

Company Violations for: Allstate Fire And Casualty Insurance Co., Allstate Indemnity Co., Allstate Insurance Co., Allstate Property And Casualty Co.																				
#	Entity	Cite Type	Ref #	State	Area Examined	Violation Category	Violation Date	Fine	Date Added	File Review Period Start	File Review Period End	Cite Title	Line of Business	Sub Line of Business	Category	Compliance	Detail	Issue	Exam Type	Fine Type
1	Allstate Fire And Casualty Insurance Co., Allstate Indemnity Co., Allstate Insurance Co., Allstate Property And Casualty Co.	Statute	8 V.S.A. § 4724	VT	Claims	Failure to adopt and implement reasonable standards for the prompt investigation of claims arising under insurance policies in violation of 8 V.S.A. § 4724 (9)(C). Without making any determination as to whether Respondents adopted reasonable standards, the Department identified instances where Respondents claim files did not document evidence of their implementation. While Respondents and the Department acknowledges it is possible that Respondents implemented their reasonable standards but failed to document the implementation, the Department, without evidence to the contrary, has concluded that Respondents violated 8 V.S.A. § 4724(9)(C) based on Respondents failure to implement reasonable standards for the prompt investigation of claims.	12/7/2021	\$ 225,000.00	12/20/2021	7/9/2018	12/7/2021	Unfair methods of competition or unfair or deceptive acts or practices defined	Personal	Automobile	Claims	Investigation - 1st and/or 3rd party	Unfair claim settlement practices/violations	Fails to adopt/implement standards for settlement/prompt investigation	The Department commenced an examination of Respondents on July 9, 2018. The examination focused on claims settlement practices of 3rd party claims.	Company
2	Allstate Fire And Casualty Insurance Co., Allstate Indemnity Co., Allstate Insurance Co., Allstate Property And Casualty Co.	Statute	8 V.S.A. § 4724	VT	Claims	Refusal to pay claims without conducting a reasonable investigation based upon all available information. The Department identified instances where Respondents claim files lacked sufficient documentation to determine what investigative steps had been taken, which constitutes a violation of 8 V.S.A. § 4724(9)(D).	12/7/2021	\$ 225,000.00	12/20/2021	7/9/2018	12/7/2021	Unfair methods of competition or unfair or deceptive acts or practices defined	Personal	Automobile	Claims	Investigation - 1st and/or 3rd party	Unfair claim settlement practices/violations	Refusing to pay claims without conducting a reasonable investigation	The Department commenced an examination of Respondents on July 9, 2018. The examination focused on claims settlement practices of 3rd party claims.	Company
3	Allstate Fire And Casualty Insurance Co., Allstate Indemnity Co., Allstate Insurance Co., Allstate Property And Casualty Co.	Statute	8 V.S.A. § 4724	VT	Claims	Failure to attempt, in good faith, to effectuate prompt, fair, and equitable settlements of claims in which liability has become reasonably clear in violation of 8 V.S.A. § 4724(9)(F).	12/7/2021	\$ 225,000.00	12/20/2021	7/9/2018	12/7/2021	Unfair methods of competition or unfair or deceptive acts or practices defined	Personal	Automobile	Claims	Unfair practices	Unfair claim settlement practices/violations	Failed to promptly settle claim in good faith when liability was clear	The Department commenced an examination of Respondents on July 9, 2018. The examination focused on claims settlement practices of 3rd party claims.	Company
4	Allstate Fire And Casualty Insurance Co., Allstate Indemnity Co., Allstate Insurance Co., Allstate Property And Casualty Co.	Regulation	99-1 § 4	VT	Claims	The Department concludes that Respondents violated Regulation I-99-01 by failing to maintain claims records in such a manner as to show clearly the inception, handling and disposition of each claim.	12/7/2021	\$ 225,000.00	12/20/2021	7/9/2018	12/7/2021	Record Retention - Records to be Maintained	Personal	Automobile	Company Operations and Management	Records retention	Claim files and documents	Claim files must contain adequate documentation/communications/dates..	The Department commenced an examination of Respondents on July 9, 2018. The examination focused on claims settlement practices of 3rd party claims.	Company
5	Allstate Fire And Casualty Insurance Co., Allstate Indemnity Co., Allstate Insurance Co., Allstate Property And Casualty Co.	Regulation	79-2 § 7	VT	Claims	The Department concludes that Respondents violated Regulation 1-79-2 § 7 by failing to provide claimant with appropriate reasons for denial, including a reference to the applicable policy provision, condition or exclusion.	12/7/2021	\$ 225,000.00	12/20/2021	7/9/2018	12/7/2021	Fair Claims Practices - Reasons for denial; toll free number - Recodified as Vt. Admin. Code 4-3-7.7; 4-3-7.7. STANDARDS FOR FAIR & EQUITABLE SETTLEMENTS	Personal	Automobile	Claims	Denial	Notices of grievance decisions/annual notice/acknowledgement required	Failed to deny claim in whole/part and document written denial in file	The Department commenced an examination of Respondents on July 9, 2018. The examination focused on claims settlement practices of 3rd party claims.	Company

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6	Allstate Fire And Casualty Insurance Co., Allstate Indemnity Co., Allstate Insurance Co., Allstate Property And Casualty Co.	Statute	8 V.S.A. § 4793	VT	Claims	The Department concludes that Respondents violated 8 V.S.A. § 4793(a), which prohibits any person from acting as an insurance adjuster unless duly licensed. The Department identified numerous claims that were settled without having been reviewed by a Vermont licensed adjuster.	12/7/2021	\$ 225,000.00	12/20/2021	7/9/2018	12/7/2021	General license requirements	Personal	Automobile	Claims	Adjuster/appraiser/3rd party administrator/healthcare review agent	Licensing	Must be properly licensed	The Department commenced an examination of Respondents on July 9, 2018. The examination focused on claims settlement practices of 3rd party claims.	Company