

IN31158/JPB
1015

State of Minnesota
Dept. of Commerce

JAN 02 2015

Rec'd \$ 60,000

STATE OF MINNESOTA
COMMISSIONER OF COMMERCE

In the Matter of
Esurance Property and Casualty Insurance Company
a subsidiary of Allstate Insurance Company
NAIC ID: # 30210

CONSENT ORDER

To: Esurance Property and Casualty Insurance Company
650 Davis Street
San Francisco, CA 94111

1. The Commissioner of Commerce Mike Rothman (Commissioner) has advised Esurance Property and Casualty Insurance Company (Respondent) that he is prepared to commence formal proceedings in accordance with the provisions of Minn. Stat. § 45.027 (2014), against Respondent based on allegations that Respondent, in at least 85 cases, sent non-compliant non-renewal notices to affected policyholders which provided reasons for the non-renewal which are not listed in Minnesota Law in violation of Minn. Rule 2770.7800 (2013); in at least 60 cases, sent non-complaint non-renewal notices to affected policyholders which provided point values for violations which were inconsistent with the point values stated in Minnesota Law in violation of Minn. Rule 2770.7900 (2013); and in at least 33 cases, sent non-compliant non-renewal notices to affected policy holders without information regarding the reason for the non-renewal as required by Minnesota Law in violation of Minn. Rule 2770.8100 (2013).

2. Respondent acknowledges that it has been advised of its rights to a hearing in this matter, to present argument to the Commissioner and to appeal from any adverse determination after a hearing and Respondent hereby expressly waives those rights.

Respondent further acknowledges that it has been represented by legal counsel throughout

these proceedings, or has been advised of its right to be represented by legal counsel, which right it hereby waives.

3. Respondent has agreed to informal disposition of this matter without a hearing as provided under Minn. Stat. § 14.59 (2014) and Minn. R. 1400.5900 (2013).

4. The following Order is in the public interest.

NOW, THEREFORE, IT IS HEREBY ORDERED, that Respondent shall modify all records including Comprehensive Loss Underwriting Exchange (C.L.U.E.) Reports for all individuals affected by the non-compliant non-renewal notices by removing all indications of a non-renewal from the insured's record;

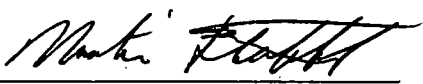
FURTHER, IT IS HEREBY ORDERED, that pursuant to Minn. Stat. § 45.027 (2014), that Respondent shall pay to the State of Minnesota a civil penalty of \$60,000.

This Order shall be effective upon signature by or on behalf of the Commissioner.

Dated: 1-8-2015

MIKE ROTHMAN
Commissioner

By:


MARTIN FLEISCHHACKER
Director of Enforcement Investigations
Minnesota Department of Commerce
85 7th Place East, Suite 500
St. Paul, MN 55101
Telephone: (651) 539-1640

CONSENT TO ENTRY OF ORDER

The undersigned, acting on the behalf of Esurance Property and Casualty Insurance Company (Respondent), states that he/she has read the foregoing Consent Order; that he/she knows and fully understands its contents and effect; that he/she has been advised of his/her right to a hearing; that he/she has been represented by legal counsel in this matter; or that he/she has been advised of his/her right to be represented by legal counsel and that he/she has waived this right; and that he/she consents to entry of this Order by the Commissioner of Commerce. It is further expressly understood that this Order constitutes the entire settlement agreement between the parties hereto, there being no other promises or agreements, either express or implied.

Esurance Property and Casualty Insurance Company

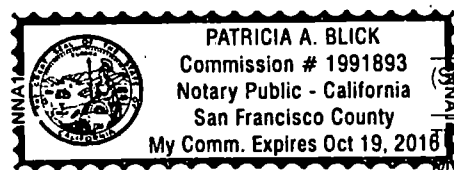
By: [Signature]

Its: VP & General Counsel

STATE OF California
COUNTY OF San Francisco

This instrument was acknowledged before me on December 23, 2014 (date) by Charles Lee (name(s) of person(s)) as VP & General Counsel (type of authority, e.g., officer, trustee, etc.) of Esurance Property and Casualty Insurance Company (name of party on behalf of whom the instrument was executed).

(stamp)



Patricia A. Blick
(Signature of notary officer)
Notary Public

expires: Oct. 19, 2016

(and Rank)
My commission