



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020  
OF THE CONDITION AND AFFAIRS OF THE

## Norfolk & Dedham Mutual Fire Insurance Company

NAIC Group Code 0144 0144 NAIC Company Code 23965 Employer's ID Number 04-1675920  
(Current) (Prior)

Organized under the Laws of Massachusetts, State of Domicile or Port of Entry MA  
Country of Domicile United States of America

Incorporated/Organized 02/12/1825 Commenced Business 07/01/1825

Statutory Home Office 140 Kendrick Street, Needham, MA, US 02494  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 140 Kendrick Street  
(Street and Number)  
Needham, MA, US 02494 (City or Town, State, Country and Zip Code)  
781-326-4010 (Area Code) (Telephone Number)

Mail Address 140 Kendrick Street, Needham, MA, US 02494  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 140 Kendrick Street  
(Street and Number)  
Needham, MA, US 02494 (City or Town, State, Country and Zip Code)  
781-326-4010 (Area Code) (Telephone Number)

Internet Website Address www.ndgroup.com

Statutory Statement Contact Carol Marie Rideout, 781-326-4010-1235  
(Name) (Area Code) (Telephone Number)  
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### OFFICERS

President & CEO Joel Patrick Murray Treasurer Thomas Frank Alighieri  
Secretary David Nelson Cote

### OTHER

Erin Marie Cummings, Assistant Corporate Secretary

### DIRECTORS OR TRUSTEES

Stephen Arthur Fine Barbara Finigan Fitzgerald Joseph Anthony Giovino  
Francis Timothy Hegarty Jr. Joel Patrick Murray Glenn Eino Niinimaki  
John Joseph O'Neil III Gregory Louis Petrini Michael Joseph Shea

State of Massachusetts SS:  
County of Norfolk

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Joel Patrick Murray  
President & CEO

David Nelson Cote  
Secretary

Thomas Frank Alighieri  
Treasurer

Subscribed and sworn to before me this \_\_\_\_\_ day of \_\_\_\_\_

- a. Is this an original filing? ..... Yes [ X ] No [ ]  
b. If no,  
1. State the amendment number.....  
2. Date filed .....  
3. Number of pages attached.....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	249,993,166		249,993,166	286,582,129
2. Stocks (Schedule D):				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	102,048,245		102,048,245	88,589,051
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens .....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	2,113,440		2,113,440	1,886,199
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....			0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....			0	0
5. Cash (\$ .....38,329,025 , Schedule E - Part 1), cash equivalents (\$ .....6,221,293 , Schedule E - Part 2) and short-term investments (\$ ..... , Schedule DA) .....	44,550,318		44,550,318	23,093,149
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives (Schedule DB) .....	0		0	0
8. Other invested assets (Schedule BA) .....	43,354,731		43,354,731	23,867,740
9. Receivable for securities .....	4,578		4,578	0
10. Securities lending reinvested collateral assets (Schedule DL) .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	442,064,477	0	442,064,477	424,018,268
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	2,281,276		2,281,276	2,948,252
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	5,419,960	527,517	4,892,443	5,044,272
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	42,343,195		42,343,195	40,602,366
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	3,665,991		3,665,991	4,337,480
16.2 Funds held by or deposited with reinsured companies .....			0	0
16.3 Other amounts receivable under reinsurance contracts .....	6,380,139		6,380,139	7,318,706
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	393,685		393,685	2,410
18.2 Net deferred tax asset .....			0	0
19. Guaranty funds receivable or on deposit .....			0	0
20. Electronic data processing equipment and software .....			0	0
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0	0
23. Receivables from parent, subsidiaries and affiliates .....	7,508,570		7,508,570	353,573
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	13,346,459	0	13,346,459	12,075,225
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	523,403,752	527,517	522,876,235	496,700,552
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	523,403,752	527,517	522,876,235	496,700,552
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. Equities in Pools & Associations .....	12,350,966		12,350,966	11,140,506
2502. Funds Held .....	850,783		850,783	850,783
2503. Investment Due & Accrued FAIR .....	83,876		83,876	83,751
2598. Summary of remaining write-ins for Line 25 from overflow page .....	60,834	0	60,834	185
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	13,346,459	0	13,346,459	12,075,225

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	101,260,428	100,948,058
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	2,178,607	2,597,968
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	19,446,764	17,294,834
4. Commissions payable, contingent commissions and other similar charges .....	9,928,589	8,569,356
5. Other expenses (excluding taxes, licenses and fees) .....	1,739,129	3,754,260
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	1,461,016	785,167
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....	0	1,595,902
7.2 Net deferred tax liability .....	6,016,416	1,666,464
8. Borrowed money \$ .....20,577,085 and interest thereon \$ .....	20,577,085	30,256,140
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....48,066,072 and including warranty reserves of \$ ..... and accrued accident and health experience rating refunds including \$ .....0 for medical loss ratio rebate per the Public Health Service Act) .....	89,247,354	86,373,534
10. Advance premium .....	3,611,585	3,427,505
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	1,178,377	1,509,430
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	0	28,938
14. Amounts withheld or retained by company for account of others .....		
15. Remittances and items not allocated .....		
16. Provision for reinsurance (including \$ .....0 certified) (Schedule F, Part 3, Column 78) .....	0	11,963
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....		
20. Derivatives .....	297,863	401,286
21. Payable for securities .....		498
22. Payable for securities lending .....		
23. Liability for amounts held under uninsured plans .....		
24. Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	883,876	685,300
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	257,827,089	259,906,603
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	257,827,089	259,906,603
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....		
31. Preferred capital stock .....		
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	
34. Gross paid in and contributed surplus .....		
35. Unassigned funds (surplus) .....	265,049,146	236,793,949
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 31 \$ ..... ) .....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	265,049,146	236,793,949
38. TOTALS (Page 2, Line 28, Col. 3)	522,876,235	496,700,552
<b>DETAILS OF WRITE-INS</b>		
2501. Unclaimed funds .....	687,528	595,577
2502. Due reinsurers .....	196,348	89,723
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	883,876	685,300
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

## STATEMENT OF INCOME

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	162,816,175	164,657,853
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7).....	68,257,199	81,192,688
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	13,735,635	12,463,241
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	66,883,694	63,954,076
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	148,876,528	157,610,005
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	13,939,647	7,047,848
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	8,595,348	9,609,568
10. Net realized capital gains or (losses) less capital gains tax of \$ ..... (1,161,626) (Exhibit of Capital Gains (Losses) ).....	(4,369,925)	5,118,940
11. Net investment gain (loss) (Lines 9 + 10).....	4,225,423	14,728,508
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ ..... amount charged off \$ .....144,626 ).....	(144,626)	1,338,284
13. Finance and service charges not included in premiums.....	903,145	1,107,962
14. Aggregate write-ins for miscellaneous income.....	39,713	600,360
15. Total other income (Lines 12 through 14).....	798,232	3,046,606
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	18,963,302	24,822,962
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	18,963,302	24,822,962
19. Federal and foreign income taxes incurred.....	4,538,324	4,082,860
20. Net income (Line 18 minus Line 19)(to Line 22).....	14,424,978	20,740,102
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	236,793,949	206,777,666
22. Net income (from Line 20).....	14,424,978	20,740,102
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....4,324,265.....	14,159,425	8,903,234
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(25,687)	400,840
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(315,482)	(26,843)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	11,963	(1,050)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	28,255,197	30,016,283
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	265,049,146	236,793,949
<b>DETAILS OF WRITE-INS</b>		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. Miscellaneous income.....	37,069	587,372
1402. Interest Income.....	2,644	12,988
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	39,713	600,360
3701. ....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	163,638,540	159,613,246
2. Net investment income .....	11,179,751	11,633,033
3. Miscellaneous income .....	798,232	3,046,606
4. Total (Lines 1 through 3) .....	175,616,523	174,292,885
5. Benefit and loss related payments .....	66,754,134	79,656,833
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	78,447,448	73,924,308
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	5,363,875	2,550,001
10. Total (Lines 5 through 9) .....	150,565,457	156,131,142
11. Net cash from operations (Line 4 minus Line 10) .....	25,051,066	18,161,743
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	52,171,935	36,041,585
12.2 Stocks .....	38,710,532	51,326,517
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	1,030,141	1,208,211
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	(1,498,067)	(1,476,062)
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	90,414,541	87,100,252
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	17,354,455	46,446,012
13.2 Stocks .....	42,897,096	43,740,602
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	725,164	60,062
13.5 Other invested assets .....	15,042,371	4,952,818
13.6 Miscellaneous applications .....	5,076	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	76,024,162	95,199,494
14. Net increase (decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	14,390,379	(8,099,243)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	(9,679,055)	(6,394,011)
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	0	0
16.5 Dividends to stockholders .....	0	0
16.6 Other cash provided (applied) .....	(8,305,221)	2,796,630
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(17,984,276)	(3,597,382)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	21,457,169	6,465,119
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	23,093,149	16,628,029
19.2 End of period (Line 18 plus Line 19.1) .....	44,550,318	23,093,149

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire .....	803,772	1,015,624	1,060,063	759,333
2.	Allied lines .....	2,357,612	1,175,625	1,279,005	2,254,232
3.	Farmowners multiple peril .....	6,132,232	2,619,650	3,134,622	5,617,260
4.	Homeowners multiple peril .....	43,092,358	27,221,016	28,075,257	42,238,117
5.	Commercial multiple peril .....	44,620,457	24,953,350	26,628,023	42,945,784
6.	Mortgage guaranty .....	0	0	0	0
8.	Ocean marine .....	0	0	0	0
9.	Inland marine .....	1,815,126	887,461	909,849	1,792,738
10.	Financial guaranty .....	0	0	0	0
11.1	Medical professional liability - occurrence .....	0	0	0	0
11.2	Medical professional liability - claims-made .....	0	0	0	0
12.	Earthquake .....	6,642	3,897	3,711	6,828
13.	Group accident and health .....	0	0	0	0
14.	Credit accident and health (group and individual) .....	0	0	0	0
15.	Other accident and health .....	0	0	0	0
16.	Workers' compensation .....	6,755,580	4,013,215	3,421,303	7,347,492
17.1	Other liability - occurrence .....	1,938,188	936,626	1,014,040	1,860,774
17.2	Other liability - claims-made .....	0	0	0	0
17.3	Excess workers' compensation .....	0	0	0	0
18.1	Products liability - occurrence .....	0	0	0	0
18.2	Products liability - claims-made .....	0	0	0	0
19.1, 19.2	Private passenger auto liability .....	22,234,368	11,482,378	11,257,006	22,459,740
19.3, 19.4	Commercial auto liability .....	5,643,312	2,742,715	2,935,243	5,450,784
21.	Auto physical damage .....	18,795,426	9,293,211	9,529,220	18,559,417
22.	Aircraft (all perils) .....	0	0	0	0
23.	Fidelity .....	0	0	0	0
24.	Surety .....	0	0	0	0
26.	Burglary and theft .....	0	0	0	0
27.	Boiler and machinery .....	0	0	0	0
28.	Credit .....	0	0	0	0
29.	International .....	0	0	0	0
30.	Warranty .....	0	0	0	0
31.	Reinsurance - nonproportional assumed property .....	10,438,179	28,766	12	10,466,933
32.	Reinsurance - nonproportional assumed liability .....	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines .....	1,056,743	0	0	1,056,743
34.	Aggregate write-ins for other lines of business .....	0	0	0	0
35.	<b>TOTALS</b>	<b>165,689,995</b>	<b>86,373,534</b>	<b>89,247,354</b>	<b>162,816,175</b>
<b>DETAILS OF WRITE-INS</b>					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire .....	1,060,063				1,060,063
2.	Allied lines .....	1,279,005				1,279,005
3.	Farmowners multiple peril .....	3,134,622				3,134,622
4.	Homeowners multiple peril .....	28,075,257				28,075,257
5.	Commercial multiple peril .....	26,628,023				26,628,023
6.	Mortgage guaranty .....					0
8.	Ocean marine .....					0
9.	Inland marine .....	909,849				909,849
10.	Financial guaranty .....					0
11.1	Medical professional liability - occurrence .....					0
11.2	Medical professional liability - claims-made .....					0
12.	Earthquake .....	3,711				3,711
13.	Group accident and health .....					0
14.	Credit accident and health (group and individual) .....					0
15.	Other accident and health .....					0
16.	Workers' compensation .....	3,421,303				3,421,303
17.1	Other liability - occurrence .....	1,014,040				1,014,040
17.2	Other liability - claims-made .....					0
17.3	Excess workers' compensation .....					0
18.1	Products liability - occurrence .....					0
18.2	Products liability - claims-made .....					0
19.1, 19.2	Private passenger auto liability .....	11,257,006				11,257,006
19.3, 19.4	Commercial auto liability .....	2,935,243				2,935,243
21.	Auto physical damage .....	9,529,220				9,529,220
22.	Aircraft (all perils) .....					0
23.	Fidelity .....					0
24.	Surety .....					0
26.	Burglary and theft .....					0
27.	Boiler and machinery .....					0
28.	Credit .....					0
29.	International .....					0
30.	Warranty .....					0
31.	Reinsurance - nonproportional assumed property .....	12				12
32.	Reinsurance - nonproportional assumed liability .....					0
33.	Reinsurance - nonproportional assumed financial lines .....					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	<b>TOTALS</b>	<b>89,247,354</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>89,247,354</b>
36.	Accrued retrospective premiums based on experience .....					
37.	Earned but unbilled premiums .....					
38.	<b>Balance (Sum of Line 35 through 37)</b>					<b>89,247,354</b>
<b>DETAILS OF WRITE-INS</b>						
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case      Daily Pro-rata .....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	2,268,357	747,257	11,032	429,572	1,793,302	803,772
2. Allied lines	2,960,391	686,361	6,926	1,225,966	70,100	2,357,612
3. Farmowners multiple peril	9,354,402	(15,051)		3,188,245	18,874	6,132,232
4. Homeowners multiple peril	31,251,963	48,034,751		22,750,874	13,443,482	43,092,358
5. Commercial multiple peril	64,434,427	15,484,247		23,517,215	11,781,002	44,620,457
6. Mortgage guaranty	0					0
8. Ocean marine	0					0
9. Inland marine	1,614,450	1,163,931	826,724	945,374	844,605	1,815,126
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence						0
11.2 Medical professional liability - claims-made						0
12. Earthquake	8,287	1,849		3,494		6,642
13. Group accident and health	0					0
14. Credit accident and health (group and individual)	0					0
15. Other accident and health	0					0
16. Workers' compensation	7,176,386	2,521,258	1,514,291	3,524,195	932,160	6,755,580
17.1 Other liability - occurrence	3,635,488	1,113,944		1,018,229	1,793,015	1,938,188
17.2 Other liability - claims-made	0					0
17.3 Excess workers' compensation	0					0
18.1 Products liability - occurrence						0
18.2 Products liability - claims-made						0
19.1, 19.2 Private passenger auto liability	33,953,574	(69,857)		11,589,674	59,675	22,234,368
19.3, 19.4 Commercial auto liability	4,744,211	2,828,654	1,018,246	2,935,451	12,348	5,643,312
21. Auto physical damage	27,485,935	584,366	511,168	9,786,966	(923)	18,795,426
22. Aircraft (all perils)	0					0
23. Fidelity	0					0
24. Surety	0					0
26. Burglary and theft	0					0
27. Boiler and machinery	0					0
28. Credit	0					0
29. International	0					0
30. Warranty	0					0
31. Reinsurance - nonproportional assumed property	XXX		15,815,423	5,377,244		10,438,179
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX		1,601,125	544,382		1,056,743
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	188,887,871	73,081,710	21,304,935	86,836,881	30,747,640	165,689,995
<b>DETAILS OF WRITE-INS</b>						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [ ] No [ X ]

If yes: 1. The amount of such installment premiums \$ .....

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ .....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	363,723	72,207	147,906	288,024	354,239	219,357	422,906	55.7
2. Allied lines	680,475	585,702	430,502	835,675	185,505	307,220	713,960	31.7
3. Farmowners multiple peril	5,699,242		1,937,742	3,761,500	209,043	571,431	3,399,112	60.5
4. Homeowners multiple peril	9,523,949	16,864,241	9,013,690	17,374,500	9,158,419	11,167,508	15,365,411	36.4
5. Commercial multiple peril	13,676,118	5,743,080	7,091,565	12,327,633	25,909,554	20,551,768	17,685,419	41.2
6. Mortgage guaranty	0			0	0		0	0.0
8. Ocean marine	0			0	0		0	0.0
9. Inland marine	418,902	565,203	407,897	576,208	59,845	147,762	488,291	27.2
10. Financial guaranty	0			0	0		0	0.0
11.1 Medical professional liability - occurrence				0	0		0	0.0
11.2 Medical professional liability - claims-made				0	0		0	0.0
12. Earthquake	0			0	0		0	0.0
13. Group accident and health	0			0	0		0	0.0
14. Credit accident and health (group and individual)	0			0	0		0	0.0
15. Other accident and health	0			0	0		0	0.0
16. Workers' compensation	1,157,761	2,195,247	1,140,000	2,213,008	10,919,086	9,471,550	3,660,544	49.8
17.1 Other liability - occurrence	32,720	480,310	174,429	338,601	2,629,032	2,177,801	789,832	42.4
17.2 Other liability - claims-made	0			0	0		0	0.0
17.3 Excess workers' compensation	0			0	0		0	0.0
18.1 Products liability - occurrence				0	0		0	0.0
18.2 Products liability - claims-made				0	0		0	0.0
19.1, 19.2 Private passenger auto liability	13,774,424	1,919,643	5,348,332	10,345,735	15,460,894	20,417,604	5,389,025	24.0
19.3, 19.4 Commercial auto liability	1,986,544	1,337,802	1,130,278	2,194,068	7,859,973	6,647,266	3,406,775	62.5
21. Auto physical damage	11,686,782	681,397	4,205,192	8,162,987	(928,995)	(977,927)	8,211,919	44.2
22. Aircraft (all perils)	0			0	0		0	0.0
23. Fidelity	0			0	0		0	0.0
24. Surety	0			0	0		0	0.0
26. Burglary and theft	0			0	0		0	0.0
27. Boiler and machinery	0			0	0		0	0.0
28. Credit	0			0	0		0	0.0
29. International	0			0	0		0	0.0
30. Warranty	0			0	0		0	0.0
31. Reinsurance - nonproportional assumed property	XXX	14,434,683	4,907,793	9,526,890	27,097,623	29,164,114	7,460,399	71.3
32. Reinsurance - nonproportional assumed liability	XXX			0	0		0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	2,346,210	1,082,604	1,263,606	119.6
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	59,000,640	44,879,515	35,935,326	67,944,829	101,260,428	100,948,058	68,257,199	41.9
<b>DETAILS OF WRITE-INS</b>								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	263,835	294,592	189,870	368,557	(15,807)	(5,890)	(7,379)	354,239	115,930
2. Allied lines	152,554	118,371	92,117	178,808	4,490	5,656	3,449	185,505	59,354
3. Farmowners multiple peril	284,202		96,629	187,573	32,532		11,062	209,043	51,161
4. Homeowners multiple peril	4,699,245	10,461,914	5,165,357	9,995,802	(249,795)	(847,128)	(259,540)	9,158,419	2,545,540
5. Commercial multiple peril	31,065,210	19,442,886	17,429,421	33,078,675	(9,204,274)	(1,678,623)	(3,713,776)	25,909,554	8,845,946
6. Mortgage guaranty				0				0	
8. Ocean marine				0				0	
9. Inland marine	8,747	89,826	38,791	59,782	(218)	32	(249)	59,845	(46)
10. Financial guaranty				0				0	
11.1 Medical professional liability - occurrence				0				0	
11.2 Medical professional liability - claims-made				0				0	
12. Earthquake				0				0	
13. Group accident and health				0				(a) 0	
14. Credit accident and health (group and individual)				0				0	
15. Other accident and health				0				(a) 0	
16. Workers' compensation	3,208,873	4,606,079	2,657,137	5,157,815	3,289,732	5,439,526	2,967,987	10,919,086	1,969,490
17.1 Other liability - occurrence	1,189,535	1,200,539	875,821	1,514,253	1,476,570	605,281	967,072	2,629,032	615,321
17.2 Other liability - claims-made				0				0	
17.3 Excess workers' compensation				0				0	
18.1 Products liability - occurrence				0				0	
18.2 Products liability - claims-made				0				0	
19.1, 19.2 Private passenger auto liability	27,577,483	2,933,405	10,541,311	19,969,577	(5,913,749)	(917,589)	(2,322,655)	15,460,894	3,510,473
19.3, 19.4 Commercial auto liability	3,201,780	6,906,091	3,439,102	6,668,769	460,693	1,344,150	613,639	7,859,973	1,546,970
21. Auto physical damage	1,826,543	221,506	696,338	1,351,711	(3,311,049)	(144,568)	(1,174,911)	(928,995)	186,625
22. Aircraft (all perils)				0				0	
23. Fidelity				0				0	
24. Surety				0				0	
26. Burglary and theft				0				0	
27. Boiler and machinery				0				0	
28. Credit				0				0	
29. International				0				0	
30. Warranty				0				0	
31. Reinsurance - nonproportional assumed property	XXX	16,538,185	5,652,583	10,885,602	XXX	24,101,132	7,889,111	27,097,623	
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines	XXX	149,192	50,725	98,467	XXX	3,630,389	1,382,646	2,346,210	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	73,478,007	62,962,586	46,925,202	89,515,391	(13,430,875)	31,532,368	6,356,456	101,260,428	19,446,764
<b>DETAILS OF WRITE-INS</b>									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ ..... for present value of life indemnity claims.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	5,930,743			5,930,743
1.2 Reinsurance assumed .....	6,320,868			6,320,868
1.3 Reinsurance ceded .....	3,910,588			3,910,588
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	8,341,023	0	0	8,341,023
2. Commission and brokerage:				
2.1 Direct excluding contingent .....		30,140,339		30,140,339
2.2 Reinsurance assumed, excluding contingent .....		15,895,552		15,895,552
2.3 Reinsurance ceded, excluding contingent .....		16,960,186		16,960,186
2.4 Contingent - direct .....		9,142,296		9,142,296
2.5 Contingent - reinsurance assumed .....		3,145,812		3,145,812
2.6 Contingent - reinsurance ceded .....		4,177,935		4,177,935
2.7 Policy and membership fees .....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....	0	37,185,878	0	37,185,878
3. Allowances to managers and agents .....				0
4. Advertising .....	0	211,137	0	211,137
5. Boards, bureaus and associations .....	50,189	1,111,948	117	1,162,254
6. Surveys and underwriting reports .....	0	1,121,440	0	1,121,440
7. Audit of assureds' records .....	0	282,687	0	282,687
8. Salary and related items:				
8.1 Salaries .....	3,527,390	8,183,485	398,521	12,109,396
8.2 Payroll taxes .....	254,051	451,814	21,481	727,346
9. Employee relations and welfare .....	685,394	1,956,123	38,521	2,680,038
10. Insurance .....	1,853	98,628	14,223	114,704
11. Directors' fees .....	19,816	750,284	36,242	806,342
12. Travel and travel items .....	77,037	518,743	9,709	605,489
13. Rent and rent items .....	25,631	777,985	47,253	850,869
14. Equipment .....	50,628	152,704	2,261	205,593
15. Cost or depreciation of EDP equipment and software .....	161,773	2,435,077	13,495	2,610,345
16. Printing and stationery .....	19,878	455,800	1,127	476,805
17. Postage, telephone and telegraph, exchange and express .....	63,586	693,628	42,069	799,283
18. Legal and auditing .....	22,364	325,294	501,118	848,776
19. Totals (Lines 3 to 18) .....	4,959,590	19,526,777	1,126,137	25,612,504
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....		4,104,851		4,104,851
20.2 Insurance department licenses and fees .....		1,100,604		1,100,604
20.3 Gross guaranty association assessments .....				0
20.4 All other (excluding federal and foreign income and real estate) .....		1,129		1,129
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	0	5,206,584	0	5,206,584
21. Real estate expenses .....			663,004	663,004
22. Real estate taxes .....			146,677	146,677
23. Reimbursements by uninsured plans .....				0
24. Aggregate write-ins for miscellaneous expenses .....	435,022	4,964,455	834,433	6,233,910
25. Total expenses incurred .....	13,735,635	66,883,694	2,770,251	83,389,580
26. Less unpaid expenses - current year .....	19,446,764	12,985,377	93,423	32,525,564
27. Add unpaid expenses - prior year .....	17,294,834	11,464,446	92,022	28,851,302
28. Amounts receivable relating to uninsured plans, prior year .....				0
29. Amounts receivable relating to uninsured plans, current year .....				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29) .....	11,583,705	65,362,763	2,768,850	79,715,318
<b>DETAILS OF WRITE-INS</b>				
2401. Outside services .....	403,982	2,937,453	167,666	3,509,101
2402. Charitable Contributions .....	30,749	955,038	56,747	1,042,534
2403. Miscellaneous .....	291	160,574	610,020	770,885
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	911,390	0	911,390
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above) .....	435,022	4,964,455	834,433	6,233,910

(a) Includes management fees of \$ 414,328 to affiliates and \$ to non-affiliates.

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 338,458	337,395
1.1 Bonds exempt from U.S. tax	(a) 2,550,346	2,465,707
1.2 Other bonds (unaffiliated)	(a) 5,817,461	5,770,238
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	1,808,790	1,815,905
2.21 Common stocks of affiliates	540,000	0
3. Mortgage loans	(c)	
4. Real estate	(d) 990,150	990,150
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 23,086	21,917
7. Derivative instruments	(f)	
8. Other invested assets	19,605	19,605
9. Aggregate write-ins for investment income	51,086	51,088
10. Total gross investment income	12,138,980	11,472,005
11. Investment expenses		(g) 2,623,574
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 146,677
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i) 106,406
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		2,876,657
17. Net investment income (Line 10 minus Line 16)		8,595,348
<b>DETAILS OF WRITE-INS</b>		
0901. Int bank Deposits - Dedham Savings	51,086	51,088
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	51,086	51,088
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 151,266 accrual of discount less \$ 1,962,287 amortization of premium and less \$ 41,529 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	39,538	0	39,538	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	(4,168,343)	0	(4,168,343)	14,292,131	0
2.21 Common stocks of affiliates	0	0	0	(851,157)	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	(391,516)	(391,516)	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	(1,498,067)	0	(1,498,067)	54,795	0
8. Other invested assets	486,839	0	486,839	4,987,921	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(5,140,034)	(391,516)	(5,531,550)	18,483,690	0
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			0
2.2 Common stocks .....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			0
3.2 Other than first liens .....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			0
4.2 Properties held for the production of income .....			0
4.3 Properties held for sale .....			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			0
6. Contract loans .....			0
7. Derivatives (Schedule DB) .....			0
8. Other invested assets (Schedule BA) .....			0
9. Receivables for securities .....			0
10. Securities lending reinvested collateral assets (Schedule DL) .....			0
11. Aggregate write-ins for invested assets .....	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	0	0	0
13. Title plants (for Title insurers only) .....			0
14. Investment income due and accrued .....			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....	527,517	212,035	(315,482)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....			0
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			0
16.2 Funds held by or deposited with reinsured companies .....			0
16.3 Other amounts receivable under reinsurance contracts .....			0
17. Amounts receivable relating to uninsured plans .....			0
18.1 Current federal and foreign income tax recoverable and interest thereon .....			0
18.2 Net deferred tax asset .....			0
19. Guaranty funds receivable or on deposit .....			0
20. Electronic data processing equipment and software .....			0
21. Furniture and equipment, including health care delivery assets .....			0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			0
23. Receivables from parent, subsidiaries and affiliates .....			0
24. Health care and other amounts receivable .....			0
25. Aggregate write-ins for other than invested assets .....	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	527,517	212,035	(315,482)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0
28. Total (Lines 26 and 27) .....	527,517	212,035	(315,482)
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0
2501. ....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	0	0	0

## NOTES TO FINANCIAL STATEMENTS

**NOTE 1 Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

The Company does not adjust for State Prescribed Practices.

