



COMMONWEALTH OF MASSACHUSETTS

Office of Consumer Affairs and Business Regulation

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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

July 11, 2022

Jeffrey P. Halperin
Vice President and Chief Compliance Officer
Brighthouse Financial
11225 North Community House Road
Charlotte, NC 28277

Re: Market Conduct Examination of New England Life Insurance Company

Dear Mr. Halperin:

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 New England Life Insurance Company for the time period between January 1, 2018 to December 31, 2018.

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

Gary D. Anderson
Commissioner of Insurance