

## **COMMONWEALTH OF MASSACHUSETTS**

Office of Consumer Affairs and Business Regulation DIVISION OF INSURANCE

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MICHAEL T. CALJOUW COMMISSIONER

KIMBERLEY DRISCOLL LIEUTENANT GOVERNOR

December 8, 2025

United States Fire Insurance Company NAIC Cocode 21113 Caren Alvarado Crum & Forster 5 Christopher Way, 2nd Floor Eatontown, NJ 07724

Re: United States Fire Insurance Company ("Company")
Order of Adoption – Limited-Scope Market Conduct Examination (Data Year 2022)

Dear Caren Alvarado:

Pursuant to the authority contained in M.G.L. c. 26, § 8K and M.G.L. c. 175, § 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Behavioral Health Parity Compliance Market Conduct Examination of United States Fire Insurance Company for the period of January 1, 2022, through December 31, 2022.

Michael Caljouw

Commissioner of Insurance