	SSAP #	F/S Page	F/S Line #	2020	2019
<b>NET INCOME</b>					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 14,424,978	\$ 20,740,102
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 14,424,978	\$ 20,740,102
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 265,049,146	\$ 236,793,949
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 265,049,146	\$ 236,793,949

**B. Use of Estimates in the Preparation of the Financial Statements**

The preparation of financial statements, in conformity with Statutory Accounting Principles, requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from these estimates.

**C. Accounting Policy**

Premiums are earned over the term of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and based on reports received from ceding companies for reinsurance. Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

- 1) Short-term investments are stated at amortized cost.
- 2) Bonds, not backed by other loans, are stated at amortized cost using the interest method.
- 3) Common stock are stated at market, except investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20%, or more, are carried on the equity basis.
- 4) Preferred stocks - None
- 5) Mortgage loans on real estate - None
- 6) Loan backed securities stated at either amortized cost, or the lower of amortized, or fair market value.
- 7) Investments in subsidiary and affiliated companies are stated as follows:
  - 7 a) Newbury Corporation, a non-insurance subsidiary, is valued in accordance with SSAP 97.
  - 7 b) Charles River Insurance Company, a Captive Insurance Company, is valued in accordance with SSAP 97.
- 8) Investments in Joint ventures and partnerships - NONE
- 9) All derivatives are stated at fair value.
- 10) The Company uses investment income as a factor in the premium deficiency calculations, in accordance with SSAP 53, Property - Casualty contracts premium.
- 11) Unpaid loss and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount based on past experience for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates. While management believes that the amount is adequate, the ultimate liability may be in excess of, or less than, the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- 12) The Company has not modified its capitalization policy from the prior period.

**D. Going Concern**

There is no concern by management in the ability of the company to continue as a going concern.

**NOTE 2 Accounting Changes and Corrections of Errors**

None

**NOTE 3 Business Combinations and Goodwill****A. Statutory Purchase Method**

None

**B. Statutory Merger**

None

**C. Impairment Loss**

None

**NOTE 4 Discontinued Operations**

NONE

**NOTE 5 Investments****A. Mortgage Loans, including Mezzanine Real Estate Loans**

NONE

**B. Debt Restructuring**

Not applicable

**C. Reverse Mortgages**

Not applicable

**D. Loan-Backed Securities**

(1) to (3) OTTI - None

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 81
2. 12 Months or Longer	\$ 402,848

b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 113,086
2. 12 Months or Longer	\$ 16,758,658

(5) No impairments.

**E. Dollar Repurchase Agreements and/or Securities Lending Transactions**

NOT APPLICABLE

**F. Repurchase Agreements Transactions Accounted for as Secured Borrowing**

**NOTES TO FINANCIAL STATEMENTS**

NOT APPLICABLE

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing  
NONE

H. Repurchase Agreements Transactions Accounted for as a Sale  
NONE

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale  
NONE

J. Real Estate

(1) Real Estate Impairment: The Company owns Real Estate that includes Building and Land. In October 2020, the Building was decommissioned and emptied. The building will be demolished, and a new building will be built on the land. The impairment to the building, at 12/31/2020, was \$391,516. This amount was booked as a realized capital loss to the real estate investment.

(2) Sale of Real estate investments - NOT APPLICABLE

(3) Changes in the plan to sell Real Estate - NOT APPLICABLE

(4) Sale of real estate land. NOT APPLICABLE

(5) If the Company holds Real Estate investmnrts with participating mortgage loan, disclose the features of the loan. NOT APPLICABLE

K. Low Income Housing tax Credits (LIHTC)  
NONE

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					\$ -	\$ -	\$ -
c. Subject to repurchase agreements					\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements					\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements					\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements					\$ -	\$ -	\$ -
g. Placed under option contracts					\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -	\$ -	\$ -
i. FHLB capital stock	\$ 1,072,500				\$ 1,072,500	\$ 1,528,200	\$ (455,700)
j. On deposit with states	\$ 1,680,064				\$ 1,680,064	\$ 1,669,527	\$ 10,537
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$28,449,071				\$28,449,071	\$53,604,921	\$ (25,155,850)
m. Pledged as collateral not captured in other categories	\$ 5,808,504				\$ 5,808,504	\$ 6,190,292	\$ (381,788)
n. Other restricted assets					\$ -	\$ -	\$ -
<b>o. Total Restricted Assets</b>	<b>\$37,010,139</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$37,010,139</b>	<b>\$62,992,940</b>	<b>\$ (25,982,801)</b>

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%
i. FHLB capital stock		\$ 1,072,500	0.205%	0.205%
j. On deposit with states		\$ 1,680,064	0.321%	0.321%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$28,449,071	5.435%	5.441%
m. Pledged as collateral not captured in other categories		\$ 5,808,504	1.110%	1.111%
n. Other restricted assets		\$ -	0.000%	0.000%
<b>o. Total Restricted Assets</b>	<b>\$ -</b>	<b>\$37,010,139</b>	<b>7.071%</b>	<b>7.078%</b>

(c) Column 5 divided by Asset Page, Column 1, Line 28

## NOTES TO FINANCIAL STATEMENTS

(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Eastern Bank LOC Collateral	\$ 5,808,504				\$ 5,808,504	\$ 6,190,292	\$ (381,788)	\$ 5,808,504	1.110%	1.111%
<b>Total (c)</b>	<b>\$ 5,808,504</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 5,808,504</b>	<b>\$ 6,190,292</b>	<b>\$ (381,788)</b>	<b>\$ 5,808,504</b>	<b>1.110%</b>	<b>1.111%</b>

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)  
None
4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements  
None

	1	2
	Amount	% of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset		0.000%
v. Recognized Obligation to Return Collateral Asset (Protected Cell)		0.000%

\* u = Column 1 divided by Liability Page, Line 26 (Column 1)

v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments  
NONE

N. Offsetting and Netting of Assets and Liabilities  
NONE

O. 5GI Securities  
NONE

P. Short Sales  
NONE

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs	1	
2. Aggregate Amount of Investment Income	\$ 342,737	

**NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies**

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships or Limited Liability Companies during the statement period.

**NOTE 7 Investment Income**

- A. Due and accrued income over 90 days past due is excluded (non-admitted) from surplus.
- B. The total amount excluded in 2020 was \$0.

**NOTE 8 Derivative Instruments**

A. Derivatives under SSAP No. 86—Derivatives

(1) Credit Risk

The Company is exposed to credit related losses in the event of nonperformance to certain derivative instruments. However, there is no such exposure on open derivative instruments (written covered call options) as of the end of the year. ( See Note 16).

Market Risk

Market Risk on derivative instruments could potentially include rate, volatility, correlation, equity and yield curve risk. The Company does not use derivative instruments to manage these risks.

(2) Company objectives for using derivatives.

The Company objectives for using derivatives: The Company takes positions from time to time in derivative financial positions to increase investment returns and reduce portfolio volatility. Financial instruments used for such purposes include writing covered call options on common stock owned by the Company.

(3) Description of the accounting policies used by the Company for recognizing and measuring the derivatives used and when gains/losses are recognized.

The premium received for a written covered call option is recorded as a derivative liability until the option is exercised, expires or is otherwise terminated. The liability is marked to market at each statement date with changes in fair value included in unrealized capital gains (losses). On exercise, premiums received are recognized immediately by combining them with realized gains (losses) on the disposition of the covering asset. Upon expiration, or other closing transaction, premiums received are recognized immediately as a component of realized gains (losses).

(4) Disclose if the Company uses derivative contracts with financing premiums.

The Company does not use derivatives in financing premiums.

(5) Gains/(losses) representing a component of the derivative instruments' gain/(loss), if any, excluded from the assessment of hedge effectiveness.

The Company does not use derivatives for hedging.

(6) The Net gain/(loss) on derivatives that no longer qualify for hedging accounting.

The Company does not use derivatives for hedging.

(7) The Company does not use derivatives for cash flow hedging.

(8) The Company does not use derivatives for hedging.

B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees

(1) Not Applicable

**NOTE 9 Income Taxes**

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period	12/31/2019	Change

**NOTES TO FINANCIAL STATEMENTS**

	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 7,549,966	\$ 116,776	\$ 7,666,742	\$ 6,837,000	\$ 115,339	\$ 6,952,339	\$ 712,966	\$ 1,437	\$ 714,403
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 7,549,966	\$ 116,776	\$ 7,666,742	\$ 6,837,000	\$ 115,339	\$ 6,952,339	\$ 712,966	\$ 1,437	\$ 714,403
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 7,549,966	\$ 116,776	\$ 7,666,742	\$ 6,837,000	\$ 115,339	\$ 6,952,339	\$ 712,966	\$ 1,437	\$ 714,403
(f) Deferred Tax Liabilities	\$ 3,685,746	\$ 9,997,412	\$ 13,683,158	\$ 2,946,485	\$ 5,672,318	\$ 8,618,803	\$ 739,261	\$ 4,325,094	\$ 5,064,355
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 3,864,220	\$ (9,880,636)	\$ (6,016,416)	\$ 3,890,515	\$ (5,556,979)	\$ (1,666,464)	\$ (26,295)	\$ (4,323,657)	\$ (4,349,952)

2.

	As of End of Current Period			12/31/2019			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 7,604,934		\$ 7,604,934	\$ 6,422,016		\$ 6,422,016	\$ 1,182,918	\$ -	\$ 1,182,918
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)			\$ -			\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			\$ -			\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX		XXX	XXX		XXX	XXX	\$ -
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ (54,968)	\$ 116,776	\$ 61,808	\$ 375,578	\$ 115,339	\$ 490,917	\$ (430,546)	\$ 1,437	\$ (429,109)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 7,549,966	\$ 116,776	\$ 7,666,742	\$ 6,797,594	\$ 115,339	\$ 6,912,933	\$ 752,372	\$ 1,437	\$ 753,809

3.

	2020	2019
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	881.162%	833.010%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 265,049,146	\$ 236,793,948

4.

	As of End of Current Period		12/31/2019		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 7,549,966	\$ 116,776	\$ 6,837,000	\$ 115,339	\$ 712,966	\$ 1,437
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 7,549,966	\$ 116,776	\$ 6,837,000	\$ 115,339	\$ 712,966	\$ 1,437
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [ ] No [X]

B. In 2020 and 2019 there were no temporary differences for which a deferred tax liability was not established.

C. Current income taxes incurred consist of the following major components:

	(1) As of End of Current Period	(2) 12/31/2019	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 4,192,738	\$ 3,975,865	\$ 216,873
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal	\$ 4,192,738	\$ 3,975,865	\$ 216,873
(d) Federal income tax on net capital gains	\$ (1,079,407)	\$ 1,360,731	\$ (2,440,138)
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ 263,367	\$ 106,995	\$ 156,372
(g) Federal and foreign income taxes incurred	\$ 3,376,698	\$ 5,443,591	\$ (2,066,893)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 1,610,448	\$ 1,498,089	\$ 112,359
(2) Unearned premium reserve	\$ 3,748,389	\$ 3,627,688	\$ 120,701

**NOTES TO FINANCIAL STATEMENTS**

(3) Policyholder reserves			\$ -
(4) Investments			\$ -
(5) Deferred acquisition costs			\$ -
(6) Policyholder dividends accrual			\$ -
(7) Fixed Assets			\$ -
(8) Compensation and benefits accrual	\$ 1,423,018	\$ 1,118,040	\$ 304,978
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted			\$ -
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other (including items <5% of total ordinary tax assets)	\$ 768,111	\$ 593,183	\$ 174,928
(99) Subtotal	\$ 7,549,966	\$ 6,837,000	\$ 712,966
(b) Statutory valuation allowance adjustment			\$ -
(c) Nonadmitted			\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 7,549,966	\$ 6,837,000	\$ 712,966
(e) Capital:			
(1) Investments			\$ -
(2) Net capital loss carry-forward			\$ -
(3) Real estate	\$ 116,776	\$ 115,339	\$ 1,437
(4) Other (including items <5% of total ordinary tax assets)			\$ -
(99) Subtotal	\$ 116,776	\$ 115,339	\$ 1,437
(f) Statutory valuation allowance adjustment			\$ -
(g) Nonadmitted			\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 116,776	\$ 115,339	\$ 1,437
(i) Admitted deferred tax assets (2d + 2h)	\$ 7,666,742	\$ 6,952,339	\$ 714,403
<b>3. Deferred Tax Liabilities:</b>			
(a) Ordinary:			
(1) Investments			\$ -
(2) Fixed Assets			\$ -
(3) Deferred and uncollected premium			\$ -
(4) Policyholder reserves			\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 3,685,746	\$ 2,946,485	\$ 739,261
(99) Subtotal	\$ 3,685,746	\$ 2,946,485	\$ 739,261
(b) Capital:			
(1) Investments	\$ 9,997,412	\$ 5,672,318	\$ 4,325,094
(2) Real estate			\$ -
(3) Other (including items <5% of total capital tax liabilities)			\$ -
(99) Subtotal	\$ 9,997,412	\$ 5,672,318	\$ 4,325,094
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 13,683,158	\$ 8,618,803	\$ 5,064,355
<b>4. Net deferred tax assets/liabilities (2i - 3c)</b>	<b>\$ (6,016,416)</b>	<b>\$ (1,666,464)</b>	<b>\$ (4,349,952)</b>

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to pretax income. The more significant 2020 book to tax adjustments are listed below:

Provision computed at statutory rate	3,738,575	21.00%
Tax exempt interest	(375,358)	-2.11%
Dividends received deduction	(197,368)	-1.11%
Permanent Adjustments	37,748	.21%
Other	197,116	1.11%
Total	3,399,858	19.10%
Federal income taxes incurred	3,376,698	18.97%
Change in net deferred income taxes	23,160	.13%
Total Statutory income taxes	3,399,858	19.10%

E. At December 31, 2020, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.

F. Consolidated Federal Tax Return: Not Applicable

G. The Company does not have any federal or foreign tax contingencies that are expected to significantly increase in the next 12 months.

H. Repatriation Transition Tax (RTT)  
The Company has elected to pay the \$458,114 RTT over 8 years. The amount per year which began with 2018, is \$57,264. Balance at 12/31/20 is \$286,321.

I. Alternative Minimum Tax (AMT) Credit  
None

**NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties**

A. The Company is under common management of Newbury Corporation with the following Insurance Companies: Dorchester Mutual Insurance Company and Fitchburg Mutual Insurance Company. The Insurance Companies, known collectively as the N&D Group, have an expense sharing agreement with the Newbury Corporation, whereby the Insurance Operation expenses are allocated from Newbury Corporation to the N&D Group using mutually agreed upon percentages.

B. Non-Insurance transactions greater than 1/2% of Admitted Assets: NONE

C. Transactions with related party who are not reported on Schedule Y NONE

D. Non-Insurance transactions greater than 1/2% of Admitted Assets: NONE

E. The Company is a party to a Management agreement as described in A above. Newbury Corporation provides management service to N&D Group.

F. Guarantees or Undertakings for Related Parties: Not Applicable

G. Nature of Relationships that could affect Operations: Not Applicable

H. Amount deducted for Investment in Upstream Company: Not Applicable

I. Detail of investments in affiliates greater than 10% of Admitted Assets: Not Applicable

J. Write downs for impairments of Investments in Affiliated companies: Not Applicable

K. Foreign Insurance Subsidiary valuation using CARVM: Not Applicable

L. Downstream Holding Company valued using the look-through method: Not Applicable

M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
------------	-----------------------------	--------------	-----------------	--------------------

**NOTES TO FINANCIAL STATEMENTS**

a. SSAP No. 97 8a Entities					
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -	
b. SSAP No. 97 8b(ii) Entities Newbury Corporation	68.0%	\$ (7,829,223)	\$ (7,829,223)		
Total SSAP No. 97 8b(ii) Entities	XXX	\$ (7,829,223)	\$ (7,829,223)	\$ -	
c. SSAP No. 97 8b(iii) Entities					
Total SSAP No. 97 8b(iii) Entities	XXX	\$ -	\$ -	\$ -	
d. SSAP No. 97 8b(iv) Entities					
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -	
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ (7,829,223)	\$ (7,829,223)	\$ -	
f. Aggregate Total (a+ e)	XXX	\$ (7,829,223)	\$ (7,829,223)	\$ -	

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resub- mission Required Y/N	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities Newbury Corporation	S2	06/09/2020	\$ (4,517,893)	Y	N	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ (4,517,893)	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ (4,517,893)	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ (4,517,893)	XXX	XXX	XXX

\* S1 - Sub-1, S2 - Sub-2 or RDF - Resubmission of Disallowed Filing

\*\* I - Immaterial or M - Material

N. Investment in Insurance SCAs

(1) The Company has an investment in a Captive Reinsurer but the accounting follows the NAIC SSAPs.

**NOTE 11 Debt**

A. The Company has an outstanding liability of \$0 for a Line of Credit with Eastern Bank. The available capacity is \$5,000,000. The principal is due on demand. At the option of the Company early repayment may be made at any time. Interest on outstanding balances is paid monthly. The interest rate is a floating rate of Eastern Bank's base less 25 basis points. The Company is required to maintain a collateral security deposit equal to the borrowing capacity. At December 31, 2020, assets having a book/adjusted carrying value of \$5,808,504 and a market value of \$6,028,126 are on deposit at the Bank of America.

B. FHLB (Federal Home Loan Bank) Agreements

(1) The Company is a member of the Federal Home Loan Bank (FHLB) of Boston. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds as backup liquidity, capital project funding and spread lending liquidity. The Company has determined the actual maximum borrowing capacity as \$20 million for backup liquidity for the N&D Group. The Company calculated this amount in accordance with current FHLB collateral requirements and capital stock limitations.

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 151,896	\$ 151,896	
(c) Activity Stock	\$ 823,104	\$ 823,104	
(d) Excess Stock	\$ 97,500	\$ 97,500	
(e) Aggregate Total (a+b+c+d)	\$ 1,072,500	\$ 1,072,500	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 28,004,725	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 157,382	\$ 157,382	
(c) Activity Stock	\$ 1,210,318	\$ 1,210,318	
(d) Excess Stock	\$ 160,500	\$ 160,500	

**NOTES TO FINANCIAL STATEMENTS**

(e) Aggregate Total (a+b+c+d)	\$ 1,528,200	\$ 1,528,200	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 50,820,124	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)  
 11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1		2			
	Current Year Total (2+3+4+5+6)		Not Eligible for Redemption		Eligible for Redemption	
			3	4	5	6
			Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	\$ -					
2. Class B	\$ 151,896	\$ 151,896				

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)  
 11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Protected Cell Account Total Collateral Pledged (Lines 2+3)	\$ 28,370,978	\$ 28,449,071	\$ 20,577,085
2. Current Year General Account Total Collateral Pledged	\$ 28,370,978	\$ 28,449,071	\$ 20,577,085
3. Current Year Protected Cell Account Total Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Total Collateral Pledged	\$ 53,193,299	\$ 53,604,921	\$ 30,256,140

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)  
 11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)  
 11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)  
 11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Protected Cell Account Maximum Collateral Pledged (Lines 2+3)	\$ 37,210,705	\$ 37,689,628	\$ 29,717,830
2. Current Year General Account Maximum Collateral Pledged	\$ 37,210,705	\$ 37,689,628	\$ 29,717,830
3. Current Year Protected Cell Account Maximum Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Maximum Collateral Pledged	\$ 61,256,758	\$ 62,103,013	\$ 36,122,165

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Protected Cell Account	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ 20,577,085	\$ 20,577,085		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 20,577,085	\$ 20,577,085	\$ -	\$ -
2. Prior Year end				
(a) Debt	\$ 30,256,140	\$ 30,256,140		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 30,256,140	\$ 30,256,140	\$ -	\$ -

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Protected Cell Account
1. Debt	\$ 29,717,830	\$ 29,717,830	
2. Funding Agreements	\$ -		
3. Other	\$ -		
4. Aggregate Total (1+2+3)	\$ 29,717,830	\$ 29,717,830	\$ -

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

Does the company have prepayment obligations under the following arrangements (YES/NO)?

1. Debt	No
2. Funding Agreements	No
3. Other	No



## NOTES TO FINANCIAL STATEMENTS

**NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans**

- A. Defined Benefit Plan  
A-D. The Company has no direct employees. Employees of the Newbury Corporation service all the companies in the N&D Group. Newbury Corporation has a non-contributory defined benefit plan covering substantially all employees.
- E. Defined Contribution Plan  
The Management Company, Newbury Corporation, has a 401(k) Incentive Savings plan for which substantially all employees are eligible. (see Note 12 A-D)
- F. Multiemployer Plans  
Not Applicable
- G. Consolidated/Holding Company Plans  
Newbury Corporation sponsors a non-contributory, defined contribution plan covering substantially all employees who work in excess of 1,000 hours in a plan year. The benefits, following five (5) years of plan service, are based on a Career Average Benefit formula, the sum of 2% of each year's earnings plus 0.4% of each year's earnings over covered compensation for a maximum of 20 consecutive years that produce the highest sum. The funding policy is to contribute annually the amount required by applicable regulations and to charge each affiliated company for its allocable share of such contributions based on the expense sharing agreement. The Pension contribution allocated to the Company amounted to \$4,752,000 and \$1,155,000 for 2020 and 2019, respectively. The Company has no legal obligation for benefits under this plan. In addition to pension benefits, the Company pays the premium for a fixed amount of life insurance benefit for employees who retire at normal retirement age as determined under the Social Security Retirement Act., or who retire early under an early retirement program. Early retirees may participate in the health care plan up to age 65, the retiree pays the employee portion of the premium. Newbury Corporation sponsors a 401(k) incentive savings plan for which substantially all employees are eligible for deferral upon date of employment up to 75% of salary, up to the IRS limit, with a Company match of 50% of the first 5% deferred (2.5%) beginning after six (6) months of employment. The match is funded bi-weekly and allocated to the Company based on the pooling agreement percentage. In addition to the match the Board of Directors may vote a profit contribution to the 401(k) plan annually for all participating employees. The Company's share of this savings plan expense was \$963,036 and \$835,842 for 2020 and 2019, respectively. The Company has no legal obligation for benefits under this plan.
- H. Postemployment Benefits and Compensated Absences  
The Newbury Corporation has no obligations to current or former employees for benefits after their employment but before retirement other than for compensation related to earned vacation. The liability for earned but untaken vacation has been accrued.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)  
Not Applicable

**NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations**

- A. The Company has no Common Stock issued or outstanding.
- B. The Company has no Preferred Stock issued or outstanding.
- C. Dividend restrictions: Not applicable
- D. Dividend schedule: Not applicable
- E. Portion of profits to be paid as ordinary dividends to stockholders: Not applicable
- F. Restrictions on unassigned surplus: None
- G. For mutual reciprocals: N/A
- H. Total of stock held by the reporting entity, including stock of affiliated entities, for special purposes: None
- I. Reasons for changes in the balance of any special surplus funds from the prior period: N/A
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is  
Not Applicable
- K. The Company issued the following surplus debentures or similar obligations:  
Not Applicable
- L. The impact of any restatement due to prior quasi-reorganizations is as follows:  
Not Applicable
- M. The effective date of a quasi-reorganization for a period of ten years following the reorganizations.  
Not Applicable

**NOTE 14 Liabilities, Contingencies and Assessments**

- A. Contingent Commitments  
Not Applicable
- B. Assessments
- (1) Guaranty Funds  
The Company is subject to Guaranty Fund Assessments by the states in which it writes direct business. The Company has accrued a liability for guaranty fund assessments equal to \$406,000. The represents Managements best estimate of the 2021 potential assessments for insolvencies.
- (2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end \$ -
- (3)  
a. Discount Rate Applied 0.0%
- C. Gain Contingencies  
Not Applicable
- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits  
None
- E. Product Warranties  
(1) Not Applicable
- F. Joint and Several Liabilities  
None
- G. All Other Contingencies  
None

**NOTE 15 Leases**

- A. Lessee Operating Lease:  
None
- B. Lessor Leases  
None

**NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk**

None

**NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

- A. NONE
- B. NONE
- C. Wash Sales  
(1) NONE

**NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans**

## NOTES TO FINANCIAL STATEMENTS

- A. ASO Plans:  
NOT APPLICABLE
- B. ASC Plans:  
NOT APPLICABLE
- C. Medicare or Similarly Structured Cost Based Reimbursement Contract  
NOT APPLICABLE

**NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators**  
NOT APPLICABLE

**NOTE 20 Fair Value Measurements**

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stocks - Ind & Misc	\$ 71,506,182				\$ 71,506,182
Mutual Funds				\$ 23,790,437	\$ 23,790,437
<b>Total assets at fair value/NAV</b>	<b>\$ 71,506,182</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 23,790,437</b>	<b>\$ 95,296,619</b>

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivatives - Call Options	\$ 297,863				\$ 297,863
<b>Total liabilities at fair value</b>	<b>\$ 297,863</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 297,863</b>

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy      None

- B. Not Applicable
- C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.  
Not Applicable
- D. Not Practicable to Estimate Fair Value  
Not Applicable
- E. Not Applicable

**NOTE 21 Other Items**

- A. Unusual or Infrequent Items  
None
- B. Troubled Debt Restructuring: Debtors  
None
- C. Other Disclosures  
None
- D. Business Interruption Insurance Recoveries  
None
- E. State Transferable and Non-transferable Tax Credits  
None
- F. Subprime Mortgage Related Risk Exposure  
(1) None
- G. Insurance-Linked Securities (ILS) Contracts  
None
- H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy  
None

**NOTE 22 Events Subsequent**

None

Type II - Nonrecognized Subsequent Events:

	<u>Current Year</u>	<u>Prior Year</u>
A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?	No	
B. ACA fee assessment payable for the upcoming year		\$ -
C. ACA fee assessment paid		\$ -
D. Premium written subject to ACA 9010 assessment		\$ -
E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 28)	\$ -	
F. Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 28 minus 22B above)	\$ -	
G. Authorized Control Level (Five-Year Historical Line 29)	\$ -	
H. Would reporting the ACA assessment as of Dec. 31, 2020 have triggered an RBC action level (YES/NO)?	No	

**NOTE 23 Reinsurance**

- A. Unsecured Reinsurance Recoverables  
Not Applicable
- B. Reinsurance Recoverable in Dispute  
None
- C. Reinsurance Assumed and Ceded  
(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 38,080,056	\$ 7,099,689	\$ 45,067,741	\$ 7,536,054	\$ (6,987,685)	\$ (436,365)

**NOTES TO FINANCIAL STATEMENTS**

b. All Other	\$ 1,695,861	\$ -	\$ 2,998,331	\$ 551,027	\$ (1,302,470)	\$ (551,027)
c. Total	\$ 39,775,917	\$ 7,099,689	\$ 48,066,072	\$ 8,087,081	\$ (8,290,155)	\$ (987,392)

d. Direct Unearned Premium Reserve

(2)

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 9,214,774	\$ 352,052	\$ 2,164,026	\$ 7,402,800
b. Sliding Scale Adjustments				\$ -
c. Other Profit Commission Arrangements		\$ 1,410,449		\$ 1,410,449
d. TOTAL	\$ 9,214,774	\$ 1,762,501	\$ 2,164,026	\$ 8,813,249

(3) Protected Cells: None

- D. Uncollectible Reinsurance  
None
- E. Commutation of Reinsurance Reflected in Income and Expenses.  
None
- F. Retroactive Reinsurance  
None
- G. Reinsurance Accounted for as a Deposit  
None
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements  
Not Applicable
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation  
None
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation  
(1) None
- K. Reinsurance Credit  
Not Applicable

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

- A. Not Applicable
- B. Not Applicable
- C. Not Applicable
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act.  
Not Applicable
- E. Non Admitted Retrospective Premium.  
Not Applicable
- F. Risk Sharing Provisions of the Affordable Care Act

(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)?

