

No. **2024-8662**

**Official Order
of the
Texas Commissioner of Insurance**

Date: 5/17/2024

Subject Considered:

Allstate County Mutual Insurance Company
3075 Sanders Road Ste. H1A
Northbrook, Illinois 60662-7119

Consent Order
TDI Enforcement File No. 33695

General remarks and official action taken:

This is a consent order with Allstate County Mutual Insurance Company (Allstate County Mutual). Allstate County Mutual used an unapproved personal automobile endorsement since 2020. Allstate County Mutual agrees to pay an administrative penalty of \$30,000.

Waiver

Allstate County Mutual acknowledges that the Texas Insurance Code and other applicable law provide certain rights. Allstate County Mutual waives all of these rights, and any other applicable procedural rights, in consideration of the entry of this consent order.

Findings of Fact

Licensure and Background

1. Allstate County Mutual is a county mutual insurance company holding a certificate of authority to transact business in Texas.

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Use of Unapproved Endorsement

2. On March 4, 2020, TDI approved Allstate Fire and Casualty Insurance Company (Allstate Fire) to use a personal auto endorsement form, in filing S673381.
3. On December 15, 2023, Allstate Fire and Allstate County Mutual filed the same endorsement form in filing S717661.
4. In filing S717661, Allstate Fire and Allstate County Mutual identified filing S673381 as the previously approved filing number, however it had only been approved for Allstate Fire.
5. TDI approved filing S717661 on February 5, 2024, effective as of June 27, 2024.
6. Allstate County Mutual represents it issued 97,972 policies with the unapproved endorsement, starting on or about July 13, 2020, for new business policies, and August 27, 2020, for renewal policies.
7. Because this form was previously approved for Allstate Fire, there is no consumer harm to the policies to which the unapproved form was attached.

Prior Disciplinary History

8. On January 3, 2022, TDI issued a warning letter to Allstate County Mutual and another Allstate affiliate for similar violations of TEX. INS. CODE § 2301.006, where those insurers used an unapproved form.

Conclusions of Law

1. The commissioner has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 84.021–84.044, 801.051-801.053, 912.002, and 912.101-912.152.
2. The commissioner has the authority to informally dispose of this matter as set forth in TEX. GOV'T CODE § 2001.056; TEX. INS. CODE §§ 36.104 and 82.055; and 28 TEX. ADMIN. CODE § 1.47.
3. Allstate County Mutual has knowingly and voluntarily waived all procedural rights to which it may have been entitled regarding the entry of this order, including, but not limited to, issuance and service of notice of intention to institute disciplinary

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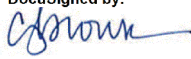
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action, notice of hearing, a public hearing, a proposal for decision, rehearing by the commissioner, and judicial review.

4. Allstate County Mutual violated TEX. INS. CODE § 2301.006 by failing to file and using an unapproved form.

Order

It is ordered that Allstate County Mutual Insurance Company pay an administrative penalty of \$30,000 within 30 days from the date of this order. The administrative penalty must be paid as instructed in the invoice, which TDI will send after entry of this order.

DocuSigned by:

FC5D7EDDFFB4F8... _____
Cassie Brown
Commissioner of Insurance

Recommended and reviewed by:



Leah Gillum, Deputy Commissioner
Fraud and Enforcement Division



Sarah White, Staff Attorney
Enforcement

Affidavit

STATE OF IL §

COUNTY OF Will §

Before me, the undersigned authority, personally appeared Rhonda Amann who being by me duly sworn, deposed as follows:

"My name is Rhonda Amann. I am of sound mind, capable of making this statement, and have personal knowledge of these facts which are true and correct.

I hold the office of Allstate State Filer and am the authorized representative of Allstate County Mutual Insurance Company. I am duly authorized by said organization to execute this statement.

Allstate County Mutual Insurance Company has knowingly and voluntarily entered into the foregoing consent order and agrees with and consents to the issuance and service of the same by the commissioner of insurance of the state of Texas."

Rhonda Amann
Affiant

SWORN TO AND SUBSCRIBED before me on MAY 08, 2024.

(NOTARY SEAL)



Kalysa D. Lackings
Signature of Notary Public

KALYSHA D. LACKINGS
Printed Name of Notary Public