



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

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**GARY D. ANDERSON**  
COMMISSIONER OF INSURANCE


July 29, 2020

Alfredo Castelo  
President and Chief Executive Officer  
MAPFRE USA  
211 Main Street  
Webster, Massachusetts 01570

Re: Market Conduct Examination of The Commerce Insurance Company and Citation Insurance Company

Dear Mr. Castelo:

Pursuant to the authority contained in Massachusetts General Laws Chapter 175, Section 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Comprehensive Market Conduct Examination of The Commerce Insurance Company and Citation Insurance Company for the time period January 1, 2018 through December 31, 2018.

  
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Gary D. Anderson  
Commissioner of Insurance