



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

DIVISION OF INSURANCE

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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

December 14, 2023

Lawrence S. Hazzard
President
Berkshire Life Insurance Company of America
700 South Street
Pittsfield, MA 01201

Re: Market Conduct Examination of Berkshire Life Insurance Company of America

Dear Mr. Hazzard:

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 Berkshire Life Insurance Company of America for the time period between January 1, 2021 to December 31, 2021.

A handwritten signature in black ink, appearing to read "Gary D. Anderson", written over a horizontal line.

Gary D. Anderson
Commissioner of Insurance