



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

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**MICHAEL T. CALJOUW**  
COMMISSIONER

December 8, 2025

Wellfleet Insurance Company  
NAIC Cocode 32280  
Shani J. Pacheco  
5814 Reed Road  
Fort Wayne, IN, USA 46835-3568

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

Dear Shani Pacheco:

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 Wellfleet Insurance Company for the period of January 1, 2022, through December 31, 2022.

A handwritten signature in black ink, appearing to read "Michael T. Caljouw", written over a horizontal line.

Michael Caljouw  
Commissioner of Insurance