Yes [ ] No [X]

**NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses**

Reserves as of December 31, 2019 were \$118.2 million. As of December 31, 2020, \$36 million has been paid for claims and claims adjustment expenses attributed to insured events of prior years. Reserves remaining for prior years are now \$75.7 million. Therefore, there has been a \$6.5 million favorable prior year development since December 31, 2019. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

**NOTE 26 Intercompany Pooling Arrangements**

Norfolk & Dedham Mutual Fire Insurance Company, Dorchester Mutual Insurance Company, Fitchburg Mutual Insurance Company and the Rockingham Mutual Insurance Company were participants in an intercompany pooling arrangement for AY (accident year) 2010, whereby each participating company ceded 100% of its business to the lead company (Norfolk and Dedham) and assumed an agreed upon percentage of the entire pool. The arrangement with Rockingham Mutual was terminated at 12/31/2010. The pooling arrangement for 2010 was commuted as of June 30, 2016. The table below shows pooling percentages for all years prior to 2010, 2010 and subsequent to 2010.

NAME OF COMPANY	NAIC CODE	PRIOR TO 2010	2010	2011-2015	2016-2020
Norfolk & Dedham Mutual Fire Insurance Co.	23965	68	53	67	66
Dorchester Mutual Insurance Co.	13706	13	11	14	14
Fitchburg Mutual Insurance Co.	13943	19	16	19	20
Rockingham Insurance Co.	13706		20		

Amounts due to/from pooling participants at December 31, 2020 was as follows:

NAME OF COMPANY	DUE TO	DUE FROM
Dorchester Mutual Insurance Co.		1,248,368
Fitchburg Mutual Insurance Co.	7,536	
Newbury Corporation		6,240,197

**NOTE 27 Structured Settlements**

None

**NOTE 28 Health Care Receivables**

NOT APPLICABLE

**NOTE 29 Participating Policies**

NOT APPLICABLE

**NOTE 30 Premium Deficiency Reserves**

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2020
- 3. Was anticipated investment income utilized in the calculation? Yes [X] No [ ]

**NOTE 31 High Deductibles**

NOT APPLICABLE

**NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

NOT APPLICABLE

## NOTES TO FINANCIAL STATEMENTS

**NOTE 33 Asbestos/Environmental Reserves**

- A. The Company's exposure to asbestos losses arises from the sale of general liability insurance.  
The Company estimates the full impact of the asbestos exposure by establishing full case basis reserves on all known losses.

## (1) Direct

	2016	2017	2018	2019	2020
a. Beginning reserves:	\$ 6,634	\$ 1	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ 30,646	\$ (1)		\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 37,279			\$ -	\$ -
d. Ending reserves:	\$ 1	\$ -	\$ -	\$ -	\$ -

## (2) Assumed Reinsurance

	2016	2017	2018	2019	2020
a. Beginning reserves:	\$ 55,419	\$ 31,246	\$ 31,246	\$ 353,752	\$ 353,752
b. Incurred losses and loss adjustment expense:	\$ (18,274)	\$ 16,574	\$ 348,928	\$ 11,770	\$ 1,624
c. Calendar year payments for losses and loss adjustment expenses:	\$ 5,899	\$ 16,574	\$ 26,422	\$ 11,770	\$ 1,624
d. Ending reserves:	\$ 31,246	\$ 31,246	\$ 353,752	\$ 353,752	\$ 353,752

## (3) Net of Ceded Reinsurance

	2016	2017	2018	2019	2020
a. Beginning reserves:	\$ 41,577	\$ 20,624	\$ 20,624	\$ 233,477	\$ 233,477
b. Incurred losses and loss adjustment expense:	\$ 7,545	\$ 10,939	\$ 230,292	\$ 8,784	\$ 1,072
c. Calendar year payments for losses and loss adjustment expenses:	\$ 28,498	\$ 10,939	\$ 17,439	\$ 8,784	\$ 1,072
d. Ending reserves:	\$ 20,624	\$ 20,624	\$ 233,477	\$ 233,477	\$ 233,477

- B. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

(1) Direct Basis:	\$	-
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	-

- C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

(1) Direct Basis:	\$	-
(2) Assumed Reinsurance Basis:	\$	53,754
(3) Net of Ceded Reinsurance Basis:	\$	35,478

- D. The Company's exposure to oil spill losses arises from the sale of general liability insurance.  
The Company estimates the full impact of the environmental exposure by establishing full case basis reserves on all known losses.

## (1) Direct

	2016	2017	2018	2019	2020
a. Beginning reserves:					\$ 50,000
b. Incurred losses and loss adjustment expense:			\$ 9,991	\$ 319,305	\$ (50,000)
c. Calendar year payments for losses and loss adjustment expenses:			\$ 9,991	\$ 269,305	\$ -
d. Ending reserves:	\$ -	\$ -	\$ -	\$ 50,000	\$ -

## (2) Assumed Reinsurance

	2016	2017	2018	2019	2020
a. Beginning reserves:			\$ 72,954	\$ 35,677	\$ 55,000
b. Incurred losses and loss adjustment expense:		\$ 282,391	\$ 5,805	\$ 33,406	\$ (45,190)
c. Calendar year payments for losses and loss adjustment expenses:		\$ 209,437	\$ 43,082	\$ 14,083	\$ 9,810
d. Ending reserves:	\$ -	\$ 72,954	\$ 35,677	\$ 55,000	\$ -

## (3) Net of Ceded Reinsurance

	2016	2017	2018	2019	2020
a. Beginning reserves:			\$ 72,954	\$ 35,677	\$ 55,000
b. Incurred losses and loss adjustment expense:		\$ 282,391	\$ 5,805	\$ 33,406	\$ (48,525)
c. Calendar year payments for losses and loss adjustment expenses:		\$ 209,437	\$ 43,082	\$ 14,083	\$ 6,475
d. Ending reserves:	\$ -	\$ 72,954	\$ 35,677	\$ 55,000	\$ -

- E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

(1) Direct Basis:	\$	-
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	-

- F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

(1) Direct Basis:	\$	-
(2) Assumed Reinsurance Basis:	\$	-
(3) Net of Ceded Reinsurance Basis:	\$	-

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 34 Subscriber Savings Accounts**  
NOT APPLICABLE

**NOTE 35 Multiple Peril Crop Insurance**  
NOT APPLICABLE

**NOTE 36 Financial Guaranty Insurance**  
NOT APPLICABLE

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... Massachusetts
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [ X ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ X ] No [ ]
- 2.2 If yes, date of change: ..... 03/11/2020
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2019
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2014
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 08/05/2016
- 3.4 By what department or departments?  
.....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ X ] No [ ] N/A [ ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [ ] No [ X ]

6.2 If yes, give full information:  
.....

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? ..... Yes [ ] No [ X ]

7.2 If yes,  
7.21 State the percentage of foreign control; ..... %  
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
MARCUM, LLP, 555 Long Wharf Drive, 12th Floor, New Haven, CT 06511
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain  
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
MaryEllen Coggins, Actuary, Consultant, PriceWaterhouseCoopers, LLC, 125 High Street, Boston, MA 02110
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ X ] No [ ]
- 12.11 Name of real estate holding company ..... BGO Diversified - Class B
- 12.12 Number of parcels involved ..... 96
- 12.13 Total book/adjusted carrying value ..... \$ 3,290,997
- 12.2 If, yes provide explanation:  
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?  
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:  
.....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).  
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).  
.....

## GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

### BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? ..... Yes [ X ] No [ ]

### FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$ .....
  - 20.12 To stockholders not officers.....\$ .....
  - 20.13 Trustees, supreme or grand (Fraternal Only).....\$ .....
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$ .....
  - 20.22 To stockholders not officers.....\$ .....
  - 20.23 Trustees, supreme or grand (Fraternal Only).....\$ .....
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$ .....
  - 21.22 Borrowed from others.....\$ .....
  - 21.23 Leased from others.....\$ .....
  - 21.24 Other.....\$ .....
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ ] No [ X ]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$ .....
  - 22.22 Amount paid as expenses.....\$ .....
  - 22.23 Other amounts paid.....\$ .....
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes [ X ] No [ ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....

### INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [ X ] No [ ]
- 24.02 If no, give full and complete information relating thereto  
.....
- 24.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
.....
- 24.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. ....\$ .....
- 24.05 For the reporting entity's securities lending program, report amount of collateral for other programs. ....\$ .....
- 24.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 24.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 24.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]



**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**GENERAL INTERROGATORIES**

24.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

24.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....	0
24.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....	0
24.093 Total payable for securities lending reported on the liability page .....	\$ .....	0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)..... Yes [ X ] No [ ]

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements .....	\$ .....	
25.22 Subject to reverse repurchase agreements .....	\$ .....	
25.23 Subject to dollar repurchase agreements .....	\$ .....	
25.24 Subject to reverse dollar repurchase agreements .....	\$ .....	
25.25 Placed under option agreements .....	\$ .....	
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .....	\$ .....	
25.27 FHLB Capital Stock .....	\$ .....	1,072,500
25.28 On deposit with states .....	\$ .....	1,680,064
25.29 On deposit with other regulatory bodies .....	\$ .....	
25.30 Pledged as collateral - excluding collateral pledged to an FHLB .....	\$ .....	5,808,504
25.31 Pledged as collateral to FHLB - including assets backing funding agreements .....	\$ .....	28,449,071
25.32 Other .....	\$ .....	

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?..... Yes [ ] No [ X ]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?..... Yes [ ] No [ ] N/A [ ]  
 If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [ ] No [ ]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108 .....	Yes [ ] No [ ]
26.42 Permitted accounting practice .....	Yes [ ] No [ ]
26.43 Other accounting guidance .....	Yes [ ] No [ ]

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:..... Yes [ ] No [ ]

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?..... Yes [ ] No [ X ]

27.2 If yes, state the amount thereof at December 31 of the current year..... \$ .....

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [ X ] No [ ]

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of America .....	540 W Madison St. Chicago IL, 60606 .....
Citibank, NA .....	100 Wall St. , New York, NY 10043 .....
UBS Financial Services .....	1099 Hingham St. , Rockland, MA 02370 .....

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**GENERAL INTERROGATORIES**

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [ ] No [ X ]

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Michael W. Thompson, CFA .....	I.....
SLC Management .....	U.....
UBS Financial Services .....	U.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ X ] No [ ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ X ] No [ ]

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107680 .....	SLC Management .....	N/A .....	SEC .....	NO.....
8174 .....	UBS Financial Services .....	EVTYRVGORNFBJSNON1676 .....	SEC .....	NO.....

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? ..... Yes [ X ] No [ ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
464288-24-0 .....	iShares MSCI ACWI ex U.S. ETF .....	197,150
922908-36-3 .....	VANGUARD S&P 500 ETF .....	23,593,287
29.2999 - Total		23,790,437

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
iShares MSCI ACWI ex U.S. ETF .....	iSHARES MSCI INDIA ETF .....	4,909	12/31/2020
iShares MSCI ACWI ex U.S. ETF .....	TAIWAN SEMICONDUCTOR MANUFACTURING .....	3,608	12/31/2020
iShares MSCI ACWI ex U.S. ETF .....	ALIBABA GROUP HOLDING ADR REPRESENT .....	3,430	12/31/2020
iShares MSCI ACWI ex U.S. ETF .....	TENCENT HOLDINGS LTD .....	3,253	12/31/2020
iShares MSCI ACWI ex U.S. ETF .....	SAMSUNG ELECTRONICS LTD .....	2,780	12/31/2020
VANGUARD S&P 500 ETF .....	APPLE INC. ....	1,580,750	12/31/2020
VANGUARD S&P 500 ETF .....	MICROSOFT CORP. ....	1,250,444	12/31/2020
VANGUARD S&P 500 ETF .....	AMAZON.COM INC. ....	1,038,105	12/31/2020
VANGUARD S&P 500 ETF .....	ALPHABET INC. ....	778,578	12/31/2020
VANGUARD S&P 500 ETF .....	FACEBOOK INC. ....	495,459	12/31/2020

## GENERAL INTERROGATORIES

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	249,993,166	267,199,989	17,206,823
30.2 Preferred stocks .....	0		0
30.3 Totals	249,993,166	267,199,989	17,206,823

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are obtained from the SVO when available, otherwise custody pricing is used. ....

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ X ] No [ ]

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ X ] No [ ]

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D: .....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

32.2 If no, list exceptions: .....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

36. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 36.a - 36.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ ] N/A [ X ]

## GENERAL INTERROGATORIES

### OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....740,675

37.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office, Inc. ....	198,412
.....	.....

38.1 Amount of payments for legal expenses, if any? .....\$ .....16,601

38.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Hinckley, Allen & Snyder, 1500 Fleet Center, Providence, RI 02903 .....	6,057
.....	.....

39.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....7,725

39.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
NAMIC .....	7,669
.....	.....

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ ] No [ X ]

1.2 If yes, indicate premium earned on U. S. business only ..... \$ \_\_\_\_\_

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ..... \$ \_\_\_\_\_  
 1.31 Reason for excluding  
 .....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. .... \$ \_\_\_\_\_

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. .... \$ \_\_\_\_\_ 0

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned .....	\$ .....	0
1.62 Total incurred claims .....	\$ .....	0
1.63 Number of covered lives .....		0
All years prior to most current three years		
1.64 Total premium earned .....	\$ .....	0
1.65 Total incurred claims .....	\$ .....	0
1.66 Number of covered lives .....		0

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned .....	\$ .....	0
1.72 Total incurred claims .....	\$ .....	0
1.73 Number of covered lives .....		0
All years prior to most current three years		
1.74 Total premium earned .....	\$ .....	0
1.75 Total incurred claims .....	\$ .....	0
1.76 Number of covered lives .....		0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	162,816,175	164,657,853
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....	0	0
2.5 Reserve Denominator .....	212,133,153	207,214,394
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000

3.1 Did the reporting entity issue participating policies during the calendar year? ..... Yes [ ] No [ X ]

3.2 If yes, provide the amount of premium written for participating and/or non-participating policies during the calendar year:

3.21 Participating policies .....	\$ .....	
3.22 Non-participating policies .....	\$ .....	

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? ..... Yes [ ] No [ X ]

4.2 Does the reporting entity issue non-assessable policies? ..... Yes [ ] No [ X ]

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? ..... % \_\_\_\_\_

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. .... \$ \_\_\_\_\_

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? ..... Yes [ ] No [ ]

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation .....	Yes [ ]	No [ ]	N/A [ ]
5.22 As a direct expense of the exchange .....	Yes [ ]	No [ ]	N/A [ ]

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?  
 .....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? ..... Yes [ ] No [ ]

5.5 If yes, give full information  
 .....

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
The Company retains \$2 million of an Excess of Loss reinsurance treaty up to \$30 million. In addition, the company buys facultative reinsurance up to \$90 million for its most concentrated Workers' Compensation locations. ....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
The Company has reviewed property catastrophe model results provided by its reinsurance broker, the Holborn Corporation of New York, NY. Holborn runs two catastrophe models: RMS v.18.0 and AIR Touchstone v.7.0. ....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
The Company purchases property catastrophe reinsurance that attaches at \$15 million and exhausts at \$575 million. The Company fully cedes all layers in its catastrophe reinsurance program except for 3.113% of the fourth layer (\$275 million excess of \$120 million). The catastrophe reinsurance program is projected to be exhausted once every 181 years based on the average of the two models. ....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ X ] No [ ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophe loss. ....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? ..... Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: .....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? ..... Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]
- 8.2 If yes, give full information  
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes [ ] No [ X ]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
(a) The entity does not utilize reinsurance; or, ..... Yes [ ] No [ X ]  
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ ] No [ X ]  
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes [ ] No [ X ]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [ X ] No [ ] N/A [ ]

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]
- 11.2 If yes, give full information  
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses .....\$ .....
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) .....\$ .....
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds .....\$ .....
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ X ] N/A [ ]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From ..... %
- 12.42 To ..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [ X ]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit .....\$ .....
- 12.62 Collateral and other funds.....\$ .....
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): .....\$ 1,320,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. ....3
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ X ] No [ ]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
The Norfolk & Dedham Mutual Fire Ins. Co., Dorchester Mutual Ins. Co., and the Fitchburg Mutual Ins. Co. allocate reinsurance using the pooling percentages (see Note 26). ....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ X ] No [ ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:  
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]
- 15.2 If yes, give full information  
.....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home .....					
16.12 Products .....					
16.13 Automobile .....					
16.14 Other* .....					

\* Disclose type of coverage:  
.....

## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? ..... Yes [ ] No [ X ]

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance .....\$ .....  
 17.12 Unfunded portion of Interrogatory 17.11 .....\$ .....  
 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11...\$ .....  
 17.14 Case reserves portion of Interrogatory 17.11 .....\$ .....  
 17.15 Incurred but not reported portion of Interrogatory 17.11 .....\$ .....  
 17.16 Unearned premium portion of Interrogatory 17.11 .....\$ .....  
 17.17 Contingent commission portion of Interrogatory 17.11 .....\$ .....

18.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. ....\$ .....

18.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]

18.4 If yes, please provide the balance of funds administered as of the reporting date. ....\$ .....

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	58,436,195	61,847,994	60,275,053	57,689,537	56,443,742
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	38,877,034	37,622,714	35,788,903	34,367,268	32,015,576
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	168,544,739	158,840,386	151,469,970	140,834,230	130,027,663
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	17,416,548	25,535,387	25,665,818	22,234,900	17,234,806
6. Total (Line 35)	283,274,516	283,846,481	273,199,745	255,125,935	235,721,787
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	36,571,448	39,115,992	37,911,377	36,549,835	35,726,110
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	23,778,578	22,993,747	22,152,055	21,196,316	20,317,033
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	93,845,047	88,708,869	84,690,813	79,727,356	73,197,212
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	11,494,922	16,853,355	16,312,440	14,031,534	11,380,055
12. Total (Line 35)	165,689,995	167,671,963	161,066,686	151,505,041	140,620,410
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	13,939,647	7,047,848	(3,171,033)	3,437,988	8,387,876
14. Net investment gain or (loss) (Line 11)	4,225,423	14,728,508	9,341,190	8,891,002	7,765,731
15. Total other income (Line 15)	798,232	3,046,606	2,813,300	2,265,513	1,282,275
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	4,538,324	4,082,860	(211,033)	4,305,889	5,629,123
18. Net income (Line 20)	14,424,978	20,740,102	9,194,490	10,288,614	11,806,759
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	522,876,235	496,700,552	461,196,918	453,780,087	411,906,935
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	4,892,443	5,044,272	919,671	917,801	102,603
20.2 Deferred and not yet due (Line 15.2)	42,343,195	40,602,366	37,229,488	33,651,958	31,939,601
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	257,827,089	259,906,603	254,419,252	244,509,685	218,213,885
22. Losses (Page 3, Line 1)	101,260,428	100,948,058	97,428,803	84,738,699	68,281,539
23. Loss adjustment expenses (Page 3, Line 3)	19,446,764	17,294,834	16,708,456	15,579,091	15,789,987
24. Unearned premiums (Page 3, Line 9)	89,247,354	86,373,534	83,359,424	78,979,370	74,544,639
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	265,049,146	236,793,949	206,777,666	209,270,402	193,693,050
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	25,051,066	18,161,743	20,938,716	28,710,589	24,421,616
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	265,049,146	236,793,949	206,777,666	209,270,402	193,693,050
29. Authorized control level risk-based capital	30,079,512	28,426,305	30,669,479	25,001,364	17,000,414
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1)	56.6	67.6	70.6	67.1	74.2
31. Stocks (Lines 2.1 & 2.2)	23.1	20.9	19.9	21.3	21.1
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.5	0.4	0.5	0.4	0.5
34. Cash, cash equivalents and short-term investments (Line 5)	10.1	5.4	4.2	7.1	3.5
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	9.8	5.6	4.8	4.1	0.7
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0			
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	6,751,626	7,602,783	6,559,474	12,518,362	12,319,660
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)		0	0	0	0
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	6,751,626	7,602,783	6,559,474	12,518,362	12,319,660
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	2.5	3.2	3.2	6.0	6.4

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24) .....	14,159,425	8,903,234	(11,005,587)	6,564,790	5,560,083
52. Dividends to stockholders (Line 35) .....					
53. Change in surplus as regards policyholders for the year (Line 38) .....	28,255,197	30,016,283	(2,492,735)	15,577,351	16,422,342
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	22,884,451	23,013,816	22,256,810	20,675,597	22,141,493
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	15,054,391	18,533,242	19,763,046	17,378,137	15,913,194
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	51,506,630	52,375,793	58,241,047	42,906,725	45,568,701
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	14,434,683	25,059,452	15,562,313	6,508,849	3,046,522
59. Total (Line 35) .....	103,880,155	118,982,303	115,823,216	87,469,308	86,669,910
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	15,091,412	15,149,041	14,636,178	13,572,960	15,543,736
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	9,862,894	12,168,937	12,923,027	11,342,870	10,198,803
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	33,463,633	33,816,218	37,743,853	27,988,098	28,904,437
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	9,526,890	16,539,237	10,271,121	4,295,841	2,092,753
65. Total (Line 35) .....	67,944,829	77,673,433	75,574,179	57,199,769	56,739,729
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
66. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2) .....	41.9	49.3	56.3	50.1	43.5
68. Loss expenses incurred (Line 3) .....	8.4	7.6	8.4	7.2	8.8
69. Other underwriting expenses incurred (Line 4) .....	41.1	38.8	37.3	40.4	41.4
70. Net underwriting gain (loss) (Line 8) .....	8.6	4.3	(2.0)	2.3	6.3
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	39.9	36.3	34.5	37.7	38.4
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	50.4	56.9	64.7	57.3	52.3
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0) .....	62.5	70.8	77.9	72.4	72.6
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	(6,428)	(4,237)	(10,540)	(4,090)	(6,525)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0) .....	(2.7)	(2.0)	(5.0)	(2.1)	(3.7)
<b>Two Year Loss Development (\$000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	(7,621)	(13,390)	(10,308)	(12,420)	362
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	(3.7)	(6.4)	(5.3)	(7.0)	0.2

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [ ] No [ ]  
 If no, please explain: .....



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.AL



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.AK



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2020

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril, Flood, etc., and a TOTALS row.

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.AZ



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire .....												
2.1 Allied lines .....												
2.2 Multiple peril crop .....												
2.3 Federal flood .....												
2.4 Private crop .....												
2.5 Private flood .....												
3. Farmowners multiple peril .....	8,418,703	7,968,720		4,235,350	5,483,174	5,126,272	312,054	21,919	(18,763)	45,084	1,243,290	262,907
4. Homeowners multiple peril .....												
5.1 Commercial multiple peril (non-liability portion) .....												
5.2 Commercial multiple peril (liability portion) .....												
6. Mortgage guaranty .....												
8. Ocean marine .....												
9. Inland marine .....	474,990	441,107		238,324	252,853	242,162	(191)	343	(3,765)	1,389	71,028	15,399
10. Financial guaranty .....												
11. Medical professional liability .....												
12. Earthquake .....												
13. Group accident and health (b) .....												
14. Credit accident and health (group and individual) .....												
15.1 Collectively renewable accident and health (b) .....												
15.2 Non-cancelable accident and health(b) .....												
15.3 Guaranteed renewable accident and health(b) .....												
15.4 Non-renewable for stated reasons only (b) .....												
15.5 Other accident only .....												
15.6 Medicare Title XVIII exempt from state taxes or fees .....												
15.7 All other accident and health (b) .....												
15.8 Federal employees health benefits plan premium (b) .....												
16. Workers' compensation .....												
17.1 Other Liability - occurrence .....												
17.2 Other Liability - claims made .....												
17.3 Excess workers' compensation .....												
18. Products liability .....												
19.1 Private passenger auto no-fault (personal injury protection) .....												
19.2 Other private passenger auto liability .....												
19.3 Commercial auto no-fault (personal injury protection) .....												
19.4 Other commercial auto liability .....												
21.1 Private passenger auto physical damage .....												
21.2 Commercial auto physical damage .....												
22. Aircraft (all perils) .....												
23. Fidelity .....												
24. Surety .....												
26. Burglary and theft .....												
27. Boiler and machinery .....												
28. Credit .....												
29. International .....												
30. Warranty .....												
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a) .....	8,893,693	8,409,827	0	4,473,674	5,736,027	5,368,434	311,863	22,262	(22,528)	46,473	1,314,318	278,306
<b>DETAILS OF WRITE-INS</b>												
3401. ....												
3402. ....												
3403. ....												
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ .....17,521

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 AR



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												16,346
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	16,346
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 CT



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19, DE





ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.DC



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 GA



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.HI



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.ID



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.1N



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 KS



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												329
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	329
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 KY





ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.LA



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril									2,448			
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)						99,004	500,000		(17,853)	12,180		
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	99,004	500,000	0	(15,405)	12,180	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 ME



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2020

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Farmowners multiple peril, Commercial multiple peril, etc.

