BEFORE THE DIVISION OF INSURANCE
DEPARTMENT OF LABOR AND REGULATION
STATE OF SOUTH DAKOTA

IN THE MATTER OF ALLSTATE INSURANCE)
COMPANY & ALLSTATE PROPERTY AND)
CASUALTY INSURANCE COMPANY)   CONSENT ORDER
)

In resolution of the above matter and in lieu of issuance of a Notice of Hearing and a formal hearing, the undersigned parties do hereby agree to the following:

ALLSTATE INSURANCE COMPANY and ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY, collectively referred to hereafter as the "Allstate Companies" whose addresses of record are 3075 Sanders Rd., Suite H2D, Residual Markets Unit, Northbrook, IL 60062-3075, hold a certificates of authority to do business in the State of South Dakota;

The Allstate Companies are aware that the South Dakota Division of Insurance ("Division") has conducted an investigation into their business activity in South Dakota;

The Division alleges the following:

1) The Allstate Companies have violated SDCL § 58-33-66(1) by failing to respond to inquiries from the Division within 20 days;

2) Any of the above-cited conduct may be grounds for the revocation or suspension of the Allstate Companies' certificates of authority pursuant to SDCL §§ 58-6-46 and 58-33-66(1);

The Allstate Companies are aware of and understand the nature of the allegations and have been informed that they have the right to a Notice of Hearing, counsel, and appeal; and that by agreeing to sign this Consent Order, waives these rights;

In return for the Allstate Companies agreeing to and complying with the provisions of this Consent Order, the Division agrees not to proceed to administrative hearing and agrees that this Consent Order will constitute an informal disposition of this licensing matter pursuant to SDCL § 1-26-20;

By the execution of this Consent Order and the payment of a penalty pursuant to this Consent Order, the Allstate Companies waive their right to contest the allegations contained in this Consent Order in any future actions or licensing procedures with the Division;

The Allstate Companies further agree to pay an aggregate monetary penalty of $2,500 pursuant to SDCL §§ 58-6-46 and 58-4-28.1, in lieu of an administrative hearing and Final Decision;

The Allstate Companies further agree to conduct themselves in accordance with the insurance laws and regulations of the State of South Dakota;

The Allstate Companies further agree that this Consent Order may be considered for the purpose of determining the appropriate sanction in any future actions with the Division for any violations of the laws or regulations of the State of South Dakota or for failing to abide by any order of the Director;

Wherefore, good cause appearing from the foregoing, it is hereby ORDERED that the Allstate Companies pay a monetary penalty in the amount of $2,500 payable to "South Dakota Division of Insurance" for deposit in the general fund of the State of South Dakota; and it is further

ORDERED that the Allstate Companies abide by the agreements made in this Consent Order; and it is further

ORDERED that the use of this Consent Order for competitive purposes by an insurance agent or third-party administrator holding a license in the State of South Dakota, or by any company holding a Certificate of Authority, or by anyone on their behalf, may be deemed unfair competition and be grounds for suspension or revocation of said license or authority; and it is further

ORDERED that the provisions of this Consent Order shall be effective from the date the Director signs this Order.

Dated at Pierre, South Dakota this 16th day of April, 2018.

Larry Deiter, Director
South Dakota Division of Insurance

[Signature of Respondent on following page]

The undersigned, on behalf of the Allstate Companies, represents the companies understand that the terms of this Consent Order and the waiver of their due process rights and voluntarily enter into this Consent Order.

Dated this __10th__ day of __April__, 2018.

Richard Turner
Signature of Authorized Representative

Richard Turner
Printed Name

Regional Counsel
Title