

**State of Rhode Island and Providence Plantations  
DEPARTMENT OF BUSINESS REGULATION  
Insurance Division  
1511 Pontiac Avenue, Bldg. 69-2  
Cranston, Rhode Island 02920**

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**IN THE MATTER OF:** :  
: :  
**Allstate Insurance Company** :  
: :  
**RESPONDENT.** :  
: :

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**CONSENT AGREEMENT**

It is hereby agreed between the Department of Business Regulation (“Department”) and Allstate Insurance Company (“Allstate”) as follows:

1. Allstate is a licensed insurer in the State of Rhode Island that issues property & casualty insurance policies including automobile insurance policies.
2. On November 17, 2016 Allstate reported to the Department that it had used an unlicensed motor vehicle appraiser, Todd Habicht, to evaluate 20 vehicles involved in automobile claims.
3. R.I. Gen. Laws § 27-10.1-1 prohibits the appraisal of damaged automobiles involved in an insurance claim by any person who does not hold a motor vehicle damage appraiser’s license.
4. R.I. Gen. Laws § 27-9.1-4(23) identifies that a company failing to have an appraisal performed by a licensed appraiser can constitute an unfair claims practice.
5. R.I. Gen. Laws § 42-14-16 authorizes the Department to levy administrative penalties for violations of Title 27.

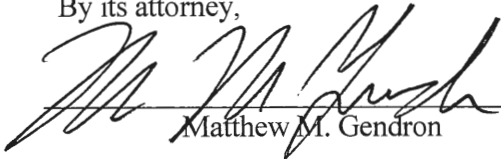
THEREFORE, based on the foregoing, Respondent and the Department have decided to resolve this matter without further administrative proceedings and hereby agree to the following resolution:

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STATE OF RHODE ISLAND  
INSURANCE DIVISION

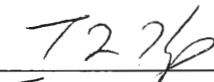
1. Respondent has reassigned all 20 of the referenced claims to licensed Rhode Island motor vehicle damage appraisers.
2. Respondent has discontinued utilizing the unlicensed motor vehicle damage appraiser for Rhode Island insured vehicles in accordance with R.I. Gen. Laws § 27-10.1-1.
3. Respondent has taken steps to ensure that it assigns only licensed motor vehicle damage appraisers for Rhode Island insured vehicles in accordance with R.I. Gen. Laws §§ 27-10.1-1 and 27-9.1-4(23).
4. Respondent will pay a fine of ten thousand dollars (\$10,000) within 30 days.

Counsel for the Department and Respondent hereby consent and agree to the foregoing on behalf of their respective clients the 13<sup>th</sup> day of December, 2016.

Department of Business Regulation  
By its attorney,

  
Matthew M. Gendron

Allstate Insurance Company  
By its attorney,

  
TIMOTHY L. KNAPP