



THE STATE OF FLORIDA
FINANCIAL SERVICES COMMISSION

OFFICE OF INSURANCE REGULATION
MARKET INVESTIGATIONS

MARKET CONDUCT FINAL EXAMINATION REPORT

OF

INDEPENDENT ORDER OF FORESTERS

d/b/a

FORESTER HAVEN

AS OF

December 31, 2011

FLORIDA COMPANY CODE 88021

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EXECUTIVE SUMMARY

Pursuant to the provisions of Section 651.105, Florida Statutes, an examination was conducted of the books, records, and affairs of Independent Order of Foresters d/b/a Forester Haven (“Forester Haven”).

PURPOSE AND SCOPE OF EXAMINATION

The Office of Insurance Regulation (Office), Market Investigations unit, conducted a routine market conduct examination of Forester Haven pursuant to Section 651.105, Florida Statutes. The general scope period of the examination was January 1, 2002 through December 31, 2011; however, the scope period was limited in certain areas of the examination.

The objective of the examination was to determine the extent of compliance with the provisions of Chapter 651, Florida Statutes and Chapter 690-193, Florida Administrative Code Rules. This market conduct examination did not encompass a financial compliance examination.

This Final Report is based upon information from the examiner’s draft report, additional research conducted by the Office, and additional information provided by Forester Haven. This report is a report by exception, and the information within has been limited to identification of exceptions, errors or unusual problems noted during the examination.

COMPANY OPERATIONS

Forester Haven, a fraternal benefit society, operated on a not-for-profit basis, organized as a body corporate under the laws of Canada, was granted a certificate of authority by the Office to offer continuing care contracts on August 6, 1980. Forester Haven was located in Mount Dora, Florida until 2002 when the facility closed. In 2002, Forester Haven entered into an agreement with The Christian and Missionary Alliance Foundation, Inc. d/b/a Shell Point Village to provide continuing care to Forester Haven’s eligible members. To date, all Florida Forester Haven continuing care residents reside at Shell Point Village.

FINDINGS

Based on the review of the records and information provided by Forester Haven, no exceptions were noted.

EXAMINATION FINAL REPORT SUBMISSION

The Office hereby issues this Final Report based upon information from the examiner’s draft report, additional research conducted by the Office, and additional information provided by Independent Order of Foresters d/b/a Forester Haven.