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BEFORE THE UTAH INSURANCE COMMISSIONER

UTAH INSURANCE DEPARTMENT, Complainant, vs. ALLSTATE INDEMNITY COMPANY, Respondent.	FINDINGS OF FACT, CONCLUSIONS OF LAW AND ORDER Docket No. 2018-4002 Lisa Watts Baskin, J.D. Presiding Officer
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Complainant, Utah Insurance Department ("Department") and Respondent, Allstate Indemnity Company, have stipulated to entry of the following Findings of Fact, Conclusions of Law, and Order. Based upon that stipulation, and good cause appearing, the Presiding Officer makes and enters the following:

FINDINGS OF FACT

1. Respondent, Allstate Indemnity Company, is a property and casualty insurer holding license number 19240.
2. Respondent's mailing address is 222 S. Mill Ave. Ste 601, Tempe, AZ 85281-6480.
3. Complainant filed a claim with Respondent on October 26, 2017.

4. Respondent failed to pay the claim within 30 days.
5. Respondent verbally denied the claim in error.
6. Respondent paid the claim after Complainant filed a complaint with the Department on February 6, 2018.
7. The Department and Respondent have agreed to an administrative forfeiture of \$5,000.00

CONCLUSIONS OF LAW

1. The Utah Insurance Commissioner (“Commissioner”) has jurisdiction over the parties and this adjudicative proceeding pursuant to Utah Code §§ 31A-1-105 and 31A-2-201.
2. The Commissioner has legal authority to impose penalties on the Department's licensees who violate the Utah Insurance Code. Utah Code § 31A-2-308.
3. Respondent’s conduct violates Utah Admin Code R590-190-10 and Utah Code § 31A-26-303.
4. As penalties for the violations in this case, Respondent should be ordered to pay a forfeiture of \$5,000.00.

ORDER


Based on the foregoing Findings of Fact and Conclusions of Law, it is hereby Ordered that:

1. Respondent shall pay a forfeiture of \$5,000.00 for the violations described in the Conclusions of Law.

2. Respondent is ordered not to commit the violations described in the Conclusions of Law in the future.

DATED this 13th day of June, 2018.

TODD E. KISER
Utah Insurance Commissioner



Lisa Watts Baskin
Presiding Officer
Utah Insurance Department

NOTICE 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.

CERTIFICATE OF SERVICE

The undersigned certifies that on this date a true and correct copy of the foregoing Findings of Fact, Conclusions of Law, and Order was electronically mailed to:

Noel Young
Southwest Regional Counsel
Allstate Indemnity Company
noel.young@allstate.com

and

Helen A. Frohlich
Assistant Attorney General
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Dated: June 13, 2018



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