

STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT

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NH INSURANCE DEPT
FEB 05 2014

Docket No.: 13-041-EP

In Re: Allstate Insurance Company (NAIC # 37907)

CONSENT ORDER

This Consent Order is made between the New Hampshire Insurance Department (“Department”) and Allstate Insurance Company (“Allstate”).

1. Allstate holds a certificate of authority to sell insurance in New Hampshire.
2. RSA 417-B:2-a, “Underwriting on the Basis of Credit Information,” prohibits the declination, cancellation, or nonrenewal of certain property and liability insurance solely on the basis of credit information, credit history or credit scoring model.
3. Mobile home insurance is governed by RSA 417-B:2-a.
4. Subsequent to January 1, 2011, the effective date of RSA 417-B:2-a, Allstate cancelled nine mobile home policies. Although these cancellations were made within 90 days of the policies’ issuance, which is permissible, the cancellations were made *solely* on the basis of information contained in the insureds’ credit report. Accordingly, the Department alleges that these cancellations violated RSA 417-B:2-a.
5. RSA 417-B:7 provides that the maximum fine that the Department may impose for violations of any section of RSA 417-B is \$500 per violation. Accordingly, the maximum fine allowable under New Hampshire insurance law for the violations outlined in this Consent Order is \$4,500.00.

WHEREFORE, upon consent of the Department and Allstate, it is hereby agreed and ordered:

- A. The Respondent waives the statutory right to an adjudicatory hearing on this matter.
- C. The Respondent agrees to pay an administrative penalty in the amount of Four Thousand Five Hundred Dollars (\$4,500.00) made payable to “Treasurer, State of New Hampshire.” Payment should be mailed to the New Hampshire Insurance Department, 21 South Fruit Street, Suite 14, Concord, New Hampshire 03301, to the attention of Carolyn Petersen.
- D. Allstate has undertaken corrective action satisfactory to the Department.
- E. By entering into this Consent Order, the Department and Allstate intend to resolve all issues relating to the above-referenced matters. This Consent Order does not constitute an admission by Respondent of any non-compliance with any state or federal law, rule or

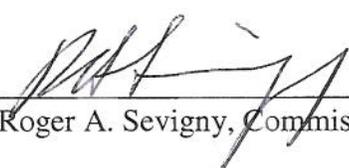
regulation. Respondent enters into this Consent Order for settlement purposes only and neither admits nor denies the Department's allegations. This Consent Order shall be deemed a complete settlement and full and final resolution, and is in lieu of any other action that could have been brought by the Department relating to matters disclosed herein. Provided however, notwithstanding the foregoing, the Department may take any and all appropriate actions should Allstate violate any provision of the State's insurance laws in the future.

F. This Consent Order shall be fully enforceable in any Superior Court in the State of New Hampshire.

IT IS SO ORDERED.

New Hampshire Insurance Department

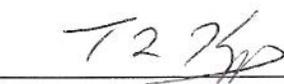
Dated: 2-6-14



Roger A. Sevigny, Commissioner

Allstate Insurance Company

Dated: 2/4/14



Signature of Authorized Representative

TIMOTHY L. KNAPP

Printed Name of Authorized Representative

COUNSEL

Title of Authorized Representative