



Illinois Department of Insurance

JB Pritzker
Governor

Dana Popish Severinghaus
Director

June 17, 2022

Mr. Tom Wilson, President
Allstate Insurance Group
2775 Sanders Road
Northbrook, IL 60062

**Re: Allstate Fire and Casualty Insurance Company, NAIC 29688
Allstate Indemnity Company, NAIC 19240
Allstate Insurance Company, NAIC 19232
Allstate Property and Casualty Insurance Company, NAIC 17230
Direct National Insurance Company, NAIC 23736
Encompass Home and Auto Insurance Company, NAIC 11252
Encompass Insurance Company of America, NAIC 10071
Encompass Property and Casualty Company, NAIC 10072
Esurance Insurance Company, NAIC 25712
Esurance Property and Casualty Insurance Company, NAIC 30210
Integon Casualty Insurance Company, NAIC 27930
MIC General Insurance Company, NAIC 38660
National General Insurance Company, NAIC 23728
National General Assurance Company, NAIC 42447
National General Insurance Online Inc., NAIC 11044
Safe Auto Insurance Company, NAIC 25405
Standard Property & Casualty Insurance Company, NAIC 15199
Market Conduct Examination Verified Report**

Dear Mr. Wilson,

A Market Conduct Examination of your companies was conducted by an authorized examiner designated by the Director of the Illinois Department of Insurance (“Department”) pursuant to Illinois Insurance Code (“Code”) Sections 132, 132.5(f), 404(1)(a) and 404(1)(c). This examination covered the period of January 1, 2019, through March 31, 2022. Enclosed with this letter is a copy of the verified examination report.

The examination report is a public document under the Freedom of Information Act (“FOIA”) [5 ILCS 140/1 *et seq.*] and will be posted on the Department’s website. To the extent that the examination report contains information that your Company deems private, personal, or trade secret pursuant to Sections 7(1)(b), (c), or (g) of FOIA [5 ILCS 140/7(b), (c), and (g)], your Company may request that the Department redact such information from the report prior to making it public. In making a request for confidentiality, your Company must provide a factual basis for its assertion of confidentiality. The Department will consider the request and determine whether such information is exempt from disclosure under Section 7 of FOIA.

No company, corporation, or individual shall use this report or any statement, excerpt, portion, or section thereof for any advertising, marketing or solicitation purpose. Any company, corporation or individual action contrary to the above shall be deemed a violation of Section 149 of the Illinois Insurance Code (215 ILCS 5/149).



Illinois Department of Insurance

JB PRITZKER
Governor

ROBERT H. MURIEL
Director

Please contact me if you have any questions.

Sincerely,

Erica Weyhenmeyer
Chief Market Conduct Examiner
Illinois Department of Insurance
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Springfield, IL 62767
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Erica.Weyhenmeyer@Illinois.gov