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**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

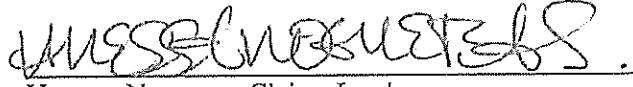
<p>UTAH INSURANCE DEPARTMENT,</p> <p style="text-align: center;">Complainant,</p> <p>v.</p> <p>ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY 222 S. Mill Avenue, Suite 601 Tempe, AZ 85281-6480 NAIC No. 29688</p> <p style="text-align: center;">Respondent.</p>	<p>STIPULATION AND ORDER</p> <p>Docket No. 2017-024 PC</p> <p>Enf. Case No. 3873</p> <p>Brett Barratt, J.D. Deputy Insurance Commissioner Presiding Officer</p>
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STIPULATION

The Utah Insurance Department (“Department”), by and through its legal counsel, and Allstate Fire and Casualty Insurance Company (“Respondent”), hereby stipulate and agree as follows:

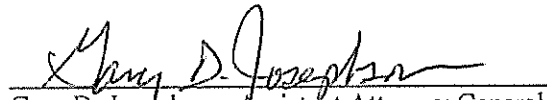
1. Respondent insurance company is an active property and casualty insurer authorized to do business in the State of Utah under NAIC No. 29688. Respondents’ business address is 222 S. Mill Avenue, Suite 601, Tempe, AZ 85281-6480.

Dated this 30 day of March, 2017.



Vanessa Nogueras, Claims Leader
ALLSTATE FIRE AND CASUALTY INSURANCE
COMPANY

Dated this 30th day of March, 2017



Gary D. Josephson, Assistant Attorney General
UTAH INSURANCE DEPARTMENT

Based upon the foregoing Stipulation and Department file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. Based on a complaint received by the Department, an investigation of Respondent's handling of a covered auto damage claim was conducted.
2. Based on the investigation, it was found that Respondent handled the claim; issued a check to the lien holder and a claim check to the claimant as settlement; and then closed the claim.
3. On November 1, 2016, the insured claimant filed a consumer complaint with the Department claiming that the claim check from Respondent did not include the cost incurred for his loss of use of the vehicle.
4. Upon being notified of the Department complaint, Respondent immediately reopened the claim and issued an additional \$215.84 check to Mr. Bee for the loss of use.

5. The Department has recommended and Respondent has agreed to an administrative forfeiture in the amount of \$4,000.00 to be paid by Respondent.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. Respondent violated Utah Administrative Code R. 590-190-11(9), when in handling the loss in the particular claim at issue, Respondent closed the claim without timely transmitting a loss of use payment to the claimant

2. Respondent has agreed to pay an administrative forfeiture in the amount of \$4,000.00 in this case.

Based on the foregoing Findings and Fact and Conclusions of Law, the Presiding Officer enters the following Order:

ORDER

1. Respondent is hereby ordered to pay an administrative forfeiture in the amount of \$4,000.00 to the Department within thirty days of the full signing date of this Order.

DATED this 31st day of March, 2017.

TODD E. KISER
Insurance Commissioner



BRETT BARRATT, J.D.
Deputy Insurance Commissioner
Presiding Officer

NOTIFICATION TO RESPONDENT

You are hereby notified that a failure to obey an Order of the Commissioner may subject you to further penalties, including forfeitures of up to \$5,000 per violation and the suspension or revocation of your license and the filing of an action in district court, which may impose forfeitures of up to \$10,000 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.