



**State of Rhode Island and Providence Plantations**  
**DEPARTMENT OF BUSINESS REGULATION**  
1511 Pontiac Avenue, Bldg. 69-2  
Cranston, Rhode Island 02920

**Insurance Division**

September 10, 2015

Mr. John Paul Gruber  
General Counsel  
Great American Life Insurance Company  
301 East Fourth Street  
Cincinnati, OH 45202

Re: Great American Life Insurance Company (NAIC No. 63312)  
Market Conduct Examination as of December 31, 2013

Dear Mr. Gruber:

We have completed our targeted market conduct examination of Great American Life Insurance Company ("the Company") for the period January 1, 2012 through December 31, 2013. The areas of review were individual annuity suitability and replacements. As the result of this examination, it was determined that no further review is necessary at this time. Since there are no findings that require a response from the Company, we are issuing this letter in lieu of an examination report.

Any outstanding examination fees will be sent in an invoice that will be forwarded to the Company under separate cover in accordance with Rhode Island General Laws §27-71-15(a).

Thank you for your assistance in this matter. If you have any questions please contact me by telephone at 401-462-9612, or email at [brett.bache@dbr.ri.gov](mailto:brett.bache@dbr.ri.gov).

Sincerely,

Brett Bache  
Senior Market Conduct Examiner