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,324,677

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MA



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												329
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	329
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.MI



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	98
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MN



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												750
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	750
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												641
2.1 Allied lines												413
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	935,699	701,458		511,392	216,068	23,900	4,680	1,776	(13,017)	7,576	151,289	36,266
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	68,808	57,222		35,531	28,473	28,419	(54)		397	397	10,997	8,177
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	1,004,507	758,680	0	546,923	244,541	52,319	4,626	1,776	(12,620)	7,973	162,286	45,497
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,945

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 MO



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MT





ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NIE



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NV



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	232,975	226,645		131,368	654,351	613,762	126,906	3,896	(17,649)	23,943	62,494	23,661
5.1 Commercial multiple peril (non-liability portion)	69,219	65,842		33,251	26,937	276,937	250,000		250,000	250,000	18,529	5,890
5.2 Commercial multiple peril (liability portion)	38,991	37,413		18,250		6,088			(13,629)		10,265	3,768
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,326	2,742		1,049							575	198
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,920	1,924		1,364							531	171
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	345,431	334,566	0	185,282	681,288	896,787	376,906	3,896	218,722	273,943	92,394	33,688
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,388

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NH



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												158
2.1 Allied lines												158
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	593,527	200,535		392,992	12,075	12,075					103,306	25,142
5.1 Commercial multiple peril (non-liability portion)												3,153
5.2 Commercial multiple peril (liability portion)												3,120
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	4,740	1,283		3,457							975	564
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	360	360										1,477
17.1 Other Liability - occurrence												1,190
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability	(4,658)	(4,658)									(699)	1,587
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												350
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	593,969	197,520	0	396,449	12,075	12,075	0	0	0	0	103,582	36,899
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 132

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NJ



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NM



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2020

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Commercial multiple peril, etc., ending with a TOTALS row.

(a) Finance and service charges not included in Lines 1 to 35 \$ .....
(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....

19 NY



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NC



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												150
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	150
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19/ND





ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 OH



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												1,024
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,024
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 OK



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 OR



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					18,705		253,956					15,645
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	18,705	0	253,956	0	0	0	0	15,645
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.PA



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												1,542
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,542
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.RI



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 SC



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 SD



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.TN





ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.TX



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2020

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit accident and health (group and individual), Collectively renewable accident and health (b), Non-cancelable accident and health(b), Guaranteed renewable accident and health(b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health (b), Federal employees health benefits plan premium (b), Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 VT



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2020

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple peril, Flood, etc., and a TOTALS row.

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 VA



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.WA



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

191WV



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

NAIC Group Code 0144

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2020

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.W1



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2020

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple peril, Flood, etc., and a TOTALS row.

19.WY

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... and number of persons insured under indemnity only products .....



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2020

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit accident and health (group and individual), Collectively renewable accident and health (b), Non-cancelable accident and health(b), Guaranteed renewable accident and health(b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health (b), Federal employees health benefits plan premium (b), Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, and TOTALS (a). Includes a section for DETAILS OF WRITE-INS (3401-3499).

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,345,663

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

19GT



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 1**

Assumed Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
04-1255040	13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA	40,256	1,262	12,613	13,875	1,111		21,591				
04-1328790	13943	FITCHBURG MUTUAL INSURANCE COMPANY	MA	32,825	917	42,480	43,397	(759)		16,489				
0199999. Affiliates - U.S. Intercompany Pooling				73,081	2,179	55,093	57,272	352		38,080	0	0	0	0
0499999. Total - U.S. Non-Pool				0	0	0	0	0		0	0	0	0	0
0799999. Total - Other (Non-U.S.)				0	0	0	0	0		0	0	0	0	0
0899999. Total - Affiliates				73,081	2,179	55,093	57,272	352		38,080	0	0	0	0
AA-9995035	00000	MUTUAL REINSURANCE BUREAU	IL	179		16	16	27						
75-1444207	30058	SCOR REINSURANCE CO	NY	4,080		3,596	3,596	106						
0999999. Total Other U.S. Unaffiliated Insurers				4,259	0	3,612	3,612	133		0	0	0	0	0
AA-9991161	00000	COMMONWEALTH AUTO REINSURERS	MA	1,530		1,411	1,411			755				
AA-9991128	00000	MISSOURI JOINT UNDERWRITING ASSN	MO	18		3	3			11				
AA-9992118	00000	NATIONAL WORKERS COMP REINS POOL	NY	1,514		1,943	1,943			527				
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				3,062	0	3,357	3,357	0		1,293	0	0	0	0
AA-9995015	00000	ASSOCIATED INLAND MARINE	MA	827		37	37			403				
1199999. Total Pools, Associations or Other Similar Facilities - Voluntary Pools				827	0	37	37	0		403	0	0	0	0
1299999. Total - Pools and Associations				3,889	0	3,394	3,394	0		1,696	0	0	0	0
AA-3190156	00000	AEGIS INS CO LTD	BMU	966		1,404	1,404	(17)						
AA-1128987	00000	LLOYDS #2987 BRIT	GBR	2,294		1,701	1,701	98						
AA-1128010	00000	LLOYDS #2010 CATHEDRAL	GBR	1		120	120							
AA-3191289	00000	FIDELIS INSURANCE BERMUDA LTD	BMU	4,131		3,225	3,225	191						
AA-3191190	00000	HAMILTON RE LTD	BMU	2,363		2,067	2,067							
AA-3190871	00000	LANCASHIRE INSURANCE CO LTD	BMU	919		747	747	4						
AA-3190829	00000	MARKEL BERMUDA LTD	BMU	99		2,010	2,010	271						
AA-3194129	00000	MONTPELIER REINSURANCE LTD	BMU	2		3	3	7						
AA-5340660	00000	NEW INDIA ASSURANCE CO LTD	IND	63		834	834	0						
AA-1780078	00000	PARTNER REINS EUROPE SE	IRL	0		311	311	50						
AA-3190339	00000	RENAISSAICE RE LTD	BMU	1,601		149	149	382						
AA-1440076	00000	SIRIUS INTERNATIONAL INS CORP	SWI	716		369	369	295						
AA-3190870	00000	VALIDUS	BMU	3		91	91	(4)						
1399999. Total Other Non-U.S. Insurers				13,158	0	13,031	13,031	1,277		0	0	0	0	0
9999999 Totals				94,387	2,179	75,130	77,309	1,762		0	39,776	0	0	0

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
<b>NONE</b>					

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
04-1255040	13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA		35,147	1,389	0	19,106	3,369	2,451	696	18,557	891	46,459			46,459			
04-1328790	13943	FITCHBURG MUTUAL INSURANCE COMPANY	MA		50,209	1,985	0	27,294	4,812	3,502	994	26,511	1,273	66,371			66,371			
0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling					85,356	3,374	0	46,400	8,181	5,953	1,690	45,068	2,164	112,830	0	0	112,830	0		
27-0022109	11648	CHARLES RIVER INSURANCE CO	VT		1,481									0			0			
0299999. Total Authorized - Affiliates - U.S. Non-Pool - Captive					1,481	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					1,481	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0899999. Total Authorized - Affiliates					86,837	3,374	0	46,400	8,181	5,953	1,690	45,068	2,164	112,830	0	0	112,830	0		
95-3187355	35300	ALLIANZ GLOBAL RISKS US INSURANCE CO.	IL		285									0			0			
36-0719665	19232	ALLSTATE INSURANCE CO	IL			53		51	10	39	1			154			154			
36-2661954	10103	AMERICAN AGRICULTURE INS CO	IN		277									0			0			
35-0145400	19704	AMERICAN STATES	IN			66		63	13	49	1			192			192			
06-1430254	10348	ARCH REINSURANCE CO	DE		915							255		255	263		(8)			
39-1338397	37273	AXIS INSURANCE COMPANY	IL		1,642									0			0			
39-0712210	18767	CHURCH MUTUAL INSURANCE CO	WI		104									0			0			
46-4265295	15359	CLEARWATER INSURANCE CO	MI			13		13	3	10				39			39			
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY CO	IA		534									0			0			
22-2005057	26921	EVEREST	DE		590									0			0			
38-1316179	21555	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	MI		104									0			0			
42-0245840	13897	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	IA		45									0			0			
13-2673100	22039	GENERAL REINSURANCE CORP	DE		2,196			124	25	95	2	1,093	702	2,041	573		1,468			
06-0384680	11452	HARTFORD STEAM BOILER	CT		996	16	5	100	21	77	1	524	123	867	12		855			
74-2195939	42374	HOUSTON CASUALTY CO	TX		67									0			0			
61-0392792	22993	KENTUCKY FARM BUREAU INSURANCE CO	KY		104									0			0			
31-4259550	14621	MOTORISTS MUTUAL INSURANCE CO	OH		104									0			0			
AA-9995035		MUTUAL REINSURANCE BUREAU	IL		512									0			0			
05-0316605	21482	MUTUAL BOILER RE	RI			7								7	21		(14)			
13-3138390	42307	NAVAGATORS INSURANCE CO	NY		103									0			0			
06-1053492	41629	NEW ENGLAND REINSURANCE CORP	CT			92		89	18	68	1			268			268			
47-0698507	23680	ODYSSEY AMERICA RE	CT		389									0			0			
13-3031176	38636	PARTNER REINS OF THE US	NY		137									0			0			
75-1444207	30058	SCOR REINSURANCE CO	NY		2,316									0			0			
43-0613000	23388	SHELTER MUTUAL	MO		360									0			0			
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY			39		38	8	29	1			115			115			
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					11,780	286	5	478	98	367	7	1,872	825	3,938	0	869	0	3,069	0	
AA-9991161		COMMONWEALTH AUTO REINSURERS	MA					4	1	3				8			8			
AA-9991213		MASSACHUSETTS FAIR PLAN	MA		1,319									0			0			
1099999. Total Authorized - Pools - Mandatory Pools					1,319	0	0	4	1	3	0	0	0	8	0	0	8	0		
AA-9995015		ASSOCIATED INLAND MARINE	MA		845	1		8	2	6		419		436	(18)		454			
1199999. Total Authorized - Pools - Voluntary Pools					845	1	0	8	2	6	0	419	0	436	(18)	0	454	0		
AA-1120337		ASPEN INSURANCE UK LTD	GBR		37			35	7	27		19		88		35	53			
AA-3191413		BRIT REINS LTM	BMU		18									0			0			
AA-3194122		DAVINCI REINSURANCE LTD	ECU		9									0			0			
AA-3194130		ENDURANCE SPECIALTY INS LTD	BMU		245									0			0			
AA-1340125		HANNOVER RUCKVERSICHERUNGS	DEU		1,917									0			0			
AA-3190871		LANCASHIRE INS. CO. LTD.	BMU		900									0			0			
AA-1120337		LLOYDS OF LONDON	GBR		4,226							580	276	856	182		674			
AA-1128987		LLOYDS BRIT 2987	GBR		287							108		108	110		(2)			

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On								16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties			
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions		15 Columns 7 through 14 Totals	17 Ceded Balances Payable			18 Other Amounts Due to Reinsurers		
AA-1840000		MAPFRE RE COMPANIA DE REASEGUROS, S.A.	ESP		568									0			0				
AA-3190829		MARKEL BERMUDA LTD	BMU		530									0			0				
AA-1121425		MARKEL INTERNATIONAL INSURANCE CO LTD	GBR		195									0			0				
AA-1120152		LLOYDS 2357 NAUTICAL MANAGEMENT LTD	GBR		54									0			0				
AA-1120097		LLOYDS 2468	GBR		60									0			0				
AA-3190686		PARTNER RE	BMU		237									0			0				
AA-3190339		RENAISSANCE REINS LTD	BMU		107									0			0				
1299999. Total Authorized - Other Non-U.S. Insurers					9,390	0	0	35	7	27	0	707	276	1,052	0	327	0	725	0		
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					110,171	3,661	5	46,925	8,289	6,356	1,697	48,066	3,265	118,264	0	1,178	0	117,086	0		
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2299999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
39-6040366	19283	AMERICAN STANDARD INSURANCE CO OF W	WI		193									0			0		0		
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers					193	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1460019		AMLIN BERMUDA LTD	CHE		543									0			0		0		
AA-3191352		ASCOT REINSURANCE COMPANY LTD	BMU		85									0			0		0		
AA-1340028		DEVK RUCKVERSICHERUNGS	DEU		270									0			0		0		
AA-3191289		FIDELIS	BMU		807									0			0		0		
AA-3191190		HAMILTON	BMU		259									0			0		0		
AA-3190060		HANNOVER RE	BMU		489									0			0		0		
AA-1120835		KOREAN INSURANCE CO LTD	GBR		442									0			0		0		
AA-1440013		LANSFORSKRINGER	SWE		40									0			0		0		
AA-3191239		LUMEN RE LIMITED	BMU		463									0			0		0		
AA-3191298		QATAR REINS CO	BMU		303									0			0		0		
AA-1340004		R&V VERSICHERUNG AG	DEU		1,281									0			0		0		
AA-1320158		SCOR SE	FRA		901									0			0		0		
AA-1440076		SIRIUS INTERNATIONAL REINS. CORP	SWE		885									0			0		0		
AA-5324100		TAIPING RE (formerly China RE)	HKG		198									0			0		0		
AA-3194130		ENDURANCE SPECIALTY INS LTD	BMU		255									0			0		0		
2699999. Total Unauthorized - Other Non-U.S. Insurers					7,221	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					7,414	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3299999. Total Certified - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999. Total Certified - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)					117,585	3,661	5	46,925	8,289	6,356	1,697	48,066	3,265	118,264	0	1,178	0	117,086	0		
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999 Totals					117,585	3,661	5	46,925	8,289	6,356	1,697	48,066	3,265	118,264	0	1,178	0	117,086	0		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk									
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY					0	46,459	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY					0	66,371	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	112,830	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27-0022109	CHARLES RIVER INSURANCE CO					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0899999	Total Authorized - Affiliates	0	0	XXX	0	0	112,830	0	0	0	0	0	0	0	0	XXX	0	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.					0	0	0	0	0	0	0	0	0	0	4.	0	0
36-0719665	ALLSTATE INSURANCE CO					0	154	0	154	185	0	185	0	185	4.	0	0	10
36-2661954	AMERICAN AGRICULTURE INS CO					0	0	0	0	0	0	0	0	0	4.	0	0	0
35-0145400	AMERICAN STATES					0	192	0	192	230	0	230	0	230	4.	0	0	12
06-1430254	ARCH REINSURANCE CO					255	0	0	255	306	263	43	0	43	4.	0	0	2
39-1338397	AXIS INSURANCE COMPANY					0	0	0	0	0	0	0	0	0	4.	0	0	0
39-0712210	CHURCH MUTUAL INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0	0
46-4265295	CLEARWATER INSURANCE CO					0	39	0	39	47	0	47	0	47	4.	0	0	2
42-0234980	EMPLOYERS MUTUAL CASUALTY CO					0	0	0	0	0	0	0	0	0	4.	0	0	0
22-2005057	EVEREST					0	0	0	0	0	0	0	0	0	4.	0	0	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN					0	0	0	0	0	0	0	0	0	4.	0	0	0
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA					0	0	0	0	0	0	0	0	0	4.	0	0	0
13-2673100	GENERAL REINSURANCE CORP					573	1,468	0	2,041	2,449	573	1,876	0	1,876	4.	0	0	99
06-0384680	HARTFORD STEAM BOILER					12	855	0	867	1,040	12	1,028	0	1,028	4.	0	0	55
74-2195939	HOUSTON CASUALTY CO					0	0	0	0	0	0	0	0	0	4.	0	0	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0	0
AA-9995035	MUTUAL REINSURANCE BUREAU					0	0	0	0	0	0	0	0	0	4.	0	0	0
05-0316605	MUTUAL BOILER RE					7	0	0	7	8	8	0	0	0	4.	0	0	0
13-3138390	NAVAGATORS INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0	0
06-1053492	NEW ENGLAND REINSURANCE CORP.					0	268	0	268	322	0	322	0	322	4.	0	0	17
47-0698507	ODYSSEY AMERICA RE					0	0	0	0	0	0	0	0	0	4.	0	0	0
13-3031176	PARTNER REINS OF THE US					0	0	0	0	0	0	0	0	0	4.	0	0	0
75-1444207	SCOR REINSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0	0
43-0613000	SHELTER MUTUAL					0	0	0	0	0	0	0	0	0	4.	0	0	0
13-1675535	SWISS REINSURANCE AMERICA CORP					0	115	0	115	138	0	138	0	138	4.	0	0	7
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	847	3,091	0	3,938	4,726	856	3,869	0	3,869	XXX	0	0	205
AA-9991161	COMMONWEALTH AUTO REINSURERS					0	8	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991213	MASSACHUSETTS FAIR PLAN					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	0	8	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9995015	ASSOCIATED INLAND MARINE					(18)	454	0	436	523	(18)	541	0	541	6.	0	0	76
1199999	Total Authorized - Pools - Voluntary Pools	0	0	XXX	0	(18)	454	0	436	523	(18)	541	0	541	XXX	0	0	76
AA-1120337	ASPEN INSURANCE UK LTD					35	53	0	88	106	35	71	0	71	6.	0	0	10
AA-3191413	BRIT REINS LTM					0	0	0	0	0	0	0	0	0	6.	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk									
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	
AA-3194122	DAVINCI REINSURANCE LTD					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3194130	ENDURANCE SPECIALTY INS LTD					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190871	LANCASHIRE INS. CO. LTD.					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120337	LLOYDS OF LONDON					182	674	0	856	1,027	182	845	0	845	0	0	0	118
AA-1128987	LLOYDS BRIT 2987					108	0	0	108	130	110	20	0	20	0	0	0	3
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190829	MARKEL BERMUDA LTD					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120152	LLOYDS 2357 NAUTICAL MANAGEMENT LTD					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120097	LLOYDS 2468					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190686	PARTNER RE					0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190339	RENAISSANCE REINS LTD					0	0	0	0	0	0	0	0	0	0	0	0	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	325	727	0	1,052	1,262	327	935	0	935	XXX	0	0	131
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	1,154	117,110	0	5,426	6,511	1,165	5,346	0	5,346	XXX	0	0	412
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0
2299999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0
39-6040366	AMERICAN STANDARD INSURANCE CO OF W					0	0	0	0	0	0	0	0	0	6	0	0	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0
AA-1460019	AMLIN BERMUDA LTD					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-3191352	ASCOT REINSURANCE COMPANY LTD					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-1340028	DEVK RUCKVERSICHERUNGS					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-3191289	FIDELIS					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-3191190	HAMILTON					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-3190060	HANNOVER RE					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-1120835	KOREAN INSURANCE CO LTD					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-1440013	LANSFORSKRINGER					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-3191239	LUMEN RE LIMITED					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-3191298	QATAR REINS CO					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-1340004	R&V VERSICHERUNG AG					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-1320158	SCOR SE					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-5324100	TAIPING RE (formerly China RE)					0	0	0	0	0	0	0	0	0	4	0	0	0
AA-3194130	ENDURANCE SPECIALTY INS LTD					0	0	0	0	0	0	0	0	0	4	0	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0
3699999	Total Certified - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Credit Risk)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	XXX	0	1,154	117,110	0	5,426	6,511	1,165	5,346	0	5,346	XXX	0	412
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999 Totals		0	0	XXX	0	1,154	117,110	0	5,426	6,511	1,165	5,346	0	5,346	XXX	0	412

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue				42 Total Overdue Cols. 38+39 +40+41											
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	1,389					1,389			1,389	0		0.0	0.0	0.0	YES	0	
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	1,984					1,984			1,984	0		0.0	0.0	0.0	YES	0	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	3,373	0	0	0	0	3,373	0	0	3,373	0	0	0.0	0.0	0.0	XXX	0	
27-0022109	CHARLES RIVER INSURANCE CO						0			0	0		0.0	0.0	0.0	YES	0	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0899999	Total Authorized - Affiliates	3,373	0	0	0	0	3,373	0	0	3,373	0	0	0.0	0.0	0.0	XXX	0	
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.						0			0	0		0.0	0.0	0.0	YES	0	
36-0719665	ALLSTATE INSURANCE CO	53					53			53	0		0.0	0.0	0.0	YES	0	
36-2661954	AMERICAN AGRICULTURE INS CO						0			0	0		0.0	0.0	0.0	YES	0	
35-0145400	AMERICAN STATES	66					66			66	0		0.0	0.0	0.0	YES	0	
06-1430254	ARCH REINSURANCE CO						0			0	0		0.0	0.0	0.0	YES	0	
39-1338397	AXIS INSURANCE COMPANY						0			0	0		0.0	0.0	0.0	YES	0	
39-0712210	CHURCH MUTUAL INSURANCE CO						0			0	0		0.0	0.0	0.0	YES	0	
46-4265295	CLEARWATER INSURANCE CO	13					13			13	0		0.0	0.0	0.0	YES	0	
42-0234980	EMPLOYERS MUTUAL CASUALTY CO						0			0	0		0.0	0.0	0.0	YES	0	
22-2005057	EVEREST						0			0	0		0.0	0.0	0.0	YES	0	
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN						0			0	0		0.0	0.0	0.0	YES	0	
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA						0			0	0		0.0	0.0	0.0	YES	0	
13-2673100	GENERAL REINSURANCE CORP						0			0	0		0.0	0.0	0.0	YES	0	
06-0384680	HARTFORD STEAM BOILER	21					21			21	0		0.0	0.0	0.0	YES	0	
74-2195939	HOUSTON CASUALTY CO						0			0	0		0.0	0.0	0.0	YES	0	
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO						0			0	0		0.0	0.0	0.0	YES	0	
31-4259550	MOTORISTS MUTUAL INSURANCE CO						0			0	0		0.0	0.0	0.0	YES	0	
AA-9995035	MUTUAL REINSURANCE BUREAU						0			0	0		0.0	0.0	0.0	YES	0	
05-0316605	MUTUAL BOILER RE	7					7			7	0		0.0	0.0	0.0	YES	0	
13-3138390	NAVAGATORS INSURANCE CO						0			0	0		0.0	0.0	0.0	YES	0	
06-1053492	NEW ENGLAND REINSURANCE CORP.	92					92			92	0		0.0	0.0	0.0	YES	0	
47-0698507	ODYSSEY AMERICA RE						0			0	0		0.0	0.0	0.0	YES	0	
13-3031176	PARTNER REINS OF THE US						0			0	0		0.0	0.0	0.0	YES	0	
75-1444207	SCOR REINSURANCE CO						0			0	0		0.0	0.0	0.0	YES	0	
43-0613000	SHELTER MUTUAL						0			0	0		0.0	0.0	0.0	YES	0	
13-1675535	SWISS REINSURANCE AMERICA CORP	40					40			40	0		0.0	0.0	0.0	YES	0	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	292	0	0	0	0	292	0	0	292	0	0	0.0	0.0	0.0	XXX	0	
AA-9991161	COMMONWEALTH AUTO REINSURERS						0			0	0		0.0	0.0	0.0	YES	0	
AA-9991213	MASSACHUSETTS FAIR PLAN						0			0	0		0.0	0.0	0.0	YES	0	
1099999	Total Authorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
AA-9995015	ASSOCIATED INLAND MARINE	1					1			1	0		0.0	0.0	0.0	YES	0	
1199999	Total Authorized - Pools - Voluntary Pools	1	0	0	0	0	1	0	0	1	0	0	0.0	0.0	0.0	XXX	0	
AA-1120337	ASPEN INSURANCE UK LTD						0			0	0		0.0	0.0	0.0	YES	0	



