

**BEFORE THE COMMISSIONER OF INSURANCE
MISSISSIPPI INSURANCE DEPARTMENT
STATE OF MISSISSIPPI**

**IN RE: ALLSTATE PROPERTY AND CASUALTY
INSURANCE COMPANY RATE INCREASE FILING**

CAUSE NO. 10-6064

AMENDED ORDER

The Commissioner of Insurance (“Commissioner”), having previously received and reviewed this filing (the “Filing”) by Allstate Property and Casualty Insurance Company (“Allstate” or the “Company”) for a statewide rate increase of 44.0% (the “Requested Rate Increase”), and having previously disapproved the Requested Rate Increase set out in the Filing by Order dated September 20, 2010 (the “Order”), hereby makes the following findings and amends the Order as set out below:

I.

Allstate submitted this Filing for the Requested Rate Increase to the Mississippi Insurance Department (the “Department”) on March 23, 2010. Pursuant to the provisions of Mississippi Code Annotated § 83-2-7, the Commissioner issued an Order on April 22, 2010, delaying the effective date of the Requested Rate Increase and requesting additional information to be filed by the Company.

II.

On May 24, 2010, the Commissioner and Allstate agreed to another extension from April 22, 2010, to June 23, 2010, to allow further consideration by the Department of the Filing and supplemental information provided by the Company.

III.

The Commissioner and Allstate subsequently agreed to additional extensions through September 22, 2010, to allow Allstate to file additional supplemental information requested by the Commissioner along with any other information the Company wished to file in support of this Filing, and to allow the Commissioner and the Department staff sufficient time to review such supplemental and additional information.

IV.

Prior to expiration of the extensions described above, the Commissioner and the Department staff reviewed all such supplemental and additional information, and disapproved the Requested Rate Increase pursuant to the Order dated September 20, 2010.

V.

On October 14, 2010, the Company filed with the Department a notice requesting a hearing on the Requested Rate Increase set out in the Filing (the "Hearing Notice").

VI.

Because of the complexity and importance of this matter and the impact of this Filing on the Company's policyholders in Mississippi and the citizens of Mississippi, after receipt of the Hearing Notice and consultation with the Office of the Attorney General of the State of Mississippi, the Commissioner retained independent outside legal counsel to assist the Commissioner and the Department staff in evaluating the Filing and to represent the Commissioner and the Department in connection with the Filing.

VII.

While the Commissioner's attorneys and the Company's attorneys have worked to schedule discovery and a hearing, the Company and the Commissioner have continued to evaluate and discuss the Filing and the rate needed for the Company to continue its operations in Mississippi without disrupting its markets in Mississippi and causing harm to its policyholders. The Commissioner has utilized his independent outside counsel to assist in this process and the continuing evaluation of the Filing.

VIII.

In consideration of Allstate's request to timely resolve this Filing without the necessity of a hearing, and after additional evaluation of the evidence presented in this Filing, including expert opinions and additional and supplemental information provided by the Company, the Commissioner hereby finds as follows:

1.

In its Filing, Allstate included exhibits indicating a need for a 75.8% rate level change. However, the Requested Rate Increase sought by Allstate in the Filing was for only 44.0%, which was expressly disapproved by the Commissioner in the Order dated September 20, 2010.

2.

In evaluating a rate filing, the Commissioner is charged by law with consideration of the criteria set forth in Miss. Code Ann. § 83-2-3.

3.

During the evaluation process, the Company advised the Commissioner that without the Requested Rate Increase of 44.0%, the Company would be required to immediately reevaluate its Mississippi markets, which would likely result in nonrenewal of at least 18,000 of Allstate's mono-line homeowner policyholders in Mississippi, requiring those policyholders to find new coverage.

4.

In an effort to timely resolve this Filing without additional protracted legal proceedings, the Company has represented to the Commissioner that it will accept a rate increase of 22% without any increase in the reinsurance component of the rate, resulting in an actual realized increase to its Mississippi policy holders averaging 19.4%.

5.

