



**COMMONWEALTH OF MASSACHUSETTS**  
**Office of Consumer Affairs and Business Regulation**  
**DIVISION OF INSURANCE**

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ACTING COMMISSIONER OF INSURANCE

August 19, 2024

Charles J. DiGrande  
President & CEO  
The Andover Companies  
95 Old River Road  
Andover, MA 01810

Re: The Andover Companies - Comprehensive Market Conduct Examination

Dear Mr. DiGrande:

Pursuant to the authority contained in M.G.L. c.175, § 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Comprehensive Market Conduct Examination of The Andover Companies for the period between January 1, 2022, to December 31, 2022.

  
Kevin P. Beagan  
Acting Commissioner of Insurance