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Department of Insurance  
State of Idaho

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**BEFORE THE DIRECTOR OF THE DEPARTMENT OF INSURANCE**

**STATE OF IDAHO**

In the Matter of:

ALLSTATE INSURANCE COMPANY

Certificate of Authority No. 214  
NAIC ID No. 19232

Docket No. 18-2698-11

**ORDER GRANTING REQUEST FOR  
BLOCK NONRENEWAL OF  
PERSONAL UMBRELLA POLICIES**

The Director of the Idaho Department of Insurance (“Department”), having read and being fully apprised of the request of ALLSTATE INSURANCE COMPANY (“Petitioner”) for permission to block nonrenew all of its personal umbrella policies in Idaho, which change will affect six hundred eighty-five (685) policies; and Petitioner having provided notice to the Director of the Department by letter dated June 29, 2011, as supplemented by that certain letter from Allstate to the Department dated August 22, 2011 and that certain letter from Allstate to the

Department dated September 7, 2011, and having informed the Director that the affected policyholders shall be notified that Allstate Indemnity Company, an affiliate of Petitioner, will make every effort to retain the affected policyholders as more particularly outlined in the August 22, 2011 letter; and, in light of Idaho Code § 41-1841, good cause appearing therefor;

IT IS HEREBY ORDERED that this ratifies and confirms that the Petitioner is allowed, pursuant to Idaho Code § 41-1841, to effectuate a block nonrenewal of its personal umbrella policies in Idaho, which change will affect six hundred eighty-five (685) policies, beginning no sooner than One Hundred Twenty (120) days from its June 29, 2011, request, which is October 27, 2011. The Petitioner is to provide reasonable notice to policyholders affected by the nonrenewals allowed by this order in accordance with the policies. This order is a final order and is effective immediately.

### NOTIFICATION OF RIGHTS

This is a final order of the agency. Any party may file a motion for reconsideration of this final order within fourteen (14) days of the service date of this order. The agency will dispose of the petition for reconsideration within twenty-one (21) days of its receipt, or the petition will be considered denied by operation of law. *See* section 67-5246(4), Idaho Code.

Pursuant to sections 67-5270 and 67-5272, Idaho Code, any party aggrieved by this final order or orders previously issued in this case may appeal this final order and all previously issued orders in this case to district court by filing a petition in the district court of the county in which:

- i. A hearing was held,
- ii. The final agency action was taken,
- iii. The party seeking review of the order resides, or operates its principal place of business in Idaho, or
- iv. The real property or personal property that was the subject of the agency action is

located.

An appeal must be filed within twenty-eight (28) days of (a) the service date of this final order, (b) an order denying petition for reconsideration, or (c) the failure within twenty-one (21) days to grant or deny a petition for reconsideration, whichever is later. See section 67-5273, Idaho Code. The filing of an appeal to district court does not itself stay the effectiveness or enforcement of the order under appeal.

DATED and EFFECTIVE this 12<sup>th</sup> day of September, 2011.

  
WILLIAM W. DEAL, Director  
Idaho Department of Insurance

**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that I have, on this 12<sup>th</sup> day of September, 2011, caused a true and correct copy of the foregoing order to be served upon the following by the designated means:

Allstate Insurance Company  
Attn: Andi M. Colosi, State Filings Project Manager  
2775 Sanders Road, Suite A5  
Northbrook, IL 60062

first class mail  
 certified mail  
 hand delivery  
 via facsimile

Richard B. Burleigh  
Deputy Attorney General  
Idaho Department of Insurance  
700 W. State Street, 3<sup>rd</sup> Floor  
P.O. Box 83720  
Boise, ID 83720-0043

first class mail  
 certified mail  
 hand delivery  
 via facsimile

  
Teresa Jones  
Assistant to the Director