

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

IN THE MATTER OF:

USAA CASUALTY INSURANCE
COMPANY

RESPONDENT.

18-IN-005

CONSENT AGREEMENT

It is hereby agreed between the Department of Business Regulation ("Department") and
USAA Casualty Insurance Company ("Respondent") as follows:

1. Respondent is an insurer licensed in the State of Rhode Island to issue property & casualty insurance policies including automobile insurance policies.
2. RI Gen Law 27-9.1-4 and 230-RICR-20-40-2 are applicable to all claims arising out of an automobile insurance policy issued in RI.
3. 230-RICR-20-40-2.8(E)(7) requires that an insurer provide notice to both the claimant and the automobile storage facility within a reasonable time before the termination of payment for automobile storage, in order that the claimant may remove the vehicle from storage.
4. In April 2018 the Department received a consumer complaint that the required storage termination letter was not received.
5. The Department requested further information from Respondent, including a list of all RI claims that were not issued storage termination letters in compliance with 230-RICR-20-40-2.8(E)(7).

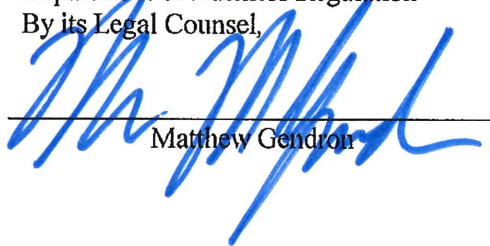
6. Respondent conducted a prompt and thorough investigation of seven hundred and ninety-eight (798) applicable claim files, of which only thirteen (13) claims required a termination of storage letter.

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:

1. Ten (10) files were identified that did not have a compliant storage termination letter.
2. Respondent has taken every step to ensure its future compliance with 230-RICR-20-40-2.8(E)(7).
3. Respondent will pay a fine of two thousand dollars (\$2,000).

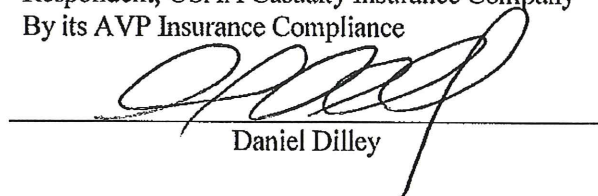
Counsel for the Department and Respondent hereby consent and agree to the foregoing on behalf of their respective clients the 24th day of July 2018.

Department of Business Regulation
By its Legal Counsel,



Matthew Gendron

Respondent, USAA Casualty Insurance Company
By its AVP Insurance Compliance



Daniel Dilley