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50		
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)												
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38+39 +40+41	
AA-3191413	BRIT REINS LTM																		
AA-3194122	DAVINCI REINSURANCE LTD																		
AA-3194130	ENDURANCE SPECIALTY INS LTD																		
AA-1340125	HANNOVER RUCKVERSICHERUNGS																		
AA-3190871	LANCASHIRE INS. CO. LTD.																		
AA-1120337	LLOYDS OF LONDON																		
AA-1128987	LLOYDS BRIT 2987																		
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.																		
AA-3190829	MARKEL BERMUDA LTD																		
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD																		
AA-1120152	LLOYDS 2357 NAUTICAL MANAGEMENT LTD																		
AA-1120097	LLOYDS 2468																		
AA-3190686	PARTNER RE																		
AA-3190339	RENAISSANCE REINS LTD																		
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		0	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	3,666	0	0	0	0	0	3,666	0	0	3,666	0	0.0	0.0	0.0	XXX		0	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		0	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		0	
2299999	Total Unauthorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		0	
39-6040366	AMERICAN STANDARD INSURANCE CO OF W																		
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		0	
AA-1460019	AMLIN BERMUDA LTD																		
AA-3191352	ASCOT REINSURANCE COMPANY LTD																		
AA-1340028	DEVK RUCKVERSICHERUNGS																		
AA-3191289	FIDELIS																		
AA-3191190	HAMILTON																		
AA-3190060	HANNOVER RE																		
AA-1120835	KOREAN INSURANCE CO LTD																		
AA-1440013	LANSFORSKRINGER																		
AA-3191239	LUMEN RE LIMITED																		
AA-3191298	QATAR REINS CO																		
AA-1340004	R&V VERSICHERUNG AG																		
AA-1320158	SCOR SE																		
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP																		
AA-5324100	TAIPING RE (formerly China RE)																		
AA-3194130	ENDURANCE SPECIALTY INS LTD																		
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		0	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		0	
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX		0	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days		42 Total Overdue Cols. 38+39 +40+41										
3599999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3699999. Total Certified - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		3,666	0	0	0	0	0	3,666	0	0	3,666	0	0	0.0	0.0	0.0	XXX	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
9999999 Totals		3,666	0	0	0	0	0	3,666	0	0	3,666	0	0	0.0	0.0	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
27-0022109	CHARLES RIVER INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-0719665	ALLSTATE INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
35-0145400	AMERICAN STATES	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1430254	ARCH REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-1338397	AXIS INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-0712210	CHURCH MUTUAL INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
46-4265295	CLEARWATER INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	EVEREST	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	GENERAL REINSURANCE CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	HARTFORD STEAM BOILER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	HOUSTON CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-4259550	MOTORISTS MUTUAL INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9995035	MUTUAL REINSURANCE BUREAU	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
05-0316605	MUTUAL BOILER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3138390	NAVAGATORS INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1053492	NEW ENGLAND REINSURANCE CORP.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	ODYSSEY AMERICA RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3031176	PARTNER REINS OF THE US	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	SCOR REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-0613000	SHELTER MUTUAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINSURANCE AMERICA CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991161	COMMONWEALTH AUTO REINSURERS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991213	MASSACHUSETTS FAIR PLAN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9995015	ASSOCIATED INLAND MARINE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1199999	Total Authorized - Pools - Voluntary Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	ASPEN INSURANCE UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
AA-3191413	BRIT REINS LTM	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194122	DAVINCI REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194130	ENDURANCE SPECIALTY INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340125	HANNOVER RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190871	LANCASHIRE INS. CO. LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120337	LLOYDS OF LONDON	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1128987	LLOYDS BRIT 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190829	MARKEL BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120152	LLOYDS 2357 NAUTICAL MANAGEMENT LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120097	LLOYDS 2468	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190686	PARTNER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190339	RENAISSANCE REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999	Total Authorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1460019	AMLIN BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191352	ASCOT REINSURANCE COMPANY LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340028	DEVK RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191289	FIDELIS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191190	HAMILTON	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190060	HANNOVER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120835	KOREAN INSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1440013	LANSFORSKRINGER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191239	LUMEN RE LIMITED	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191298	QATAR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340004	R&V VERSICHERUNG AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1320158	SCOR SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5324100	TAIPIING RE (formerly China RE)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194130	ENDURANCE SPECIALTY INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2699999	Total Unauthorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Provision for Reinsurance for Certified Reinsurers)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX		0	0	0	XXX	XXX		0	0	0	0	0	0	0	0	
3699999. Total Certified - Affiliates		XXX		0	0	0	XXX	XXX		0	0	0	0	0	0	0	0	
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX		0	0	0	XXX	XXX		0	0	0	0	0	0	0	0	
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5099999. Total Reciprocal Jurisdiction - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		XXX		0	0	0	XXX	XXX		0	0	0	0	0	0	0	0	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		XXX		0	0	0	XXX	XXX		0	0	0	0	0	0	0	0	
9999999 Totals		XXX		0	0	0	XXX	XXX		0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	XXX	XXX	0
27-0022109	CHARLES RIVER INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	XXX	XXX	0	0	0	XXX	XXX	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.	0	XXX	XXX	0	0	0	XXX	XXX	0
36-0719665	ALLSTATE INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURE INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
35-0145400	AMERICAN STATES	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1430254	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
39-1338397	AXIS INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
39-0712210	CHURCH MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
46-4265295	CLEARWATER INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST	0	XXX	XXX	0	0	0	XXX	XXX	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOILER	0	XXX	XXX	0	0	0	XXX	XXX	0
74-2195939	HOUSTON CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9995035	MUTUAL REINSURANCE BUREAU	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	MUTUAL BOILER RE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVAGATORS INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1053492	NEW ENGLAND REINSURANCE CORP.	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0698507	ODYSSEY AMERICA RE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3031176	PARTNER REINS OF THE US	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUTUAL	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINSURANCE AMERICA CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991161	COMMONWEALTH AUTO REINSURERS	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991213	MASSACHUSETTS FAIR PLAN	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999	Total Authorized - Pools - Mandatory Pools	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9995015	ASSOCIATED INLAND MARINE	0	XXX	XXX	0	0	0	XXX	XXX	0
1199999	Total Authorized - Pools - Voluntary Pools	0	XXX	XXX	0	0	0	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73	74	75	76	77	78
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0	Complete if Col. 52 = "No"; Otherwise Enter 0	Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance (Cols. 75 + 76 + 77)
AA-1120337	ASPEN INSURANCE UK LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3191413	BRIT REINS LTM	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194122	DAVINCI REINSURANCE LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194130	ENDURANCE SPECIALTY INS LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190871	LANCASHIRE INS. CO. LTD.	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120337	LLOYDS OF LONDON	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128987	LLOYDS BRIT 2987	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190829	MARKEL BERMUDA LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120152	LLOYDS 2357 NAUTICAL MANAGEMENT LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120097	LLOYDS 2468	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190686	PARTNER RE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190339	RENAISSANCE REINS LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	XXX	XXX	XXX	0	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	XXX	XXX	XXX	0	XXX	0
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1460019	AMLIN BERMUDA LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191352	ASCOT REINSURANCE COMPANY LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1340028	DEVK RUCKVERSICHERUNGS	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191289	FIDELIS	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191190	HAMILTON	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3190060	HANNOVER RE	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1120835	KOREAN INSURANCE CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1440013	LANSFORSKRINGER	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191239	LUMEN RE LIMITED	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191298	QATAR REINS CO	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1340004	R&V VERSICHERUNG AG	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1320158	SCOR SE	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5324100	TAIPING RE (formerly China RE)	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3194130	ENDURANCE SPECIALTY INS LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	0	XXX	XXX	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3 (Continued)**

Ceded Reinsurance as of December 31, Current Year (\$000 Omitted)  
(Total Provision for Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			72 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	74 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	XXX	XXX	XXX	0	XXX	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	XXX	XXX	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	XXX	XXX	0	0	0	XXX	XXX	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	0	0	0	0	0	0	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0
9999999 Totals		0	0	0	0	0	0	0	0	0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 4**

Issuing or Confirming Banks for Letters of Credit from Schedule F, Part 3 (\$000 Omitted)

1 Issuing or Confirming Bank Reference Number Used in Col. 23 of Sch F Part 3	2 Letters of Credit Code	3 American Bankers Association (ABA) Routing Number	4 Issuing or Confirming Bank Name	5 Letters of Credit Amount
<b>NONE</b>				
Total				

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	LLOYDS OF LONDON .....	33.500	1,700
2.	GENERAL REINSURANCE CORP .....	33.500	2,196
3.	HARTFORD STEAM BOILER .....	32.000	198
4.	.....		
5.	.....		

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	DORCHESTER MUTUAL INSURANCE COMPANY .....	46,459	35,147	Yes [ X ] No [ ]
7.	FITCHBURG MUTUAL INSURANCE COMPANY .....	66,371	50,209	Yes [ X ] No [ ]
8.	GENERAL REINSURANCE .....	2,042	2,196	Yes [ ] No [ X ]
9.	HARTFORD STEAM BOILER .....	867	996	Yes [ ] No [ X ]
10.	LLOYDS OF LONDON .....	856	1,408	Yes [ ] No [ X ]

NOTE: Disclosure of the five largest provisional commission rates should exclude mandatory pools and joint underwriting associations.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	442,064,477		442,064,477
2. Premiums and considerations (Line 15) .....	47,235,638	1,178,377	48,414,015
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	3,665,991	(3,665,989)	2
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	0		0
5. Other assets .....	29,910,129		29,910,129
6. Net amount recoverable from reinsurers .....		117,079,190	117,079,190
7. Protected cell assets (Line 27) .....	0		0
8. Totals (Line 28) .....	522,876,235	114,591,578	637,467,813
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	122,885,799	63,260,848	186,146,647
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	39,722,235	3,264,660	42,986,895
11. Unearned premiums (Line 9) .....	89,247,354	48,066,070	137,313,424
12. Advance premiums (Line 10) .....	3,611,585		3,611,585
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	1,178,377		1,178,377
15. Funds held by company under reinsurance treaties (Line 13) .....	0		0
16. Amounts withheld or retained by company for account of others (Line 14) .....			0
17. Provision for reinsurance (Line 16) .....	0		0
18. Other liabilities .....	1,181,739		1,181,739
19. Total liabilities excluding protected cell business (Line 26) .....	257,827,089	114,591,578	372,418,667
20. Protected cell liabilities (Line 27) .....			0
21. Surplus as regards policyholders (Line 37)	265,049,146	XXX	265,049,146
22. Totals (Line 38)	522,876,235	114,591,578	637,467,813

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? ..... Yes [ X ] No [ ]

If yes, give full explanation: See Notes to the Financial Statements #26 .....

Schedule H - Part 1 - Analysis of Underwriting Operations

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**  
**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	212	85	15	5	54	11	36	180	XXX
2. 2011	165,449	64,768	100,681	92,371	30,573	3,063	1,032	13,361	4,231	6,461	72,960	XXX
3. 2012	171,295	67,438	103,857	76,236	25,340	3,324	1,133	12,944	3,522	6,518	62,509	XXX
4. 2013	179,290	70,129	109,161	79,265	26,236	3,561	1,196	9,733	1,643	6,279	63,483	XXX
5. 2014	192,423	74,299	118,124	83,701	27,630	4,333	1,464	9,000	1,452	6,585	66,488	XXX
6. 2015	206,953	81,397	125,556	116,710	48,274	4,875	1,687	12,511	3,052	7,857	81,084	XXX
7. 2016	224,197	90,744	133,453	92,842	31,605	4,389	1,518	9,540	1,699	7,231	71,949	XXX
8. 2017	248,220	101,149	147,071	100,056	34,208	3,898	1,337	9,616	1,531	7,898	76,494	XXX
9. 2018	266,198	109,512	156,687	115,800	40,112	2,795	973	9,771	1,629	7,770	85,651	XXX
10. 2019	278,663	114,005	164,658	90,355	32,070	1,721	643	8,565	1,303	6,933	66,625	XXX
11. 2020	279,718	116,902	162,816	57,699	19,817	663	226	6,053	935	2,903	43,437	XXX
12. Totals	XXX	XXX	XXX	905,246	315,950	32,637	11,214	101,148	21,006	66,470	690,861	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	1,489	676	391	133	0	7	0	1	72	50	0	1,087	XXX
2. 2011	144	49	319	108	10	3	1	0	38	13	0	337	XXX
3. 2012	657	223	320	109	15	5	2	1	48	16	0	687	XXX
4. 2013	592	201	356	121	33	11	4	1	106	36	0	719	XXX
5. 2014	1,013	345	408	139	99	34	11	4	88	30	0	1,069	XXX
6. 2015	4,733	1,609	(750)	(255)	252	86	28	9	279	95	1	2,998	XXX
7. 2016	6,887	2,341	(1,333)	(453)	643	219	70	24	409	139	72	4,406	XXX
8. 2017	21,258	7,257	973	1,551	1,466	498	160	55	877	298	173	15,075	XXX
9. 2018	28,891	9,823	(1,317)	(387)	2,937	999	322	109	1,393	474	612	21,208	XXX
10. 2019	33,706	11,635	1,070	(622)	3,834	1,319	413	142	2,342	796	1,247	28,095	XXX
11. 2020	37,070	12,765	17,665	5,913	5,038	1,741	4,264	1,352	4,182	1,422	3,548	45,027	XXX
12. Totals	136,440	46,925	18,102	6,357	14,327	4,921	5,273	1,697	9,833	3,368	5,653	120,707	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,071	16
2. 2011	109,308	36,010	73,298	66.1	55.6	72.8	0	0		305	32
3. 2012	93,544	30,348	63,196	54.6	45.0	60.8	0	0		644	43
4. 2013	93,648	29,446	64,202	52.2	42.0	58.8	0	0		625	94
5. 2014	98,654	31,097	67,557	51.3	41.9	57.2	0	0		938	131
6. 2015	138,639	54,557	84,082	67.0	67.0	67.0	0	0		2,629	369
7. 2016	113,447	37,091	76,356	50.6	40.9	57.2	0	0		3,666	740
8. 2017	138,303	46,734	91,569	55.7	46.2	62.3	0	0		13,423	1,652
9. 2018	160,592	53,733	106,859	60.3	49.1	68.2	0	0		18,138	3,070
10. 2019	142,006	47,285	94,720	51.0	41.5	57.5	0	0		23,763	4,332
11. 2020	132,633	44,169	88,464	47.4	37.8	54.3	0	0		36,057	8,969
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	101,260	19,447

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior	24,213	24,110	22,221	25,365	24,772	24,077	22,534	22,717	22,734	22,914	180	197
2. 2011	63,917	64,409	65,348	66,534	64,841	64,820	64,653	64,053	64,129	64,142	13	89
3. 2012	XXX	53,675	54,559	54,052	53,781	54,303	54,862	53,925	53,719	53,742	23	(183)
4. 2013	XXX	XXX	55,019	55,614	59,037	58,331	57,031	55,695	56,080	56,043	(38)	348
5. 2014	XXX	XXX	XXX	64,552	64,757	64,948	62,311	61,041	60,480	59,951	(530)	(1,090)
6. 2015	XXX	XXX	XXX	XXX	83,716	77,899	77,092	75,132	74,469	74,438	(31)	(694)
7. 2016	XXX	XXX	XXX	XXX	XXX	68,419	70,224	69,925	69,227	68,244	(982)	(1,681)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	87,278	82,957	81,757	82,905	1,148	(51)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,353	100,966	97,798	(3,168)	(4,556)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,955	85,912	(3,043)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,585	XXX	XXX
12. Totals											(6,428)	(7,621)

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020		
1. Prior	000	8,324	14,706	18,742	20,265	21,113	21,232	21,467	21,713	21,850	XXX	XXX
2. 2011	34,735	52,376	57,556	60,917	62,480	63,598	63,606	63,660	63,811	63,830	XXX	XXX
3. 2012	XXX	29,087	42,759	46,898	49,639	51,607	52,116	52,992	53,044	53,087	XXX	XXX
4. 2013	XXX	XXX	29,193	44,237	49,064	51,600	53,578	54,937	55,278	55,393	XXX	XXX
5. 2014	XXX	XXX	XXX	36,505	47,199	52,740	55,058	57,086	58,755	58,940	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	52,544	63,007	66,789	68,660	71,131	71,624	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	37,440	52,276	57,439	61,751	64,108	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	36,417	55,498	63,085	68,409	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,208	69,898	77,509	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,634	59,363	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,319	XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior	(5,632)	(2,232)	(612)	1,593	702	818	430	239	170	258
2. 2011	(811)	(868)	(75)	(150)	(374)	605	618	228	218	211
3. 2012	XXX	(3,592)	(2,867)	(2,544)	(2,435)	(810)	266	176	173	212
4. 2013	XXX	XXX	(1,929)	(2,735)	(696)	(536)	100	(443)	280	237
5. 2014	XXX	XXX	XXX	(550)	(2,304)	877	(865)	(1,067)	684	277
6. 2015	XXX	XXX	XXX	XXX	(348)	(1,966)	(2,728)	(1,950)	(877)	(477)
7. 2016	XXX	XXX	XXX	XXX	XXX	1,095	(1,000)	(3,236)	(2,093)	(834)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	21,508	810	(3,591)	(472)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,086	1,696	(718)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,278	1,963
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,664

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	16	6	1	0	3	0	0	14	XXX
2. 2011.....	52,195	21,930	30,265	29,292	9,728	858	295	3,340	1,073	523	22,394	3,178
3. 2012.....	52,838	22,417	30,421	24,892	8,263	699	238	3,524	954	426	19,659	2,620
4. 2013.....	55,167	24,706	30,461	24,706	8,197	605	203	2,023	312	253	18,622	1,256
5. 2014.....	60,397	26,086	34,311	25,112	8,318	944	315	2,306	342	415	19,387	1,367
6. 2015.....	66,672	29,249	37,423	47,125	18,744	1,302	448	4,567	1,206	1,196	32,595	3,867
7. 2016.....	72,601	33,062	39,539	27,905	9,685	1,206	410	2,658	483	579	21,189	1,362
8. 2017.....	80,085	35,956	44,129	25,894	8,840	1,262	429	2,701	452	572	20,136	1,313
9. 2018.....	80,900	37,300	43,601	36,457	12,437	877	298	3,164	593	318	27,170	1,892
10. 2019.....	81,560	37,404	44,157	30,705	10,489	732	249	2,480	410	94	22,769	1,314
11. 2020.....	86,624	38,768	47,856	24,000	8,204	299	102	2,159	390	9	17,762	1,408
12. Totals	XXX	XXX	XXX	296,104	102,911	8,785	2,989	28,924	6,216	4,385	221,698	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	52	18	0	0	0	0	0	0	0	0	0	34	1
2. 2011.....	1	0	0	0	3	1	0	0	0	0	0	3	0
3. 2012.....	2	1	0	0	3	1	0	0	0	0	0	4	0
4. 2013.....	4	1	0	0	4	2	0	0	0	0	0	6	0
5. 2014.....	504	172	0	0	12	4	1	0	30	10	0	361	1
6. 2015.....	776	264	0	0	46	16	5	2	45	15	0	575	1
7. 2016.....	1,324	450	(25)	(9)	123	42	13	4	75	25	16	996	6
8. 2017.....	2,507	852	(592)	(89)	334	113	35	12	100	34	46	1,461	5
9. 2018.....	1,670	568	(653)	(222)	526	179	55	19	48	16	162	1,087	9
10. 2019.....	2,334	794	(515)	(175)	698	237	66	23	75	26	215	1,754	34
11. 2020.....	6,271	2,143	720	246	1,039	355	106	36	495	168	303	5,683	219
12. Totals	15,445	5,262	(1,064)	(249)	2,788	950	282	96	868	295	742	11,964	276

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount			
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	34	0		
2. 2011.....	33,494	11,098	22,396	64.2	50.6	74.0	0	0	0.0	1	2		
3. 2012.....	29,120	9,457	19,663	55.1	42.2	64.6	0	0	0.0	1	2		
4. 2013.....	27,343	8,715	18,628	49.6	35.3	61.2	0	0	0.0	3	3		
5. 2014.....	28,908	9,161	19,747	47.9	35.1	57.6	0	0	0.0	332	28		
6. 2015.....	53,865	20,694	33,171	80.8	70.8	88.6	0	0	0.0	512	63		
7. 2016.....	33,277	11,091	22,186	45.8	33.5	56.1	0	0	0.0	858	139		
8. 2017.....	32,241	10,644	21,597	40.3	29.6	48.9	0	0	0.0	1,152	309		
9. 2018.....	42,145	13,888	28,257	52.1	37.2	64.8	0	0	0.0	672	415		
10. 2019.....	36,574	12,051	24,523	44.8	32.2	55.5	0	0	0.0	1,200	554		
11. 2020.....	35,089	11,645	23,445	40.5	30.0	49.0	0	0	0.0	4,602	1,080		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9,367	2,597		

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX	XXX	XXX	18	19	0	0	1			
2. 2011.....	30,309	10,270	20,039	16,433	5,421	978	323	3,084	954	1,225	13,796	2,900
3. 2012.....	31,733	10,721	21,012	15,916	5,240	1,449	482	2,758	704	1,135	13,698	2,527
4. 2013.....	33,273	11,131	22,142	17,270	5,688	1,529	510	2,264	255	1,089	14,611	2,537
5. 2014.....	34,756	11,609	23,147	15,856	5,147	1,575	529	1,756	176	968	13,336	2,354
6. 2015.....	35,605	11,904	23,701	13,870	4,162	1,135	380	1,442	73	939	11,832	2,226
7. 2016.....	34,645	12,063	22,582	15,801	5,219	1,330	452	1,570	122	813	12,908	2,183
8. 2017.....	35,242	12,193	23,049	14,847	5,048	928	316	1,656	108	870	11,960	2,187
9. 2018.....	35,361	12,219	23,142	12,583	4,278	528	180	1,482	71	609	10,064	2,045
10. 2019.....	35,526	12,289	23,237	11,220	3,815	320	109	1,326	55	483	8,887	1,968
11. 2020.....	34,225	11,765	22,460	4,003	1,361	68	23	582	28	70	3,241	1,349
12. Totals	XXX	XXX	XXX	137,817	45,397	9,840	3,303	17,922	2,546	8,201	114,332	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	1. Prior.....	254	254	0	0	0	0	0	0	0			
2. 2011.....	0	0	0	0	1	0	0	0	0	0	0	1	0
3. 2012.....	0	0	0	0	2	1	0	0	0	0	0	1	0
4. 2013.....	125	43	0	0	9	3	1	0	10	3	0	96	1
5. 2014.....	225	77	(52)	(18)	23	8	3	1	14	5	0	140	2
6. 2015.....	868	295	(188)	(64)	41	14	5	2	55	19	0	515	9
7. 2016.....	1,379	469	(510)	(173)	146	50	16	6	70	24	6	726	18
8. 2017.....	4,447	1,512	(1,787)	(607)	360	122	40	14	213	72	29	2,160	51
9. 2018.....	5,530	1,880	(1,232)	(419)	610	207	68	23	361	123	129	3,523	88
10. 2019.....	8,043	2,735	(1,969)	(669)	880	299	98	33	535	182	313	5,007	228
11. 2020.....	9,640	3,278	(1,095)	(372)	757	257	84	29	923	314	558	6,804	680
12. Totals	30,511	10,541	(6,831)	(2,323)	2,827	961	314	107	2,179	741	1,035	18,972	1,078

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0		0	XXX
2. 2011.....	20,495	6,698	13,797	67.6	65.2	68.8	0	0	0.0	0	1
3. 2012.....	20,125	6,426	13,699	63.4	59.9	65.2	0	0	0.0	0	1
4. 2013.....	21,208	6,502	14,706	63.7	58.4	66.4	0	0	0.0	83	13
5. 2014.....	19,399	5,924	13,475	55.8	51.0	58.2	0	0	0.0	114	26
6. 2015.....	17,228	4,881	12,347	48.4	41.0	52.1	0	0	0.0	449	66
7. 2016.....	19,801	6,168	13,634	57.2	51.1	60.4	0	0	0.0	574	153
8. 2017.....	20,705	6,584	14,120	58.7	54.0	61.3	0	0	0.0	1,756	405
9. 2018.....	19,931	6,344	13,587	56.4	51.9	58.7	0	0	0.0	2,837	686
10. 2019.....	20,451	6,558	13,893	57.6	53.4	59.8	0	0	0.0	4,009	998
11. 2020.....	14,962	4,917	10,045	43.7	41.8	44.7	0	0	0.0	5,640	1,164
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,461	3,511



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	1	0	0	0	0	0	XXX
2. 2011	3,302	1,113	2,189	1,376	454	91	30	238	71	22	1,151	165
3. 2012	3,096	1,042	2,054	1,142	375	83	28	217	56	11	983	119
4. 2013	3,318	1,107	2,211	1,246	404	154	52	329	66	7	1,208	109
5. 2014	3,578	1,193	2,385	1,133	371	39	13	355	56	35	1,088	142
6. 2015	3,868	1,290	2,578	1,347	438	112	38	385	60	9	1,308	139
7. 2016	4,348	1,509	2,839	1,883	634	240	82	366	58	14	1,715	139
8. 2017	5,350	1,843	3,506	1,451	493	71	24	227	7	16	1,224	178
9. 2018	6,873	2,363	4,511	2,664	906	162	55	225	9	7	2,081	177
10. 2019	8,228	2,837	5,391	1,729	588	55	19	207	7	11	1,377	208
11. 2020	8,299	2,849	5,451	577	196	21	7	78	4	0	469	153
12. Totals	XXX	XXX	XXX	14,549	4,859	1,029	347	2,626	394	132	12,604	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	0	2	0	0	0	0	0	0	0	0	0	(3)	0
2. 2011	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2012	1	0	0	0	1	0	0	0	0	0	0	1	0
4. 2013	3	1	2	1	1	0	0	0	0	0	0	4	0
5. 2014	15	5	6	2	2	1	0	0	1	0	0	16	0
6. 2015	45	15	8	3	7	2	1	0	5	2	0	43	1
7. 2016	693	236	14	5	34	12	4	1	90	31	0	551	2
8. 2017	417	142	48	16	46	16	5	2	25	8	0	357	3
9. 2018	3,025	1,029	84	29	258	88	29	10	301	102	5	2,440	17
10. 2019	2,792	949	527	179	264	90	29	10	306	104	11	2,586	30
11. 2020	3,117	1,060	1,116	379	330	112	37	13	569	194	19	3,411	79
12. Totals	10,108	3,439	1,805	614	943	321	105	36	1,296	441	35	9,407	132

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(2)	0
2. 2011	1,706	555	1,151	51.7	49.8	52.6	0	0	0.0	0	0
3. 2012	1,444	460	984	46.6	44.1	47.9	0	0	0.0	1	0
4. 2013	1,735	523	1,212	52.3	47.3	54.8	0	0	0.0	3	1
5. 2014	1,552	448	1,104	43.4	37.6	46.3	0	0	0.0	14	2
6. 2015	1,909	558	1,351	49.4	43.3	52.4	0	0	0.0	35	8
7. 2016	3,324	1,058	2,266	76.5	70.1	79.8	0	0	0.0	467	84
8. 2017	2,290	708	1,581	42.8	38.4	45.1	0	0	0.0	307	50
9. 2018	6,748	2,227	4,521	98.2	94.3	100.2	0	0	0.0	2,052	388
10. 2019	5,909	1,946	3,964	71.8	68.6	73.5	0	0	0.0	2,191	395
11. 2020	5,844	1,964	3,880	70.4	69.0	71.2	0	0	0.0	2,793	618
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,860	1,547

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 1D - WORKERS' COMPENSATION**  
**(EXCLUDING EXCESS WORKERS' COMPENSATION)**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	146	50	5	2	49	11	34	138	XXX
2. 2011	9,794	3,627	6,167	4,464	1,469	0	0	1,474	449	250	4,020	238
3. 2012	10,141	3,733	6,408	3,571	1,177	3	1	1,500	423	202	3,473	235
4. 2013	10,368	3,801	6,567	5,860	1,912	36	12	1,991	536	332	5,427	251
5. 2014	10,601	3,875	6,726	3,615	1,160	35	11	1,320	340	72	3,459	199
6. 2015	11,571	4,289	7,282	4,398	1,442	8	3	1,396	346	100	4,011	185
7. 2016	12,755	4,839	7,916	3,895	1,321	4	1	1,613	431	149	3,758	227
8. 2017	12,889	4,989	7,900	4,040	1,374	0	0	1,534	421	95	3,780	250
9. 2018	12,841	4,937	7,904	2,808	955	2	1	1,288	322	36	2,820	208
10. 2019	13,383	4,849	8,534	2,399	816	0	0	1,247	291	2	2,540	220
11. 2020	12,108	4,761	7,347	418	142	0	0	524	115	0	686	123
12. Totals	XXX	XXX	XXX	35,613	11,815	92	31	13,937	3,684	1,273	34,111	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	716	243	306	104	0	0	0	0	72	35	0	711	9
2. 2011	99	34	182	62	0	0	0	0	38	13	0	210	2
3. 2012	33	11	157	53	0	0	0	0	25	8	0	141	0
4. 2013	404	137	234	80	0	0	0	0	95	32	0	484	4
5. 2014	220	75	265	90	0	0	0	0	40	14	0	347	1
6. 2015	201	68	325	111	0	0	0	0	67	23	0	392	5
7. 2016	445	151	353	120	0	0	0	0	116	39	26	603	4
8. 2017	734	249	480	163	0	0	0	0	191	65	51	928	7
9. 2018	1,088	370	776	264	1	0	0	0	282	96	73	1,417	16
10. 2019	2,722	926	1,348	458	1	0	0	0	885	301	108	3,271	46
11. 2020	1,153	392	4,303	1,463	1	0	400	136	788	268	102	4,385	78
12. Totals	7,815	2,657	8,729	2,968	2	1	400	136	2,598	894	360	12,889	172

