenge or contest this Consent Order, in any forum presently or in the future available to it, including the right to any administrative proceeding, state or federal court action, or any appeal.

9. HARTFORD agrees that failure to adhere to one or more of the terms and conditions of this Consent Order shall constitute a violation of a lawful Order of the OFFICE and may subject HARTFORD to such administrative penalties or remedies available under the Florida Insurance Code.

10. HARTFORD is hereby placed on notice of the requirements of the above-referenced statutory provision and agrees that any future violations of this section by HARTFORD may be deemed willful, subjecting HARTFORD to the appropriate penalties.

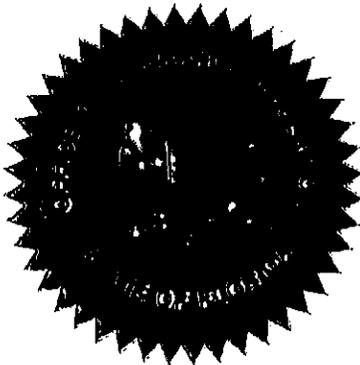
11. The OFFICE and HARTFORD acknowledge and agree that execution of this Consent Order is for the purpose of expeditiously resolving this matter and that HARTFORD makes no admissions as to the violation of any law cited within this Consent Order.

12. Except as noted above, each party to this action shall bear its own costs and fees.

THEREFORE, the agreement between HARTFORD and the OFFICE, the terms and conditions of which are set forth above, is approved.

FURTHER, all terms and conditions contained herein are hereby ORDERED.

DONE and ORDERED this 6TH day of JUNE, 2008.



Kevin M. McCarty
Commissioner
Office of Insurance Regulation

By execution hereof, PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD consents to the entry of this Consent Order, agrees without reservation to all of the above terms and conditions, and shall be bound by all provisions herein. The undersigned represents that he or she has the authority to bind PROPERTY AND CASUALTY INSURANCE COMPANY OF HARTFORD to the terms and conditions of this Consent Order.

PROPERTY AND CASUALTY INSURANCE
COMPANY OF HARTFORD

By: _____

Print Name: Scott Mansolillo

[Corporate Seal]

Title: VP + Director of Compliance

Date: April 29, 2008

STATE OF Connecticut
COUNTY OF Hartford

The foregoing instrument was acknowledged before me this 29 day of April 2008, by Scott Mansolillo, who is personally known to me or has produced the following identification _____

[Notarial Seal]

Signature of Notary Public

Katherine A. Walker
Print Name

September 30 2012
My Commission Expires: _____

COPIES FURNISHED TO:

**ANDY BUCKNAM
CHARLES LAWES
General Counsels
Property & Casualty Insurance
Company of Hartford
1 Hartford Plaza
Mailstop HO-1-09
Hartford, Connecticut 06115-1707**

**JIM BENNETT, Director
Market Investigations
Office of Insurance Regulation
200 East Gaines Street, Suite 216E
Tallahassee, Florida 32399-4210**

**RHODA K. JOHNSON
Assistant General Counsel
Office of Insurance Regulation
200 East Gaines Street, Suite 645A-5
Tallahassee, Florida 32399-4206**