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April 27, 2012

VIA EMAIL AND REGULAR MAIL

Dirk A. Beamer, Esq.
Wright Beamer
27555 Executive Drive
Suite 165
Farmington Hills, MI
48331

Re: Your Letter to Michele Coleman Mayes Dated April 13, 2012

Dear Dirk:

I am responding to your letter to Michele Coleman Mayes dated April 13, 2012 with which you forwarded two letters regarding renewal of flood insurance policies after agents leave Allstate. You allege in your letter that Allstate made misrepresentations intended to deceive consumers. Your letter reflects a misunderstanding of how the National Flood Insurance Program (NFIP) works.

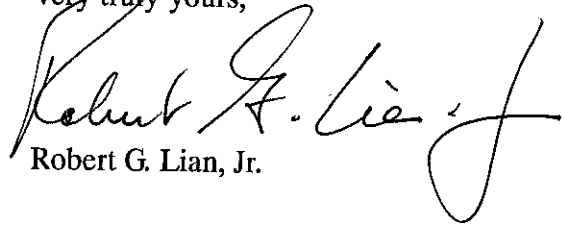
The NFIP requires that policies be issued, serviced, and maintained by a licensed agent, who is either enrolled in the flood plan or appointed by a carrier that is. To the extent that an agent leaves Allstate and desires to continue to service the flood policies through another carrier or through the NFIP directly, or he/she sells the interest in those policies to a purchaser, the departing Allstate agent has an obligation to alert Allstate to the situation and take the other steps necessary to actually transfer the flood policies prior to the first renewal after the agent terminates. The letters that you challenge were sent just prior to when renewal packages were sent to flood policyholders in situations where, as I understand it, the former Allstate agent had not moved the flood policies to a new carrier or to the NFIP directly. Allstate believes that it is obliged to ensure that flood policyholders receive notice of their opportunity to renew such policies before such policies lapse, and in accordance with NFIP requirements.

You should also know that the letters you attached were prepared and sent by a vendor that Allstate engaged to service the flood policies. Please note that the vendor stopped using this letter prior to the receipt of your letter. Allstate will continue to renew NFIP policies in accordance with the process outlined above.

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If you have any questions regarding this matter, please feel free to contact me.

Very truly yours,

A handwritten signature in black ink, appearing to read "Robert G. Lian, Jr.", with a large, stylized flourish at the end.

Robert G. Lian, Jr.

Cc: Michel Coleman Mayes, Esq.