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	675	37
2. 2011	6,256	2,026	4,230	63.9	55.9	68.6	0	0	0.0	185	25
3. 2012	5,287	1,673	3,614	52.1	44.8	56.4	0	0	0.0	125	16
4. 2013	8,619	2,709	5,910	83.1	71.3	90.0	0	0	0.0	421	62
5. 2014	5,495	1,689	3,806	51.8	43.6	56.6	0	0	0.0	321	26
6. 2015	6,395	1,992	4,403	55.3	46.5	60.5	0	0	0.0	347	45
7. 2016	6,425	2,064	4,361	50.4	42.7	55.1	0	0	0.0	527	77
8. 2017	6,980	2,272	4,708	54.2	45.5	59.6	0	0	0.0	801	126
9. 2018	6,244	2,007	4,237	48.6	40.7	53.6	0	0	0.0	1,230	186
10. 2019	8,602	2,792	5,811	64.3	57.6	68.1	0	0	0.0	2,686	585
11. 2020	7,587	2,516	5,071	62.7	52.8	69.0	0	0	0.0	3,601	785
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,919	1,969

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	8	3	2	0	0	7	XXX
2. 2011	30,579	12,964	17,615	9,793	3,266	956	320	2,693	860	228	8,996	778
3. 2012	31,739	13,724	18,015	11,947	4,056	892	306	2,386	655	498	10,207	797
4. 2013	34,380	14,242	20,138	9,967	3,324	1,054	357	1,157	192	330	8,305	521
5. 2014	37,925	15,465	22,460	15,100	5,036	1,577	535	1,107	242	461	11,972	644
6. 2015	43,415	18,105	25,310	29,383	16,372	1,939	686	2,219	942	524	15,541	1,239
7. 2016	49,606	21,015	28,590	19,782	6,578	1,448	508	1,227	282	545	15,088	629
8. 2017	55,922	23,390	32,532	13,188	4,511	1,471	502	1,406	282	447	10,769	678
9. 2018	65,461	27,703	37,758	19,956	7,402	1,053	378	1,578	359	625	14,448	930
10. 2019	72,319	30,693	41,626	17,471	7,162	491	222	1,314	277	425	11,614	735
11. 2020	78,089	35,143	42,946	12,620	4,401	206	70	1,423	225	103	9,552	926
12. Totals	XXX	XXX	XXX	159,207	62,110	11,094	3,887	16,510	4,316	4,187	116,498	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	279	95	0	0	0	6	0	1	0	14	0	164	1
2. 2011	0	0	0	0	6	2	1	0	0	0	0	4	0
3. 2012	500	170	0	0	9	3	1	0	23	8	0	352	1
4. 2013	20	7	0	0	18	6	2	1	1	0	0	27	1
5. 2014	0	0	80	27	60	21	7	2	4	1	0	100	0
6. 2015	2,559	870	(987)	(336)	152	52	17	6	72	24	1	1,196	9
7. 2016	2,556	869	(1,469)	(499)	323	110	36	12	50	17	21	987	9
8. 2017	9,300	3,162	(2,148)	(618)	698	237	78	26	319	109	31	5,330	40
9. 2018	11,515	3,915	(4,756)	(1,626)	1,477	502	164	56	314	107	131	5,759	57
10. 2019	12,022	4,249	(3,884)	(1,321)	1,874	641	208	71	397	135	227	6,842	98
11. 2020	11,758	4,093	2,281	659	2,637	918	3,610	1,129	768	261	495	13,994	416
12. Totals	50,508	17,429	(10,883)	(3,714)	7,255	2,498	4,122	1,304	1,946	675	906	34,756	632

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	184	(21)
2. 2011	13,448	4,449	9,000	44.0	34.3	51.1	0	0	0.0	0	4
3. 2012	15,757	5,198	10,559	49.6	37.9	58.6	0	0	0.0	330	22
4. 2013	12,219	3,887	8,332	35.5	27.3	41.4	0	0	0.0	13	14
5. 2014	17,935	5,863	12,072	47.3	37.9	53.7	0	0	0.0	53	47
6. 2015	35,354	18,617	16,737	81.4	102.8	66.1	0	0	0.0	1,037	159
7. 2016	23,952	7,877	16,075	48.3	37.5	56.2	0	0	0.0	718	270
8. 2017	24,311	8,212	16,099	43.5	35.1	49.5	0	0	0.0	4,608	722
9. 2018	31,300	11,093	20,207	47.8	40.0	53.5	0	0	0.0	4,469	1,290
10. 2019	29,891	11,435	18,456	41.3	37.3	44.3	0	0	0.0	5,210	1,632
11. 2020	35,302	11,756	23,546	45.2	33.5	54.8	0	0	0.0	9,287	4,707
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	25,910	8,846

Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence

**N O N E**

Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made

**N O N E**

Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2011	2,685	1,050	1,635	7	2	2	0	22	2	0	27	3
3. 2012	2,717	1,058	1,659	882	290	67	23	108	9	0	735	4
4. 2013	2,819	1,096	1,723	88	28	20	6	78	3	0	149	3
5. 2014	3,079	1,194	1,885	2,900	926	16	4	193	3	0	2,177	8
6. 2015	3,368	1,356	2,012	143	29	163	53	226	4	0	445	11
7. 2016	3,371	1,597	1,774	987	336	33	12	197	4	0	865	11
8. 2017	3,426	1,821	1,606	453	154	12	4	181	4	0	484	6
9. 2018	3,866	2,194	1,673	37	12	15	5	100	1	0	133	4
10. 2019	4,355	2,569	1,786	44	15	5	2	93	3	0	123	4
11. 2020	4,655	2,794	1,861	0	0	1	0	64	0	0	64	5
12. Totals	XXX	XXX	XXX	5,540	1,792	334	109	1,262	33	0	5,203	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2011	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2012	0	0	0	0	1	0	0	0	0	0	0	1	0
4. 2013	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2014	0	0	0	0	2	1	0	0	0	0	0	2	0
6. 2015	250	85	0	0	3	1	0	0	36	12	0	191	1
7. 2016	77	26	0	0	14	5	1	0	9	3	0	67	1
8. 2017	121	41	94	32	16	6	1	0	29	10	0	173	1
9. 2018	363	123	216	74	38	13	4	1	88	30	0	467	3
10. 2019	82	42	1,056	596	62	32	6	3	128	43	0	617	2
11. 2020	1,497	558	715	266	115	43	11	4	395	134	0	1,728	5
12. Totals	2,390	876	2,082	967	250	100	23	10	684	232	0	3,245	13

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0		0	XXX
2. 2011	32	4	27	1.2	0.4	1.7	0	0	0.0	0	0
3. 2012	1,058	322	736	38.9	30.4	44.3	0	0	0.0	0	1
4. 2013	186	37	149	6.6	3.3	8.7	0	0	0.0	0	0
5. 2014	3,112	933	2,179	101.1	78.2	115.6	0	0	0.0	0	2
6. 2015	821	185	636	24.4	13.6	31.6	0	0	0.0	165	26
7. 2016	1,318	386	931	39.1	24.2	52.5	0	0	0.0	51	16
8. 2017	908	251	657	26.5	13.8	40.9	0	0	0.0	142	31
9. 2018	859	259	600	22.2	11.8	35.9	0	0	0.0	382	85
10. 2019	1,475	735	740	33.9	28.6	41.4	0	0	0.0	501	116
11. 2020	2,798	1,006	1,792	60.1	36.0	96.3	0	0	0.0	1,388	340
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,629	615

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2011												
3. 2012												
4. 2013												
5. 2014												
6. 2015												
7. 2016												
8. 2017												
9. 2018												
10. 2019												
11. 2020												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior													
2. 2011													
3. 2012													
4. 2013													
5. 2014													
6. 2015													
7. 2016													
8. 2017													
9. 2018													
10. 2019													
11. 2020													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2011											
3. 2012											
4. 2013											
5. 2014											
6. 2015											
7. 2016											
8. 2017											
9. 2018											
10. 2019											
11. 2020											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	27	11	13	5	46	13	38	59	XXX
2. 2019	9,594	4,956	4,637	2,896	1,063	66	25	392	43	(1)	2,223	XXX
3. 2020	10,033	5,220	4,813	2,112	762	49	17	269	32	3	1,618	XXX
4. Totals	XXX	XXX	XXX	5,035	1,836	128	47	707	87	40	3,900	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	28	9	(5)	(2)	27	9	3	1	0	0	3	34	0
2. 2019	222	75	(13)	(4)	32	11	3	1	16	5	9	171	1
3. 2020	678	236	6	2	126	44	12	4	50	17	11	570	18
4. Totals	928	321	(12)	(4)	184	64	18	6	66	23	24	775	19

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15	19
2. 2019	3,614	1,219	2,394	37.7	24.6	51.6	0	0	0.0	138	33
3. 2020	3,302	1,115	2,188	32.9	21.4	45.5	0	0	0.0	447	123
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	599	175

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(541)	(184)	20	7	30	2	377	(315)	XXX
2. 2019	26,996	9,329	17,667	17,047	5,796	53	18	1,507	218	5,918	12,575	6,195
3. 2020	28,224	9,665	18,559	13,921	4,733	20	7	953	142	2,718	10,012	4,049
4. Totals	XXX	XXX	XXX	30,427	10,345	93	32	2,490	361	9,013	22,272	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	20	7	(196)	(67)	21	7	2	1	0	0	128	(101)	2
2. 2019	56	19	(551)	(187)	24	8	3	1	2	1	364	(308)	7
3. 2020	1,972	670	(2,709)	(921)	33	11	4	1	194	66	2,059	(334)	513
4. Totals	2,048	696	(3,456)	(1,175)	78	27	9	3	196	67	2,551	(742)	522

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(116)	15
2. 2019	18,140	5,873	12,267	67.2	63.0	69.4	0	0	0.0	(327)	19
3. 2020	14,388	4,710	9,679	51.0	48.7	52.1	0	0	0.0	(486)	153
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(929)	187



Schedule P - Part 1K - Fidelity/Surety

**NONE**

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

**NONE**

Schedule P - Part 1M - International

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	33	11	0	0	0	0	0	22	XXX
2. 2011.....	12,229	4,036	8,193	14,520	4,777	0	0	9	3	0	9,749	XXX
3. 2012.....	13,364	4,410	8,954	3,860	1,267	0	0	27	9	0	2,611	XXX
4. 2013.....	13,556	4,473	9,083	5,824	1,913	0	0	0	0	0	3,911	XXX
5. 2014.....	13,596	4,487	9,109	4,078	1,336	0	0	0	0	0	2,742	XXX
6. 2015.....	12,497	4,124	8,373	1,721	556	0	0	0	0	0	1,165	XXX
7. 2016.....	15,857	5,386	10,471	7,180	2,421	0	0	0	0	0	4,759	XXX
8. 2017.....	21,261	7,872	13,389	22,830	7,762	0	0	0	0	0	15,068	XXX
9. 2018.....	25,645	9,346	16,299	22,521	7,657	0	0	0	0	0	14,864	XXX
10. 2019.....	25,291	8,599	16,692	6,844	2,327	0	0	0	0	0	4,517	XXX
11. 2020.....	15,859	5,392	10,467	48	16	0	0	0	0	0	32	XXX
12. Totals	XXX	XXX	XXX	89,460	30,045	0	0	36	12	0	59,439	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	188	64	85	29	0	0	0	0	0	0	0	180	XXX
2. 2011.....	44	15	137	47	0	0	0	0	0	0	0	120	XXX
3. 2012.....	122	41	163	55	0	0	0	0	0	0	0	188	XXX
4. 2013.....	33	11	119	41	0	0	0	0	0	0	0	101	XXX
5. 2014.....	48	16	109	37	0	0	0	0	0	0	0	104	XXX
6. 2015.....	34	12	92	31	0	0	0	0	0	0	0	83	XXX
7. 2016.....	413	140	308	105	0	0	0	0	0	0	0	476	XXX
8. 2017.....	3,722	1,295	4,507	2,467	0	0	0	0	0	0	0	4,468	XXX
9. 2018.....	5,554	1,889	3,948	1,389	0	0	0	0	0	0	0	6,224	XXX
10. 2019.....	5,404	1,837	3,959	60	0	0	0	0	0	0	0	7,465	XXX
11. 2020.....	977	332	10,675	3,629	0	0	0	0	0	0	0	7,690	XXX
12. Totals	16,538	5,653	24,101	7,889	0	0	0	0	0	0	0	27,098	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	180	0
2. 2011.....	14,711	4,842	9,869	120.3	120.0	120.5	0	0	0.0	120	0
3. 2012.....	4,172	1,373	2,799	31.2	31.1	31.3	0	0	0.0	188	0
4. 2013.....	5,977	1,965	4,011	44.1	43.9	44.2	0	0	0.0	101	0
5. 2014.....	4,235	1,389	2,846	31.2	31.0	31.2	0	0	0.0	104	0
6. 2015.....	1,847	599	1,248	14.8	14.5	14.9	0	0	0.0	83	0
7. 2016.....	7,901	2,666	5,235	49.8	49.5	50.0	0	0	0.0	476	0
8. 2017.....	31,060	11,524	19,536	146.1	146.4	145.9	0	0	0.0	4,468	0
9. 2018.....	32,022	10,935	21,088	124.9	117.0	129.4	0	0	0.0	6,224	0
10. 2019.....	16,206	4,224	11,982	64.1	49.1	71.8	0	0	0.0	7,465	0
11. 2020.....	11,700	3,978	7,722	73.8	73.8	73.8	0	0	0.0	7,690	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	27,098	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX									XXX
2. 2011												XXX
3. 2012												XXX
4. 2013												XXX
5. 2014												XXX
6. 2015												XXX
7. 2016												XXX
8. 2017												XXX
9. 2018												XXX
10. 2019												XXX
11. 2020												XXX
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior													XXX
2. 2011													XXX
3. 2012													XXX
4. 2013													XXX
5. 2014													XXX
6. 2015													XXX
7. 2016													XXX
8. 2017													XXX
9. 2018													XXX
10. 2019													XXX
11. 2020													XXX
12. Totals													XXX

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2011											
3. 2012											
4. 2013											
5. 2014											
6. 2015											
7. 2016											
8. 2017											
9. 2018											
10. 2019											
11. 2020											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2012	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2013	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2014	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2015	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2016	46	16	30	0	0	0	0	0	0	0	0	XXX
8. 2017	407	138	269	0	0	0	0	0	0	0	0	XXX
9. 2018	709	241	468	0	0	0	0	0	0	0	0	XXX
10. 2019	1,411	480	931	0	0	0	0	0	0	0	0	XXX
11. 2020	1,601	544	1,057	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 2011	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2012	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2013	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2014	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2015	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2016	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2017	0	0	394	196	0	0	0	0	0	0	0	198	XXX
9. 2018	113	38	471	183	0	0	0	0	0	0	0	363	XXX
10. 2019	30	10	1,113	443	0	0	0	0	0	0	0	690	XXX
11. 2020	7	2	1,653	562	0	0	0	0	0	0	0	1,096	XXX
12. Totals	149	51	3,631	1,383	0	0	0	0	0	0	0	2,346	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2011	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2012	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2013	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2014	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2015	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2016	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2017	394	196	198	96.6	141.2	73.7	0	0	0.0	198	0
9. 2018	583	221	363	82.3	91.6	77.5	0	0	0.0	363	0
10. 2019	1,143	453	690	81.0	94.4	74.1	0	0	0.0	690	0
11. 2020	1,660	564	1,096	103.7	103.7	103.7	0	0	0.0	1,096	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,346	0

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 1T - Warranty

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior.....	4,220	4,600	4,370	4,614	5,280	4,442	4,089	4,091	4,082	4,121	39	29
2. 2011.....	20,597	19,625	19,810	20,107	20,394	20,200	20,142	20,131	20,128	20,129	1	(2)
3. 2012.....	XXX	17,059	17,782	17,790	17,698	17,419	17,137	17,105	17,097	17,094	(4)	(11)
4. 2013.....	XXX	XXX	17,511	16,228	17,598	17,257	16,994	16,941	16,916	16,917	2	(24)
5. 2014.....	XXX	XXX	XXX	17,815	19,389	19,288	18,290	18,123	17,764	17,764	(1)	(359)
6. 2015.....	XXX	XXX	XXX	XXX	31,313	30,818	30,091	30,024	29,809	29,780	(30)	(244)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	16,985	20,610	20,397	20,242	19,962	(281)	(435)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	19,369	19,153	19,210	19,282	72	129
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,457	26,490	25,654	(836)	(803)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,187	22,404	(783)	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,349	XXX	XXX
12. Totals											(1,819)	(1,720)

**SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	6,140	5,862	5,738	7,646	6,222	6,270	5,818	5,803	5,795	5,794	(1)	(9)
2. 2011.....	12,115	12,158	12,344	12,088	11,864	11,720	11,702	11,681	11,667	11,667	0	(15)
3. 2012.....	XXX	10,370	11,524	11,627	11,892	12,058	11,995	11,767	11,656	11,645	(12)	(123)
4. 2013.....	XXX	XXX	11,891	12,399	13,141	13,666	12,972	12,821	12,688	12,690	1	(131)
5. 2014.....	XXX	XXX	XXX	13,141	12,853	12,795	12,479	12,245	12,165	11,886	(280)	(359)
6. 2015.....	XXX	XXX	XXX	XXX	12,815	12,267	11,454	11,400	11,163	10,942	(220)	(458)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	11,197	11,612	11,566	11,851	12,141	290	574
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	12,557	12,414	12,383	12,431	49	18
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,002	13,187	11,938	(1,249)	(2,064)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,338	12,270	(1,068)	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,881	XXX	XXX
12. Totals											(2,489)	(2,566)

**SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....	763	876	1,339	1,312	1,281	1,331	968	972	957	956	(1)	(16)
2. 2011.....	762	927	1,047	1,026	972	994	981	985	984	984	(1)	(2)
3. 2012.....	XXX	1,167	797	810	931	865	822	825	821	823	2	(2)
4. 2013.....	XXX	XXX	1,337	1,027	866	1,268	1,002	970	941	948	7	(22)
5. 2014.....	XXX	XXX	XXX	1,254	833	954	800	822	801	804	3	(18)
6. 2015.....	XXX	XXX	XXX	XXX	1,020	1,162	1,043	1,098	1,047	1,023	(24)	(75)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	1,052	1,294	2,010	1,968	1,899	(68)	(111)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,202	1,737	1,680	1,345	(335)	(392)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,770	3,602	4,107	505	1,337
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,502	3,562	60	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,430	XXX	XXX
12. Totals											148	701

**SCHEDULE P - PART 2D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	5,153	4,783	4,224	4,458	4,452	4,378	4,207	4,200	4,266	4,445	180	245
2. 2011.....	2,713	3,153	3,257	3,300	3,281	3,171	3,089	2,955	3,148	3,180	32	225
3. 2012.....	XXX	2,647	2,795	2,632	2,539	2,669	2,398	2,519	2,543	2,521	(22)	2
4. 2013.....	XXX	XXX	3,432	4,435	5,752	4,638	4,745	4,469	4,348	4,393	45	(76)
5. 2014.....	XXX	XXX	XXX	5,895	4,461	4,074	3,362	3,213	2,830	2,799	(31)	(414)
6. 2015.....	XXX	XXX	XXX	XXX	3,562	4,223	3,878	3,335	3,250	3,309	58	(26)
7. 2016.....	XXX	XXX	XXX	XXX	XXX	3,936	4,158	3,637	3,322	3,102	(219)	(534)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	4,389	4,353	3,748	3,468	(280)	(885)
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,130	3,352	3,085	(267)	(1,045)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,978	4,270	292	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,141	XXX	XXX
12. Totals											(211)	(2,508)

**SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	5,840	5,908	5,068	5,837	5,974	5,849	5,647	5,849	5,791	5,746	(45)	(103)
2. 2011.....	6,601	5,956	6,534	6,783	6,087	7,096	7,222	7,175	7,179	7,167	(13)	(8)
3. 2012.....	XXX	9,629	8,061	7,708	7,477	8,078	9,333	8,831	8,752	8,813	61	(17)
4. 2013.....	XXX	XXX	7,481	6,883	7,041	6,898	7,235	6,728	7,441	7,367	(74)	639
5. 2014.....	XXX	XXX	XXX	9,082	9,425	10,946	11,485	10,876	11,280	11,204	(76)	328
6. 2015.....	XXX	XXX	XXX	XXX	19,000	13,535	15,616	14,503	14,904	15,413	509	909
7. 2016.....	XXX	XXX	XXX	XXX	XXX	19,286	17,458	16,643	15,489	15,098	(392)	(1,545)
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	13,606	13,298	13,675	14,765	1,090	1,467
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,881	19,648	18,782	(867)	(3,100)
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,020	17,157	(862)	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,842	XXX	XXX
12. Totals											(669)	(1,429)

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 2F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior												
2. 2011												
3. 2012	XXX											
4. 2013	XXX	XXX										
5. 2014	XXX	XXX	XXX									
6. 2015	XXX	XXX	XXX	XXX								
7. 2016	XXX	XXX	XXX	XXX	XXX							
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior												
2. 2011												
3. 2012	XXX											
4. 2013	XXX	XXX										
5. 2014	XXX	XXX	XXX									
6. 2015	XXX	XXX	XXX	XXX								
7. 2016	XXX	XXX	XXX	XXX	XXX							
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior												
2. 2011												
3. 2012	XXX											
4. 2013	XXX	XXX										
5. 2014	XXX	XXX	XXX									
6. 2015	XXX	XXX	XXX	XXX								
7. 2016	XXX	XXX	XXX	XXX	XXX							
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	1,250	1,206	617	835	840	840	840	839	838	838	.0	.0
2. 2011	83	13	5	17	7	7	7	7	7	7	.0	.0
3. 2012	XXX	629	993	803	841	797	862	638	637	637	.0	(1)
4. 2013	XXX	XXX	404	292	451	376	154	(57)	(58)	74	132	131
5. 2014	XXX	XXX	XXX	3,099	3,171	2,603	2,158	2,163	2,125	1,988	(136)	(175)
6. 2015	XXX	XXX	XXX	XXX	1,477	1,214	1,120	1,069	659	391	(269)	(679)
7. 2016	XXX	XXX	XXX	XXX	XXX	264	192	85	860	733	(127)	648
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,044	865	511	461	(50)	(404)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319	398	443	46	125
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	799	565	(234)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,468	XXX	XXX
12. Totals											(639)	(355)

**SCHEDULE P - PART 2H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior												
2. 2011												
3. 2012	XXX											
4. 2013	XXX	XXX										
5. 2014	XXX	XXX	XXX									
6. 2015	XXX	XXX	XXX	XXX								
7. 2016	XXX	XXX	XXX	XXX	XXX							
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	631	761	516	(245)	(115)
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,959	2,035	76	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,917	XXX	XXX
4. Totals											(170)	(115)

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,059)	(1,969)	(2,062)	(93)	(1,003)
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,369	10,977	(393)	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,739	XXX	XXX
4. Totals											(486)	(1,003)

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

**NONE**

**SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

**NONE**

**SCHEDULE P - PART 2M - INTERNATIONAL**

1. Prior.....												
2. 2011.....												
3. 2012.....	XXX											
4. 2013.....	XXX	XXX										
5. 2014.....	XXX	XXX	XXX									
6. 2015.....	XXX	XXX	XXX	XXX								
7. 2016.....	XXX	XXX	XXX	XXX	XXX							
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 2N - REINSURANCE  
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020	11 One Year	12 Two Year
1. Prior	662	690	710	702	725	996	995	996	1,038	1,046	8	51
2. 2011	9,286	11,327	11,099	12,062	11,087	10,481	10,361	9,970	9,868	9,863	(5)	(107)
3. 2012	XXX	2,650	3,074	3,210	2,967	2,994	2,885	2,811	2,784	2,781	(3)	(30)
4. 2013	XXX	XXX	3,068	4,559	4,531	4,580	4,288	4,046	4,029	4,011	(18)	(35)
5. 2014	XXX	XXX	XXX	3,275	3,741	3,558	3,024	2,905	2,844	2,846	2	(59)
6. 2015	XXX	XXX	XXX	XXX	1,935	2,118	1,431	1,336	1,281	1,248	(33)	(88)
7. 2016	XXX	XXX	XXX	XXX	XXX	4,850	4,629	5,308	5,412	5,235	(178)	(74)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	23,339	19,151	18,821	19,536	715	385
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,610	21,471	21,088	(384)	1,478
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,349	11,982	(367)	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,722	XXX	XXX
12. Totals											(262)	1,522

**SCHEDULE P - PART 2O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior												
2. 2011												
3. 2012	XXX											
4. 2013	XXX	XXX										
5. 2014	XXX	XXX	XXX									
6. 2015	XXX	XXX	XXX	XXX								
7. 2016	XXX	XXX	XXX	XXX	XXX							
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2011						0	0	0	0	0	0	0
3. 2012	XXX					0	0	0	0	0	0	0
4. 2013	XXX	XXX				0	0	0	0	0	0	0
5. 2014	XXX	XXX	XXX			0	0	0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX		0	0	0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	17	249	249	198	(51)	(51)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	459	379	363	(17)	(96)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	690	235	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,096	XXX	XXX
12. Totals											168	(147)

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 2T - Warranty

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior.....	.000	1,726	2,619	3,567	3,796	4,036	4,053	4,070	4,075	4,086	61	
2. 2011.....	13,134	19,147	19,610	19,961	20,094	20,171	20,118	20,116	20,123	20,126	2,633	545
3. 2012.....	XXX	10,560	15,672	16,226	16,520	16,864	16,999	17,079	17,090	17,090	2,117	503
4. 2013.....	XXX	XXX	10,471	15,965	16,694	16,872	16,915	16,899	16,906	16,912	993	263
5. 2014.....	XXX	XXX	XXX	13,390	16,560	17,127	17,199	17,229	17,404	17,423	1,074	292
6. 2015.....	XXX	XXX	XXX	XXX	25,295	28,705	29,070	28,889	29,345	29,234	3,246	620
7. 2016.....	XXX	XXX	XXX	XXX	XXX	13,171	17,358	18,506	18,733	19,015	1,031	325
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	12,333	16,763	17,543	17,887	990	318
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,221	23,719	24,599	1,392	491
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,127	20,699	948	332
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,993	929	260

**SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior.....	.000	2,623	4,243	5,232	5,586	5,720	5,768	5,776	5,795	5,795	253	
2. 2011.....	4,862	9,012	10,231	10,932	11,337	11,618	11,647	11,665	11,666	11,666	2,254	646
3. 2012.....	XXX	4,206	7,965	9,676	10,802	11,078	11,280	11,608	11,645	11,644	1,965	562
4. 2013.....	XXX	XXX	4,736	8,827	10,282	11,486	12,286	12,496	12,583	12,601	2,002	534
5. 2014.....	XXX	XXX	XXX	4,474	7,773	9,033	9,981	11,148	11,633	11,755	1,852	500
6. 2015.....	XXX	XXX	XXX	XXX	4,848	8,297	9,183	9,867	10,331	10,463	1,725	492
7. 2016.....	XXX	XXX	XXX	XXX	XXX	4,141	7,503	8,610	10,440	11,460	1,628	537
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	4,373	7,408	8,813	10,412	1,688	448
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,703	6,861	8,654	1,552	405
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,718	7,616	1,431	309
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,686	579	90

**SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior.....	.000	295	719	868	883	896	910	911	958	959	16	
2. 2011.....	302	631	716	868	928	973	976	983	983	983	138	27
3. 2012.....	XXX	237	406	675	701	799	809	815	817	822	99	20
4. 2013.....	XXX	XXX	250	476	544	618	853	870	934	944	88	21
5. 2014.....	XXX	XXX	XXX	374	583	665	710	764	782	789	118	24
6. 2015.....	XXX	XXX	XXX	XXX	342	631	774	855	932	984	113	25
7. 2016.....	XXX	XXX	XXX	XXX	XXX	334	698	856	1,284	1,408	105	32
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	440	803	881	1,004	142	33
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	404	889	1,865	141	19
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	529	1,178	147	31
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395	63	11

**SCHEDULE P - PART 3D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior.....	.000	1,277	2,261	2,682	3,099	3,517	3,411	3,554	3,671	3,771	53	
2. 2011.....	510	1,407	1,932	2,369	2,649	3,010	2,846	2,880	2,992	2,995	83	153
3. 2012.....	XXX	515	1,230	1,596	1,984	2,240	2,223	2,424	2,379	2,396	93	142
4. 2013.....	XXX	XXX	594	1,847	2,921	3,373	3,529	3,859	3,925	3,972	110	137
5. 2014.....	XXX	XXX	XXX	826	1,585	2,019	2,236	2,347	2,451	2,478	76	122
6. 2015.....	XXX	XXX	XXX	XXX	717	1,693	2,341	2,633	2,763	2,961	110	70
7. 2016.....	XXX	XXX	XXX	XXX	XXX	606	1,690	2,364	2,525	2,576	28	195
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	710	2,080	2,486	2,667	26	217
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	738	1,417	1,854	13	179
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	702	1,584	6	168
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276	1	44

**SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL**

1. Prior.....	.000	2,045	3,922	5,118	5,510	5,476	5,530	5,548	5,564	5,569	39	
2. 2011.....	4,171	5,471	6,059	6,647	6,935	7,106	7,174	7,163	7,163	7,163	467	311
3. 2012.....	XXX	4,446	6,772	7,005	7,287	8,153	8,252	8,475	8,476	8,476	520	276
4. 2013.....	XXX	XXX	3,747	5,280	5,796	6,030	6,590	7,259	7,329	7,340	312	208
5. 2014.....	XXX	XXX	XXX	6,035	7,928	9,186	10,163	10,503	11,107	11,107	393	251
6. 2015.....	XXX	XXX	XXX	XXX	8,518	10,602	11,992	12,824	14,066	14,264	858	372
7. 2016.....	XXX	XXX	XXX	XXX	XXX	8,190	12,265	12,663	13,525	14,143	379	241
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	5,434	7,274	8,471	9,646	354	284
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,773	12,507	13,229	551	322
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,022	10,577	399	238
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,354	338	172

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**SCHEDULE P - PART 3F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020			
1. Prior	.000												
2. 2011													
3. 2012	XXX												
4. 2013	XXX	XXX											
5. 2014	XXX	XXX	XXX										
6. 2015	XXX	XXX	XXX	XXX									
7. 2016	XXX	XXX	XXX	XXX	XXX								
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

**NONE**

**SCHEDULE P - PART 3F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior	.000												
2. 2011													
3. 2012	XXX												
4. 2013	XXX	XXX											
5. 2014	XXX	XXX	XXX										
6. 2015	XXX	XXX	XXX	XXX									
7. 2016	XXX	XXX	XXX	XXX	XXX								
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

**NONE**

**SCHEDULE P - PART 3G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior	.000											XXX	XXX
2. 2011												XXX	XXX
3. 2012	XXX											XXX	XXX
4. 2013	XXX	XXX										XXX	XXX
5. 2014	XXX	XXX	XXX									XXX	XXX
6. 2015	XXX	XXX	XXX	XXX								XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

**SCHEDULE P - PART 3H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	.000	212	597	833	838	838	838	838	838	838	838	3	
2. 2011	1	4	5	5	7	7	7	7	7	7	7	1	2
3. 2012	XXX	0	1	292	600	616	625	636	636	636	636	2	2
4. 2013	XXX	XXX	(2)	4	11	17	19	74	74	74	74	1	2
5. 2014	XXX	XXX	XXX	1	15	1,403	1,420	1,726	1,987	1,987	1,987	3	5
6. 2015	XXX	XXX	XXX	XXX	1	63	91	157	207	223	223	2	8
7. 2016	XXX	XXX	XXX	XXX	XXX	4	15	20	609	672	672	4	6
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	64	72	307	307	4	1
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	7	34	34	0	1
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	32	32	1	1
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	0

**SCHEDULE P - PART 3H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior	.000												
2. 2011													
3. 2012	XXX												
4. 2013	XXX	XXX											
5. 2014	XXX	XXX	XXX										
6. 2015	XXX	XXX	XXX	XXX									
7. 2016	XXX	XXX	XXX	XXX	XXX								
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

**NONE**

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**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	456	482	XXX	XXX
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,516	1,874	XXX	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,381	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(1,618)	(1,962)		
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,938	11,286	4,983	1,205
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,201	3,335	201

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

**SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

**SCHEDULE P - PART 3M - INTERNATIONAL**

1. Prior.....	.000										XXX	XXX
2. 2011.....											XXX	XXX
3. 2012.....	XXX										XXX	XXX
4. 2013.....	XXX	XXX									XXX	XXX
5. 2014.....	XXX	XXX	XXX								XXX	XXX
6. 2015.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2016.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

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**SCHEDULE P - PART 3N - REINSURANCE  
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020		
1. Prior	.000	.199	.380	.481	.589	.660	.753	.802	.844	.866	XXX	XXX
2. 2011	1,007	5,495	7,801	8,984	9,384	9,561	9,689	9,699	9,730	9,743	XXX	XXX
3. 2012	XXX	68	1,289	2,033	2,322	2,433	2,496	2,524	2,571	2,593	XXX	XXX
4. 2013	XXX	XXX	123	2,094	3,142	3,559	3,742	3,839	3,885	3,911	XXX	XXX
5. 2014	XXX	XXX	XXX	843	2,018	2,577	2,671	2,713	2,732	2,742	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX	64	431	918	1,100	1,145	1,165	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX	405	2,369	4,204	4,558	4,759	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,284	9,225	13,296	15,068	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	11,892	14,864	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	4,517	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	XXX	XXX

**SCHEDULE P - PART 3O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior	.000										XXX	XXX
2. 2011											XXX	XXX
3. 2012	XXX										XXX	XXX
4. 2013	XXX	XXX									XXX	XXX
5. 2014	XXX	XXX	XXX								XXX	XXX
6. 2015	XXX	XXX	XXX	XXX							XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2011								.0	.0	.0	XXX	XXX
3. 2012	XXX							.0	.0	.0	XXX	XXX
4. 2013	XXX	XXX						.0	.0	.0	XXX	XXX
5. 2014	XXX	XXX	XXX					.0	.0	.0	XXX	XXX
6. 2015	XXX	XXX	XXX	XXX				.0	.0	.0	XXX	XXX
7. 2016	XXX	XXX	XXX	XXX	XXX			.0	.0	.0	XXX	XXX
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX		.0	.0	.0	XXX	XXX
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	.0	XXX	XXX
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0	XXX	XXX
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

Schedule P - Part 3R - Section 1 - Product Liability - Occurrence

**N O N E**

Schedule P - Part 3R - Section 2 - Product Liability - Claims-Made

**N O N E**

Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 3T - Warranty

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	(1,461)	(318)	(178)	(125)	(1)	1	1	1	0	0
2. 2011	(832)	(959)	(524)	(467)	(56)	1	2	1	0	0
3. 2012	XXX	(322)	(514)	(487)	(210)	(26)	4	1	0	0
4. 2013	XXX	XXX	334	(920)	169	293	(13)	2	1	0
5. 2014	XXX	XXX	XXX	(102)	(185)	639	(230)	6	2	1
6. 2015	XXX	XXX	XXX	XXX	(533)	702	(198)	(125)	8	3
7. 2016	XXX	XXX	XXX	XXX	XXX	(1,851)	(150)	(258)	(189)	(8)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,450	(402)	(239)	(480)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	476	(254)	(395)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	(296)
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	544

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior	(1,280)	(171)	169	1,812	379	340	1	1	0	0
2. 2011	(2,971)	(941)	(87)	(4)	(168)	0	4	2	0	0
3. 2012	XXX	(5,927)	(2,531)	(1,297)	(452)	8	9	4	1	0
4. 2013	XXX	XXX	(3,801)	(1,820)	(994)	357	24	7	2	1
5. 2014	XXX	XXX	XXX	(2,698)	(589)	(118)	(216)	(71)	202	(33)
6. 2015	XXX	XXX	XXX	XXX	(3,503)	(804)	(646)	(330)	(24)	(121)
7. 2016	XXX	XXX	XXX	XXX	XXX	(4,078)	(1,262)	(1,826)	(1,315)	(326)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	(2,849)	(2,168)	(1,754)	(1,153)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(404)	(809)	(768)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,952)	(1,235)
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(667)

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior	(208)	(8)	8	1	(1)	2	1	0	0	0
2. 2011	(110)	(14)	6	5	(14)	1	0	0	0	0
3. 2012	XXX	493	126	(29)	(12)	2	0	0	0	0
4. 2013	XXX	XXX	371	(175)	(184)	(11)	5	0	1	2
5. 2014	XXX	XXX	XXX	190	(77)	123	(12)	(1)	1	4
6. 2015	XXX	XXX	XXX	XXX	(189)	125	(32)	7	2	6
7. 2016	XXX	XXX	XXX	XXX	XXX	65	(49)	85	29	12
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	(38)	240	97	35
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	329	97	74
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	804	367
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	760

**SCHEDULE P - PART 4D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

1. Prior	1,911	1,250	689	291	229	195	162	121	167	202
2. 2011	1,466	987	611	207	227	11	8	18	108	120
3. 2012	XXX	1,270	826	553	263	226	18	16	125	104
4. 2013	XXX	XXX	1,900	1,250	1,601	444	439	234	152	155
5. 2014	XXX	XXX	XXX	3,286	1,603	1,040	468	321	201	175
6. 2015	XXX	XXX	XXX	XXX	1,714	1,484	912	373	240	215
7. 2016	XXX	XXX	XXX	XXX	XXX	2,232	1,356	750	400	233
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	2,523	1,282	742	317
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,410	1,124	512
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,670	890
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,104

**SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL**

1. Prior	(4,626)	(3,112)	(1,337)	(406)	62	68	149	1	(53)	(1)
2. 2011	(1,841)	(1,810)	(1,318)	(1,707)	(1,666)	(144)	5	1	9	0
3. 2012	XXX	(417)	(1,580)	(1,835)	(2,355)	(1,241)	15	3	(66)	1
4. 2013	XXX	XXX	(1,511)	(2,057)	(2,141)	(2,400)	(724)	(845)	16	1
5. 2014	XXX	XXX	XXX	(2,202)	(4,384)	(2,067)	(1,151)	(1,469)	64	58
6. 2015	XXX	XXX	XXX	XXX	1,470	(4,414)	(3,026)	(2,163)	(1,465)	(640)
7. 2016	XXX	XXX	XXX	XXX	XXX	2,569	(1,408)	(2,182)	(1,311)	(946)
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	629	(3,571)	(4,017)	(1,479)
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	762	(2,271)	(3,022)
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	(2,426)
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,103



**SCHEDULE P - PART 4F - SECTION 1 - MEDICAL PROFESSIONAL LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XX							
6. 2015	XXX	XXX	XX	XX						
7. 2016	XXX	XXX	XX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4F - SECTION 2 - MEDICAL PROFESSIONAL LIABILITY - CLAIMS-MADE**

1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XX	XX						
7. 2016	XXX	XXX	XX	XX	XX					
8. 2017	XXX	XXX	XX	XX	XX	XX				
9. 2018	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XX	XX						
7. 2016	XXX	XXX	XX	XX	XX					
8. 2017	XXX	XXX	XX	XX	XX	XX				
9. 2018	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

1. Prior	89	126	3	0	0	1	0	0	0	0
2. 2011	29	1	0	0	0	0	0	0	0	0
3. 2012	XXX	53	106	5	0	(65)	1	0	0	0
4. 2013	XXX	XXX	124	1	37	44	0	0	0	0
5. 2014	XXX	XXX	XXX	376	292	489	6	2	133	0
6. 2015	XXX	XXX	XXX	XXX	469	152	86	163	266	0
7. 2016	XXX	XXX	XXX	XXX	XXX	241	29	(203)	(55)	1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	747	547	147	63
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248	(35)	145
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	613	463
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	457

**SCHEDULE P - PART 4H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**

1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XX	XX						
7. 2016	XXX	XXX	XX	XX	XX					
8. 2017	XXX	XXX	XX	XX	XX	XX				
9. 2018	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1)	21	(2)
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	(7)
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,472)	(433)	(128)
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,162)	(362)
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,785)

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

**SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

**SCHEDULE P - PART 4M - INTERNATIONAL**

1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 4N - REINSURANCE  
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	93	47	36	18	34	211	116	116	56	56
2. 2011	4,154	2,109	1,236	1,816	1,303	736	599	206	100	91
3. 2012	XXX	2,339	826	580	330	287	219	152	113	107
4. 2013	XXX	XXX	1,819	1,101	851	742	370	158	109	79
5. 2014	XXX	XXX	XXX	1,659	1,166	813	275	148	80	72
6. 2015	XXX	XXX	XXX	XXX	1,742	953	221	141	96	61
7. 2016	XXX	XXX	XXX	XXX	XXX	2,987	691	398	358	203
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	20,729	5,106	1,271	2,041
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,934	3,789	2,559
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,307	3,899
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,045

**SCHEDULE P - PART 4O - REINSURANCE  
NONPROPORTIONAL ASSUMED LIABILITY**

1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4P - REINSURANCE  
NONPROPORTIONAL ASSUMED FINANCIAL LINES**

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2011						0	0	0	0	0
3. 2012	XXX					0	0	0	0	0
4. 2013	XXX	XXX				0	0	0	0	0
5. 2014	XXX	XXX	XXX			0	0	0	0	0
6. 2015	XXX	XXX	XXX	XXX		0	0	0	0	0
7. 2016	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	17	100	249	198
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	459	372	288
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	671
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,091

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 4T - Warranty

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	266	34	13	10	1	2	0	0	0	1
2. 2011	2,242	2,589	2,624	2,630	2,633	2,633	2,633	2,633	2,633	2,633
3. 2012	XXX	1,566	2,071	2,108	2,115	2,116	2,117	2,117	2,117	2,117
4. 2013	XXX	XXX	799	945	982	990	992	992	992	993
5. 2014	XXX	XXX	XXX	898	1,046	1,068	1,070	1,073	1,074	1,074
6. 2015	XXX	XXX	XXX	XXX	2,894	3,182	3,237	3,243	3,245	3,246
7. 2016	XXX	XXX	XXX	XXX	XXX	835	1,007	1,027	1,030	1,031
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	820	962	986	990
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,237	1,376	1,392
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	819	948
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	929

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	75	43	20	11	6	5	1	1	1	1
2. 2011	425	46	11	6	3	1	0	0	0	0
3. 2012	XXX	411	44	27	15	5	1	0	0	0
4. 2013	XXX	XXX	226	31	11	1	1	1	0	0
5. 2014	XXX	XXX	XXX	202	35	11	6	3	1	1
6. 2015	XXX	XXX	XXX	XXX	223	27	9	7	1	1
7. 2016	XXX	XXX	XXX	XXX	XXX	170	30	12	9	6
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	218	36	13	5
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	35	9
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	34
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	128	59	23	18	11	13	2	5	2	3
2. 2011	3,029	3,124	3,153	3,168	3,172	3,172	3,176	3,177	3,178	3,178
3. 2012	XXX	2,255	2,548	2,596	2,610	2,613	2,617	2,619	2,619	2,620
4. 2013	XXX	XXX	1,182	1,202	1,237	1,247	1,254	1,255	1,255	1,256
5. 2014	XXX	XXX	XXX	1,280	1,332	1,352	1,364	1,366	1,367	1,367
6. 2015	XXX	XXX	XXX	XXX	3,553	3,764	3,836	3,851	3,860	3,867
7. 2016	XXX	XXX	XXX	XXX	XXX	1,220	1,323	1,344	1,359	1,362
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,258	1,279	1,304	1,313
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,888	1,889	1,892
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,317	1,314
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,408

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**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL  
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	726	144	49	33	19	3	4	1	0	0
2. 2011	1,334	2,053	2,172	2,220	2,243	2,248	2,252	2,253	2,254	2,254
3. 2012	XXX	1,143	1,751	1,893	1,945	1,954	1,959	1,963	1,965	1,965
4. 2013	XXX	XXX	1,194	1,810	1,937	1,980	1,992	1,995	1,999	2,002
5. 2014	XXX	XXX	XXX	1,141	1,709	1,803	1,837	1,848	1,850	1,852
6. 2015	XXX	XXX	XXX	XXX	1,040	1,579	1,677	1,713	1,722	1,725
7. 2016	XXX	XXX	XXX	XXX	XXX	975	1,493	1,587	1,621	1,628
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,028	1,521	1,638	1,688
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	894	1,429	1,552
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	875	1,431
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	579

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	342	81	39	21	7	5	3	2	1	1
2. 2011	1,093	174	72	33	8	3	1	1	0	0
3. 2012	XXX	1,205	244	84	29	12	7	2	0	0
4. 2013	XXX	XXX	1,168	210	92	38	13	5	1	1
5. 2014	XXX	XXX	XXX	1,151	192	79	40	19	7	2
6. 2015	XXX	XXX	XXX	XXX	1,142	180	68	32	14	9
7. 2016	XXX	XXX	XXX	XXX	XXX	1,124	194	96	42	18
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	1,109	282	128	51
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,135	277	88
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,137	228
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	245	105	76	42	64	51	5	45	0	1
2. 2011	2,631	2,735	2,822	2,867	2,886	2,896	2,898	2,900	2,900	2,900
3. 2012	XXX	2,536	2,395	2,459	2,504	2,515	2,520	2,524	2,526	2,527
4. 2013	XXX	XXX	2,542	2,412	2,489	2,515	2,520	2,527	2,532	2,537
5. 2014	XXX	XXX	XXX	2,476	2,267	2,312	2,337	2,347	2,350	2,354
6. 2015	XXX	XXX	XXX	XXX	2,347	2,129	2,174	2,207	2,218	2,226
7. 2016	XXX	XXX	XXX	XXX	XXX	2,254	2,111	2,153	2,176	2,183
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	2,272	2,133	2,173	2,187
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,158	2,021	2,045
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,155	1,968
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,349

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**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	48	9	4	2	1	0	0	0	0	0
2. 2011	88	128	134	137	138	138	138	138	138	138
3. 2012	XXX	69	89	96	97	98	98	98	98	99
4. 2013	XXX	XXX	62	82	85	86	87	87	87	88
5. 2014	XXX	XXX	XXX	79	110	115	116	117	118	118
6. 2015	XXX	XXX	XXX	XXX	74	103	108	112	112	113
7. 2016	XXX	XXX	XXX	XXX	XXX	64	101	104	105	105
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	94	135	138	142
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81	132	141
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	147
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	23	10	3	1	1	2	1	1	0	0
2. 2011	61	11	7	5	3		0			0
3. 2012	XXX	42	10	2	2		0		1	0
4. 2013	XXX	XXX	50	17	8	5	1	1		0
5. 2014	XXX	XXX	XXX	52	7	2	1	1		0
6. 2015	XXX	XXX	XXX	XXX	52	12	6	3	2	1
7. 2016	XXX	XXX	XXX	XXX	XXX	81	21	11	6	2
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	73	20	9	3
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	33	17
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115	30
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	23	6	3	2	3	1	1	1	0	0
2. 2011	161	161	164	166	166	164	165	165	165	165
3. 2012	XXX	117	115	117	118	118	118	118	119	119
4. 2013	XXX	XXX	123	113	109	109	108	108	108	109
5. 2014	XXX	XXX	XXX	138	137	140	141	142	142	142
6. 2015	XXX	XXX	XXX	XXX	136	134	135	137	138	139
7. 2016	XXX	XXX	XXX	XXX	XXX	156	144	141	140	139
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	178	184	178	178
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178	178	177
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	208
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 5D - WORKERS' COMPENSATION**  
(EXCLUDING EXCESS WORKERS' COMPENSATION)

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	78	14	7	7	4	6	8	2	2	3
2. 2011	16	56	69	76	78	79	82	83	83	83
3. 2012	XXX	23	67	79	84	85	90	91	92	93
4. 2013	XXX	XXX	34	76	95	100	103	104	107	110
5. 2014	XXX	XXX	XXX	21	57	68	74	75	76	76
6. 2015	XXX	XXX	XXX	XXX	31	79	94	104	108	110
7. 2016	XXX	XXX	XXX	XXX	XXX	7	20	26	27	28
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	7	23	25	26
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	8	13
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	108	80	61	39	30	17	14	13	8	9
2. 2011	127	57	37	23	15	5	5	3	2	2
3. 2012	XXX	126	67	29	22	9	3	3	1	0
4. 2013	XXX	XXX	139	61	37	22	20	12	5	4
5. 2014	XXX	XXX	XXX	134	54	28	15	7	2	1
6. 2015	XXX	XXX	XXX	XXX	192	67	21	15	9	5
7. 2016	XXX	XXX	XXX	XXX	XXX	154	30	15	9	4
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	104	44	15	7
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151	27	16
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	46
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	74	15	6	0	6	0	15	4	0	5
2. 2011	195	223	231	237	235	229	237	238	238	238
3. 2012	XXX	202	233	226	229	223	229	232	232	235
4. 2013	XXX	XXX	213	228	240	235	247	247	246	251
5. 2014	XXX	XXX	XXX	207	199	195	201	198	197	199
6. 2015	XXX	XXX	XXX	XXX	236	185	176	185	185	185
7. 2016	XXX	XXX	XXX	XXX	XXX	225	205	224	226	227
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	227	252	248	250
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	237	199	208
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	220
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	94	19	14	4	2	0	0	0	0	0
2. 2011	330	445	460	465	467	467	467	467	467	467
3. 2012	XXX	325	496	508	517	520	520	520	520	520
4. 2013	XXX	XXX	218	279	300	307	310	312	312	312
5. 2014	XXX	XXX	XXX	269	378	385	392	393	393	393
6. 2015	XXX	XXX	XXX	XXX	685	820	850	854	857	858
7. 2016	XXX	XXX	XXX	XXX	XXX	280	359	373	378	379
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	261	331	348	354
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	424	523	551
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307	399
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	338

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	107	63	29	18	11	5	2	5	2	1
2. 2011	190	39	20	10	4	1	0			0
3. 2012	XXX	250	37	20	13	5	3	1	1	1
4. 2013	XXX	XXX	111	39	27	22	11	4	2	1
5. 2014	XXX	XXX	XXX	130	50	30	17	7		0
6. 2015	XXX	XXX	XXX	XXX	147	59	42	21	10	9
7. 2016	XXX	XXX	XXX	XXX	XXX	130	63	42	22	9
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	174	83	63	40
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203	84	57
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207	98
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	416

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	71	48	26	17	13	5	3	6	1	0
2. 2011	692	738	755	769	771	773	777	778	778	778
3. 2012	XXX	682	754	771	783	790	794	795	797	797
4. 2013	XXX	XXX	422	464	494	511	515	518	521	521
5. 2014	XXX	XXX	XXX	519	600	610	628	635	641	644
6. 2015	XXX	XXX	XXX	XXX	1,050	1,170	1,212	1,222	1,232	1,239
7. 2016	XXX	XXX	XXX	XXX	XXX	547	609	618	626	629
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	592	641	663	678
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	851	903	930
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	687	735
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	926

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	0	0	1	1	1	0	0	0	0	0
2. 2011	1	1	1	1	1	1	1	1	1	1
3. 2012	XXX	0	0	1	2	2	2	2	2	2
4. 2013	XXX	XXX	0	0	1	1	1	1	1	1
5. 2014	XXX	XXX	XXX	0	0	1	1	2	3	3
6. 2015	XXX	XXX	XXX	XXX		1	2	2	2	2
7. 2016	XXX	XXX	XXX	XXX	XXX	1	2	2	3	4
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	0	2	3	4
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	0
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2A**

Years in Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	9	7	3	1	1	1	0	0	0	0
2. 2011	1	0	0	1			0			0
3. 2012	XXX	2	5	5	1		0			0
4. 2013	XXX	XXX	2	3	1	3	2			0
5. 2014	XXX	XXX	XXX	9	7	2	1	1		0
6. 2015	XXX	XXX	XXX	XXX	7	5	4	3	1	1
7. 2016	XXX	XXX	XXX	XXX	XXX	4	3	3	3	1
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	6	2	2	1
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	4	3
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	2
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

**SECTION 3A**

Years in Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior	2	0	0	3	3	1	(1)	0	0	0
2. 2011	3	3	3	4	3	3	3	3	3	3
3. 2012	XXX	2	5	6	4	3	3	4	4	4
4. 2013	XXX	XXX	2	4	4	6	5	3	3	3
5. 2014	XXX	XXX	XXX	10	10	7	6	7	8	8
6. 2015	XXX	XXX	XXX	XXX	9	11	12	12	11	11
7. 2016	XXX	XXX	XXX	XXX	XXX	8	9	9	11	11
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX	6	5	6	6
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5	4
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	4
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

