

EXECUTIVE SUMMARY

A targeted market conduct examination of Allstate Fire & Casualty Insurance Company (AFCIC), also referred to as the “Company”, was conducted pursuant to, but not limited to K.S.A. 40-222. The examination period was from January 1, 2015 through December 31, 2016. The primary focus of the exam was complaint handling and claim processing related to private passenger automobile insurance.

The review of the Company’s complaint handling revealed adequate controls, sufficient record keeping, and overall good timeliness in responding to the complainants and the Department of Insurance. No violations were noted in the review.

The review of claims handling showed some isolated violations, but no apparent business practices beyond the error threshold indicated in the MRH. While the examination was performed in part due to increased complaints involving what appeared to be improper claim handling, the random sample of claims reviewed during the examination period did not reflect the same concerns as being a business practice.