

1 DEPARTMENT OF INSURANCE
EXECUTIVE OFFICE
2 300 Capitol Mall, 17th Floor
Sacramento, CA 95814
3 Telephone: (916) 492-3500
Facsimile: (916) 445-5280
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8 **BEFORE THE INSURANCE COMMISSIONER**
9 **OF THE STATE OF CALIFORNIA**
10

11 In the Matter of the Rate Application of:

File No. PA-2013-00003

12 **ALLSTATE INSURANCE COMPANY,**
13 **ALLSTATE INDEMNITY COMPANY,**
14 **NORTHBROOK INDEMNITY**
COMPANY,

ORDER ADOPTING PROPOSED
DECISION

(Cal. Ins. Code § 1861.08 and Cal. Govt. Code
§ 11517(c))

15 Applicants.
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18 This matter came before David R. Harrison, Administrative Law Judge (hereafter "ALJ")
19 of the Administrative Hearing Bureau. On August 23, 2013, the parties submitted a fully-
20 executed Stipulation and Request for Proposed Decision and Order to the ALJ (hereafter
21 "Stipulation").

22 The ALJ considered the declarations offered by the parties and prepared a Proposed
23 Decision which accepted the Stipulation and determined that the settlement, taken as a whole, is
24 fundamentally fair, adequate and reasonable. The ALJ submitted his Proposed Decision dated
25 November 14, 2013, and recommended its adoption as the decision of the Insurance
26 Commissioner. The Commissioner then considered the adoption of the Proposed Decision.

27 Now, therefore, pursuant to the provisions of California Insurance Code Section
28 1861.08(c) and California Government Code Section 11517(c)(2)(C), IT IS SO ORDERED that

1 the attached Proposed Decision is hereby adopted by the Insurance Commissioner as his decision
2 in the above entitled matter.

3 Reconsideration of this Decision may be had pursuant to California Government Code
4 Section 11521 and California Code of Regulations, Title 10, Section 2659.1. The power to order
5 Reconsideration shall expire thirty (30) days after service of the Decision on the parties, but not
6 later than the effective date of the Decision.

7 A Petition for Reconsideration must be served on all parties, with a copy filed with the
8 Administrative Hearing Bureau, and should be directed to:

9 Geoffrey F. Margolis
10 Deputy Commissioner & Special Counsel
11 California Department of Insurance – Executive Office
12 300 Capitol Mall, 17th Floor
13 Sacramento, California 95814

14 Judicial review of the Insurance Commissioner’s Decision may be had pursuant to
15 California Insurance Code Sections 1858.6 and 1861.09, California Government Code Section
16 11523, and California Code of Regulations, Title 10, Section 2660, by filing a petition for a writ
17 of mandate in accordance with the provisions of the California Code of Civil Procedure. The
18 right to petition shall not be affected by the failure to seek reconsideration before the
19 Commissioner.

20 A Petition for a Writ of Mandamus shall be filed with the Court, and served on the
21 Insurance Commissioner as follows:

22 Darrel Woo
23 Senior Staff Counsel
24 California Department of Insurance – Legal Office
25 300 Capitol Mall, 17th Floor
26 Sacramento, California 95814

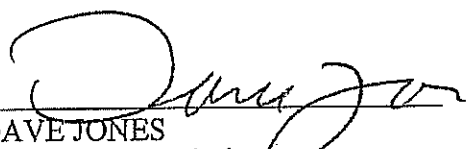
27 Any Petition for a Writ of Mandamus should also be served on the Administrative
28 Hearing Bureau of the California Department of Insurance as follows:

Department of Insurance
Administrative Hearing Bureau
45 Fremont Street, 22nd Floor
San Francisco, California 94105

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This Decision shall become effective thirty (30) days after it is delivered or mailed to the parties unless reconsideration is ordered within that time.

DATED: December 17, 2013.

By: 
DAVE JONES
Insurance Commissioner

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