In a further effort to timely resolve this Filing without additional protracted legal proceedings, the Company has also represented to the Commissioner that it will take the following actions at the Commissioner's request upon the Commissioner's approval of a rate increase of 22% with no increase in the reinsurance component of the rate, resulting in an actual realized increase to its Mississippi policy holders averaging 19.4%:

- A. Beginning on the effective date of the approved rate, the Company will increase its Home and Auto Discount for its Mississippi policyholders to 25% as of the renewal date for renewed policies and the date of issuance for new policies, which will result in significant reductions in the rate increase to its multi-line policyholders.
- B. Beginning on the effective date of this Amended Order and continuing for at least one year from the date of this Amended Order, the Company will allow its mono-line policyholders to convert to multi-line policies regardless of where the policyholder resides in Mississippi, subject to normal underwriting guidelines.
- C. Beginning on the date of this Amended Order and continuing for at least one year from the date of this Amended Order, the Company will not initiate any new underwriting or other activities resulting in non-renewals or cancellations of policies in the lower six Mississippi Coastal Counties except in the normal course of business.
- D. The Company will limit nonrenewals of its mono-line homeowner policyholders in Mississippi as discussed in Paragraph 3 above to approximately 5000 policyholders. In addition to normal notifications, within 60 days of the effective date of this Amended Order, the Company will send a special notice to all affected policyholders prior to beginning the nonrenewal process, advising that the Company will nonrenew the policy on the anniversary date and advising that the policyholder is being given additional time to explore other coverage options.
- E. Simultaneously with entry of this Amended Order, the Company will deliver to the Department written notice of withdrawal of the Hearing Request and confirmation of its agreement with the above described representations.

IT IS, THEREFORE, ORDERED that this Filing by Allstate, which was disapproved by the Order of this Office dated September 20, 2010, is hereby approved for a rate increase of 22% without any increase in the reinsurance component of the rate, resulting in an actual realized rate increase averaging 19.4%, effective on May 1, 2011, or later, subject to Allstate complying with the conditions stated in Paragraph 5, A - E.

This Amended Order is entered this the 11th day of April, 2011.


MIKE CHANEY
COMMISSIONER OF INSURANCE

**BEFORE THE COMMISSIONER OF INSURANCE
MISSISSIPPI INSURANCE DEPARTMENT
STATE OF MISSISSIPPI**

IN RE: ALLSTATE INDEMNITY COMPANY

RATE INCREASE FILING

CAUSE NO. 10-6065

AMENDED ORDER

The Commissioner of Insurance ("Commissioner"), having previously received and reviewed this filing (ALSX-126554321) (the "Filing") by Allstate Indemnity Company (the "Company") for a statewide rate increase of 25.0% (the "Requested Rate Increase"), and having previously disapproved the Requested Rate Increase set out in the Filing by Order dated September 20, 2010 (the "Order"), hereby makes the following findings and amends the Order as set out below:

I.

The procedural history of this filing and the reasons for this Amended Order are the same as for the filing by Allstate Property and Casualty Insurance Company in Cause No. 10-6064.

II.

In an effort to timely resolve this Filing without additional protracted legal proceedings, the Company has represented to the Commissioner that it will accept an actual realized rate increase averaging 19.4% for its Mississippi policy holders.

IT IS, THEREFORE, ORDERED that this Filing by Allstate Indemnity Company, which was disapproved by the Order of this Office dated September 20, 2010, is hereby approved for an actual realized rate increase which will average 19.4%, effective on May 1, 2011.

This Amended Order is entered this the 11th day of April, 2011.


MIKE CHANEY
COMMISSIONER OF INSURANCE

**BEFORE THE COMMISSIONER OF INSURANCE
MISSISSIPPI INSURANCE DEPARTMENT
STATE OF MISSISSIPPI**

IN RE: ALLSTATE INDEMNITY COMPANY

RATE INCREASE FILING

CAUSE NO. 10-6066

AMENDED ORDER

The Commissioner of Insurance ("Commissioner"), having previously received and reviewed this filing (#ALSX-126554827) (the "Filing") by Allstate Indemnity Company (the "Company") for a statewide rate increase of 26.9% (the "Requested Rate Increase"), and having previously disapproved the Requested Rate Increase set out in the Filing by Order dated September 20, 2010 (the "Order"), hereby makes the following findings and amends the Order as set out below:

I.

The procedural history of this filing and the reasons for amendment are the same as for the Filing by Allstate Property and Casualty Insurance Company in Cause No. 10-6064.

II.

In an effort to timely resolve this Filing without additional protracted legal proceedings, the Company has represented to the Commissioner that it will accept an actual realized rate increase averaging 19.4% for its Mississippi policy holders.

IT IS, THEREFORE, ORDERED that this Filing by Allstate Indemnity Company, which was disapproved by the Order of this Office dated September 20, 2010, is hereby approved for an actual realized rate increase which will average 19.4%, effective on May 1, 2011.

This Amended Order is entered this the 11th day of April, 2011.



MIKE CHANEY
COMMISSIONER OF INSURANCE