



STATE OF CONNECTICUT

INSURANCE DEPARTMENT

Market Conduct Report

of

Foresters Life Insurance and Annuity Company

June 9, 2016

The Market Conduct Division of the Connecticut Insurance Department examined by survey the market conduct practices of Foresters Life Insurance and Annuity Company using a sample period of January 1, 2014 through December 31, 2014. The examination survey was limited to Connecticut Life and Annuity Insurance business.

Foresters Life Insurance and Annuity Company has their home office in the State of New Jersey. By authority granted under §38a-15 of the Connecticut General Statutes, this examination survey was conducted by Market Conduct examiners of the State of Connecticut Insurance Department (the Department) at the Department offices in Hartford, Connecticut.

The purpose of the examination survey was to evaluate the Company's market conduct practices in the State of Connecticut. The examiners reviewed the Company's survey response, which included new business, claims, complaints and underwriting information requested for the examination period.

The Department's findings are as follows:

No exceptions were noted.

The company appears to be in compliance with applicable Connecticut Statutes and Regulations.