**NONE**

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	3,302	3,302	3,302	3,302	3,302	3,302	3,302	3,302	3,302	3,302	
3. 2012.....	XXX	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	
4. 2013.....	XXX	XXX	3,318	3,318	3,318	3,318	3,318	3,318	3,318	3,318	
5. 2014.....	XXX	XXX	XXX	3,578	3,578	3,578	3,578	3,578	3,578	3,578	
6. 2015.....	XXX	XXX	XXX	XXX	3,868	3,868	3,868	3,868	3,868	3,868	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	4,348	4,348	4,348	4,348	4,348	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	5,350	5,350	5,350	5,350	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,873	6,873	6,873	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,228	8,228	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,299	8,299
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,299
13. Earned Premiums (Sch P-Pt. 1)	3,302	3,096	3,318	3,578	3,868	4,348	5,350	6,873	8,228	8,299	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	
3. 2012.....	XXX	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	
4. 2013.....	XXX	XXX	1,107	1,107	1,107	1,107	1,107	1,107	1,107	1,107	
5. 2014.....	XXX	XXX	XXX	1,193	1,193	1,193	1,193	1,193	1,193	1,193	
6. 2015.....	XXX	XXX	XXX	XXX	1,290	1,290	1,290	1,290	1,290	1,290	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	1,509	1,509	1,509	1,509	1,509	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,843	1,843	1,843	1,843	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,363	2,363	2,363	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,837	2,837	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,849	2,849
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,849
13. Earned Premiums (Sch P-Pt. 1)	1,113	1,042	1,107	1,193	1,290	1,509	1,843	2,363	2,837	2,849	XXX

**SCHEDULE P - PART 6D - WORKERS' COMPENSATION  
(EXCLUDING EXCESS WORKERS' COMPENSATION)**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	9,794	9,794	9,794	9,794	9,794	9,794	9,794	9,794	9,794	9,794	
3. 2012.....	XXX	10,141	10,141	10,141	10,141	10,141	10,141	10,141	10,141	10,141	
4. 2013.....	XXX	XXX	10,368	10,368	10,368	10,368	10,368	10,368	10,368	10,368	
5. 2014.....	XXX	XXX	XXX	10,601	10,601	10,601	10,601	10,601	10,601	10,601	
6. 2015.....	XXX	XXX	XXX	XXX	11,571	11,571	11,571	11,571	11,571	11,571	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	12,755	12,755	12,755	12,755	12,755	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	12,889	12,889	12,889	12,889	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,841	12,841	12,841	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,383	13,383	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,108	12,108
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,108
13. Earned Premiums (Sch P-Pt. 1)	9,794	10,141	10,368	10,601	11,571	12,755	12,889	12,841	13,383	12,108	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	3,627	3,627	3,627	3,627	3,627	3,627	3,627	3,627	3,627	3,627	
3. 2012.....	XXX	3,733	3,733	3,733	3,733	3,733	3,733	3,733	3,733	3,733	
4. 2013.....	XXX	XXX	3,801	3,801	3,801	3,801	3,801	3,801	3,801	3,801	
5. 2014.....	XXX	XXX	XXX	3,875	3,875	3,875	3,875	3,875	3,875	3,875	
6. 2015.....	XXX	XXX	XXX	XXX	4,289	4,289	4,289	4,289	4,289	4,289	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	4,839	4,839	4,839	4,839	4,839	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	4,989	4,989	4,989	4,989	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,937	4,937	4,937	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,849	4,849	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,761	4,761
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,761
13. Earned Premiums (Sch P-Pt. 1)	3,627	3,733	3,801	3,875	4,289	4,839	4,989	4,937	4,849	4,761	XXX

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**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	30,579	30,579	30,579	30,579	30,579	30,579	30,579	30,579	30,579	30,579	
3. 2012.....	XXX	31,739	31,739	31,739	31,739	31,739	31,739	31,739	31,739	31,739	
4. 2013.....	XXX	XXX	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	
5. 2014.....	XXX	XXX	XXX	37,925	37,925	37,925	37,925	37,925	37,925	37,925	
6. 2015.....	XXX	XXX	XXX	XXX	43,415	43,415	43,415	43,415	43,415	43,415	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	49,606	49,606	49,606	49,606	49,606	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	55,922	55,922	55,922	55,922	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,461	65,461	65,461	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,319	72,319	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,089	78,089
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,089
13. Earned Premiums (Sch P-Pt. 1)	30,579	31,739	34,380	37,925	43,415	49,606	55,922	65,461	72,319	78,089	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	12,964	12,964	12,964	12,964	12,964	12,964	12,964	12,964	12,964	12,964	
3. 2012.....	XXX	13,724	13,724	13,724	13,724	13,724	13,724	13,724	13,724	13,724	
4. 2013.....	XXX	XXX	14,242	14,242	14,242	14,242	14,242	14,242	14,242	14,242	
5. 2014.....	XXX	XXX	XXX	15,465	15,465	15,465	15,465	15,465	15,465	15,465	
6. 2015.....	XXX	XXX	XXX	XXX	18,105	18,105	18,105	18,105	18,105	18,105	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	21,015	21,015	21,015	21,015	21,015	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	23,390	23,390	23,390	23,390	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,703	27,703	27,703	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,693	30,693	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,143	35,143
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,143
13. Earned Premiums (Sch P-Pt. 1)	12,964	13,724	14,242	15,465	18,105	21,015	23,390	27,703	30,693	35,143	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	
3. 2012.....	XXX	2,717	2,717	2,717	2,717	2,717	2,717	2,717	2,717	2,717	
4. 2013.....	XXX	XXX	2,819	2,819	2,819	2,819	2,819	2,819	2,819	2,819	
5. 2014.....	XXX	XXX	XXX	3,079	3,079	3,079	3,079	3,079	3,079	3,079	
6. 2015.....	XXX	XXX	XXX	XXX	3,368	3,368	3,368	3,368	3,368	3,368	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	3,371	3,371	3,371	3,371	3,371	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	3,426	3,426	3,426	3,426	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,866	3,866	3,866	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,355	4,355	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,655	4,655
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,655
13. Earned Premiums (Sch P-Pt. 1)	2,685	2,717	2,819	3,079	3,368	3,371	3,426	3,866	4,355	4,655	XXX

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	
3. 2012.....	XXX	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	
4. 2013.....	XXX	XXX	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	
5. 2014.....	XXX	XXX	XXX	1,194	1,194	1,194	1,194	1,194	1,194	1,194	
6. 2015.....	XXX	XXX	XXX	XXX	1,356	1,356	1,356	1,356	1,356	1,356	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	1,597	1,597	1,597	1,597	1,597	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	1,821	1,821	1,821	1,821	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,194	2,194	2,194	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,569	2,569	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,794	2,794
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,794
13. Earned Premiums (Sch P-Pt. 1)	1,050	1,058	1,096	1,194	1,356	1,597	1,821	2,194	2,569	2,794	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 6M - International - Section 1

**N O N E**

Schedule P - Part 6M - International - Section 2

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	12,229	12,229	12,229	12,229	12,229	12,229	12,229	12,229	12,229	12,229	
3. 2012.....	XXX	13,364	13,364	13,364	13,364	13,364	13,364	13,364	13,364	13,364	
4. 2013.....	XXX	XXX	13,556	13,556	13,556	13,556	13,556	13,556	13,556	13,556	
5. 2014.....	XXX	XXX	XXX	13,596	13,596	13,596	13,596	13,596	13,596	13,596	
6. 2015.....	XXX	XXX	XXX	XXX	12,497	12,497	12,497	12,497	12,497	12,497	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	15,857	15,857	15,857	15,857	15,857	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	21,261	21,261	21,261	21,261	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,645	25,645	25,645	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,291	25,291	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,859	15,859
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,859
13. Earned Premiums (Sch P-Pt. 1)	12,229	13,364	13,556	13,596	12,497	15,857	21,261	25,645	25,291	15,859	XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2011.....	4,036	4,036	4,036	4,036	4,036	4,036	4,036	4,036	4,036	4,036	
3. 2012.....	XXX	4,410	4,410	4,410	4,410	4,410	4,410	4,410	4,410	4,410	
4. 2013.....	XXX	XXX	4,473	4,473	4,473	4,473	4,473	4,473	4,473	4,473	
5. 2014.....	XXX	XXX	XXX	4,487	4,487	4,487	4,487	4,487	4,487	4,487	
6. 2015.....	XXX	XXX	XXX	XXX	4,124	4,124	4,124	4,124	4,124	4,124	
7. 2016.....	XXX	XXX	XXX	XXX	XXX	5,386	5,386	5,386	5,386	5,386	
8. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	7,872	7,872	7,872	7,872	
9. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,346	9,346	9,346	
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,599	8,599	
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,392	5,392
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,392
13. Earned Premiums (Sch P-Pt. 1)	4,036	4,410	4,473	4,487	4,124	5,386	7,872	9,346	8,599	5,392	XXX

**SCHEDULE P - PART 6O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....											
2. 2011.....											
3. 2012.....	XXX										
4. 2013.....	XXX	XXX									
5. 2014.....	XXX	XXX									
6. 2015.....	XXX	XXX									
7. 2016.....	XXX	XXX									
8. 2017.....	XXX	XXX									
9. 2018.....	XXX	XXX									
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
1. Prior.....											
2. 2011.....											
3. 2012.....	XXX										
4. 2013.....	XXX	XXX									
5. 2014.....	XXX	XXX									
6. 2015.....	XXX	XXX									
7. 2016.....	XXX	XXX									
8. 2017.....	XXX	XXX									
9. 2018.....	XXX	XXX									
10. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX



Schedule P - Part 6R - Products Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	11,964		0.0	49,225		0.0
2. Private Passenger Auto Liability/ Medical	18,972		0.0	22,234		0.0
3. Commercial Auto/Truck Liability/ Medical	9,407		0.0	5,643		0.0
4. Workers' Compensation	12,889		0.0	6,756		0.0
5. Commercial Multiple Peril	34,756		0.0	44,620		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made			0.0	0		0.0
8. Special Liability			0.0	0		0.0
9. Other Liability - Occurrence	3,245		0.0	1,938		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property	775		0.0	4,983		0.0
12. Auto Physical Damage	(742)		0.0	18,795		0.0
13. Fidelity/Surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence			0.0	0		0.0
20. Products Liability - Claims-Made			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Totals	91,263	0	0.0	154,195	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XXX							
6. 2015	XXX	XXX	XXX	XXX						
7. 2016	XXX	XXX	XXX	XXX	XXX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	11,964		0.0	49,225		0.0
2. Private Passenger Auto Liability/Medical	18,972		0.0	22,234		0.0
3. Commercial Auto/Truck Liability/Medical	9,407		0.0	5,643		0.0
4. Workers' Compensation	12,889		0.0	6,756		0.0
5. Commercial Multiple Peril	34,756		0.0	44,620		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made			0.0	0		0.0
8. Special Liability			0.0	0		0.0
9. Other Liability - Occurrence	3,245		0.0	1,938		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property	775		0.0	4,983		0.0
12. Auto Physical Damage	(742)		0.0	18,795		0.0
13. Fidelity/Surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	27,098		0.0	10,438		0.0
17. Reinsurance - Nonproportional Assumed Liability			0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	2,346		0.0	1,057		0.0
19. Products Liability - Occurrence			0.0	0		0.0
20. Products Liability - Claims-Made			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Totals	120,707	0	0.0	165,690	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XX							
6. 2015	XXX	XXX	XX	XX						
7. 2016	XXX	XXX	XX	XXX	XX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2011	2 2012	3 2013	4 2014	5 2015	6 2016	7 2017	8 2018	9 2019	10 2020
1. Prior										
2. 2011										
3. 2012	XXX									
4. 2013	XXX	XXX								
5. 2014	XXX	XXX	XX							
6. 2015	XXX	XXX	XX	XX						
7. 2016	XXX	XXX	XX	XXX	XX					
8. 2017	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P INTERROGATORIES**

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [ ] No [ X ]  
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? ..... \$ .....
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [ ] No [ X ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [ ] No [ X ]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? ..... Yes [ ] No [ ] N/A [ X ]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior .....		
1.602	2011 .....		
1.603	2012 .....		
1.604	2013 .....		
1.605	2014 .....		
1.606	2015 .....		
1.607	2016 .....		
1.608	2017 .....		
1.609	2018 .....		
1.610	2019 .....		
1.611	2020 .....		
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other" ) reported in compliance with these definitions in this statement? ..... Yes [ X ] No [ ]
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? ..... Yes [ X ] No [ ]
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? ..... Yes [ ] No [ X ]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars)
- |                    |   |
|--------------------|---|
| 5.1 Fidelity ..... | 0 |
| 5.2 Surety .....   | 0 |

6. Claim count information is reported per claim or per claimant (Indicate which) ..... per claim.....  
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ ] No [ X ]
- 7.2 (An extended statement may be attached.)  
 .....

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	E	0	0	0	0	0	0	0
2. Alaska	AK	E	0	0	0	0	0	0	0
3. Arizona	AZ	E	0	0	0	0	0	0	0
4. Arkansas	AR	L	8,893,693	8,409,827	0	5,736,027	5,368,434	311,863	17,521
5. California	CA	N	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0
7. Connecticut	CT	L	0	0	0	0	0	0	0
8. Delaware	DE	E	0	0	0	0	0	0	0
9. District of Columbia	DC	E	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0
11. Georgia	GA	E	0	0	0	0	0	0	0
12. Hawaii	HI	E	0	0	0	0	0	0	0
13. Idaho	ID	E	0	0	0	0	0	0	0
14. Illinois	IL	E	0	0	0	0	0	0	0
15. Indiana	IN	E	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0
17. Kansas	KS	E	0	0	0	0	0	0	0
18. Kentucky	KY	E	0	0	0	0	0	0	0
19. Louisiana	LA	E	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	99,004	500,000	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0
22. Massachusetts	MA	L	178,050,271	174,143,577	0	52,307,993	49,988,708	58,599,781	1,324,677
23. Michigan	MI	E	0	0	0	0	0	0	0
24. Minnesota	MN	E	0	0	0	0	0	0	0
25. Mississippi	MS	E	0	0	0	0	0	0	0
26. Missouri	MO	L	1,004,507	758,680	0	244,541	52,319	4,626	1,945
27. Montana	MT	E	0	0	0	0	0	0	0
28. Nebraska	NE	E	0	0	0	0	0	0	0
29. Nevada	NV	E	0	0	0	0	0	0	0
30. New Hampshire	NH	L	345,431	334,566	0	681,288	896,787	376,906	1,388
31. New Jersey	NJ	L	593,969	197,520	0	12,075	12,075	0	132
32. New Mexico	NM	E	0	0	0	0	0	0	0
33. New York	NY	L	0	0	0	11	6	0	0
34. North Carolina	NC	E	0	0	0	0	0	0	0
35. North Dakota	ND	E	0	0	0	0	0	0	0
36. Ohio	OH	E	0	0	0	0	0	0	0
37. Oklahoma	OK	E	0	0	0	0	0	0	0
38. Oregon	OR	E	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	0	0	0	18,705	0	253,956	0
40. Rhode Island	RI	L	0	0	0	0	0	0	0
41. South Carolina	SC	E	0	0	0	0	0	0	0
42. South Dakota	SD	E	0	0	0	0	0	0	0
43. Tennessee	TN	E	0	0	0	0	0	0	0
44. Texas	TX	E	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0
46. Vermont	VT	E	0	0	0	0	0	0	0
47. Virginia	VA	E	0	0	0	0	0	0	0
48. Washington	WA	E	0	0	0	0	0	0	0
49. West Virginia	WV	E	0	0	0	0	0	0	0
50. Wisconsin	WI	E	0	0	0	0	0	0	0
51. Wyoming	WY	E	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX	188,887,871	183,844,170	0	59,000,640	56,417,333	60,047,132	1,345,663	0
DETAILS OF WRITE-INS									
58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	9	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....	35	Q - Qualified - Qualified or accredited reinsurer.....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	13

(b) Explanation of basis of allocation of premiums by states, etc.

Actual Premium Written  
Actual Premium Written

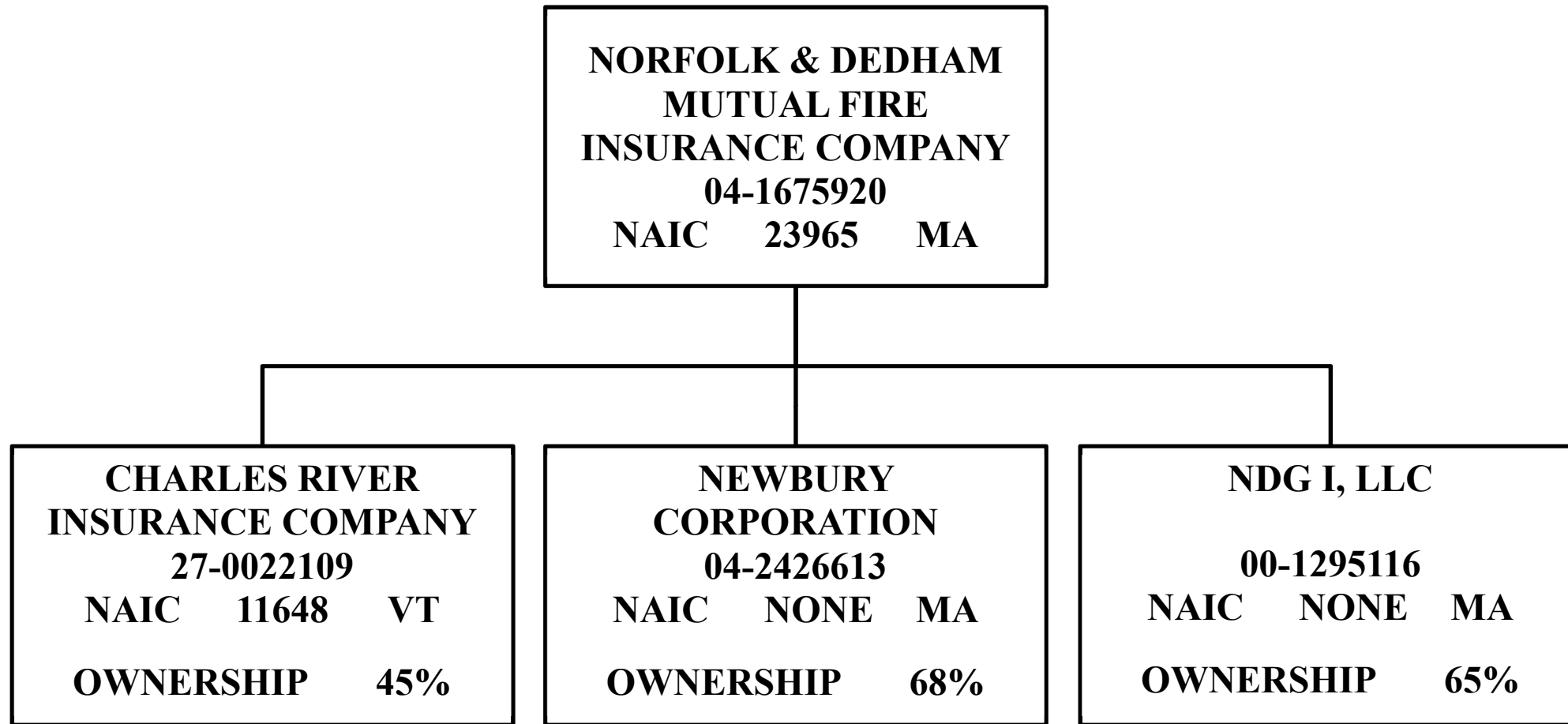
**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Total						

**NONE**





ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0144	Norfolk & Dedham Insurance Group	13706	04-1255040				Norfolk & Dedham Mutual Fire Ins. Co. ....	MA	IA		Management		Norfolk & Dedham Group	N	
							Newbury Corp .....	MA	NIA	Norfolk & Dedham Mutual Fire Ins. Co .....	Ownership	68.000	Norfolk & Dedham Group	Y	
							Charles River Ins. Co. ....	VT	IA	Norfolk & Dedham Mutual Fire Ins. Co. ....	Ownership	45.000	Norfolk & Dedham Group	N	
							NDG I, LLC .....	MA	OTH	Norfolk & Dedham Mutual Fire Ins. Co. ....	Other	65.000	Norfolk & Dedham Group	N	

Asterisk	Explanation
	Norfolk & Dedham Mutual Fire Ins. Co. , Dorchester Mutual Ins. Co. and Fitchburg Mutual Ins. Co. operate under common management and a pooling arrangement. ....
	NDG I, LLC is a partnership with the Norfolk & Dedham Mutual Fire Ins. Co and the Dorchester Mutual Ins. Co to invest in a bond fund. ....
	The Company receives investment income from the partnership. ....

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
23965	04-1675920	Norfolk & Dedham Mutual Fire Insurance					(414,328)	(1,481,040)	*		(1,895,368)	(9,996,942)
13706	04-1255040	Dorchester Mutual Insurance Co					(87,824)	(314,160)	*		(401,984)	7,900,082
13943	04-1328790	Fitchburg Mutual Insurance Co					(125,463)	(448,800)	*		(574,263)	2,096,860
11648	27-0022109	Charles River Insurance Co						2,244,000			2,244,000	
	04-2426613	Newbury Corp					627,615				627,615	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

NORFOLK & DEDHAM MUTUAL FIRE INS CO - POOLING 66% DORCHESTER MUTUAL INS CO - POOLING 14% FITCHBURG MUTUAL INS CO. - POOLING 20%

# ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company







## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.















	Responses
<b>MARCH FILING</b>	
1. Will an actuarial opinion be filed by March 1? .....	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
6. Will Management's Discussion and Analysis be filed by April 1? .....	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1? .....	YES
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES
<b>AUGUST FILING</b>	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? .....	YES

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1? .....	NO
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? .....	NO
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....	NO
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? .....	NO
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? .....	YES
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....	NO
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
28. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? .....	NO
<b>APRIL FILING</b>	
29. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
30. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
31. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
32. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? .....	NO
33. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? .....	NO
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
35. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
36. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? .....	NO
37. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES
Explanations:	
12. Not a stock company	
13. Does not write this line of business	
14. Does not write this line of business	
15. Does not write this line of business	
16. Does not write this line of business	
17. No protected cells	
18. Not applicable	
19. Does not write this line of business	
22. No exception requested	
23. Does not write this line of business	
25. Not requested	
26. Not requested	
27. Not applicable	
28. Does not write this line of business	
29. Does not write this line of business	
30. Does not write this line of business	
31. Does not write this line of business	
32. Does not write this line of business	
33. Does not write this line of business	
35. Does not write this line of business	
36. Does not write this line of business	
37. Does not write this line of business	

12. SIS Stockholder Information Supplement [Document Identifier 420]	
13. Financial Guaranty Insurance Exhibit [Document Identifier 240]	
14. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
15. Supplement A to Schedule T [Document Identifier 455]	
16. Trusteed Surplus Statement [Document Identifier 490]	
17. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	
18. Reinsurance Summary Supplemental Filing [Document Identifier 401]	

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 19. Medicare Part D Coverage Supplement [Document Identifier 365] 
- 22. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400] 
- 23. Bail Bond Supplement [Document Identifier 500] 
- 25. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224] 
- 26. Relief from the one-year cooling off period for independent CPA [Document Identifier 225] 
- 27. Relief from the Requirements for Audit Committees [Document Identifier 226] 
- 28. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555] 
- 29. Credit Insurance Experience Exhibit [Document Identifier 230] 
- 30. Long-Term Care Experience Reporting Forms [Document Identifier 306] 
- 31. Accident and Health Policy Experience Exhibit [Document Identifier 210] 
- 32. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216] 
- 33. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217] 
- 35. Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 290] 
- 36. Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 300] 
- 37. Private Flood Insurance Supplement [Document Identifier 560] 

**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Accounts Rec .....			0	185
2505. Prepaid .....	60,834		60,834	0
2597. Summary of remaining write-ins for Line 25 from overflow page	60,834	0	60,834	185

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Assumed Reinsurance Origination Expenses .....	0	911,390	0	911,390
2497. Summary of remaining write-ins for Line 24 from overflow page	0	911,390	0	911,390

## SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	6,305,939	1.426	6,305,939	0	6,305,939	1.426
1.02 All other governments .....		0.000			0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	998,767	0.226	998,767	0	998,767	0.226
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....	2,096,717	0.474	2,096,717	0	2,096,717	0.474
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	143,812,730	32.532	143,812,730	0	143,812,730	32.532
1.06 Industrial and miscellaneous .....	96,779,013	21.893	96,779,013	0	96,779,013	21.893
1.07 Hybrid securities .....		0.000			0	0.000
1.08 Parent, subsidiaries and affiliates .....		0.000			0	0.000
1.09 SVO identified funds .....		0.000			0	0.000
1.10 Unaffiliated Bank loans .....		0.000			0	0.000
1.11 Total long-term bonds .....	249,993,166	56.551	249,993,166	0	249,993,166	56.551
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....	0	0.000			0	0.000
2.02 Parent, subsidiaries and affiliates .....	0	0.000			0	0.000
2.03 Total preferred stocks .....	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....	71,506,182	16.176	71,506,182	0	71,506,182	16.176
3.02 Industrial and miscellaneous Other (Unaffiliated) .....		0.000			0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....		0.000			0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	6,751,626	1.527	6,751,626	0	6,751,626	1.527
3.05 Mutual funds .....	23,790,437	5.382	23,790,437	0	23,790,437	5.382
3.06 Unit investment trusts .....		0.000			0	0.000
3.07 Closed-end funds .....		0.000			0	0.000
3.08 Total common stocks .....	102,048,245	23.084	102,048,245	0	102,048,245	23.084
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....	0	0.000			0	0.000
4.02 Residential mortgages .....	0	0.000			0	0.000
4.03 Commercial mortgages .....	0	0.000			0	0.000
4.04 Mezzanine real estate loans .....	0	0.000			0	0.000
4.05 Total valuation allowance .....		0.000			0	0.000
4.06 Total mortgage loans .....	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....	2,113,440	0.478	2,113,440		2,113,440	0.478
5.02 Properties held for production of income .....	0	0.000	0		0	0.000
5.03 Properties held for sale .....	0	0.000	0		0	0.000
5.04 Total real estate .....	2,113,440	0.478	2,113,440	0	2,113,440	0.478
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	38,329,025	8.670	38,329,025		38,329,025	8.670
6.02 Cash equivalents (Schedule E, Part 2) .....	6,221,293	1.407	6,221,293		6,221,293	1.407
6.03 Short-term investments (Schedule DA) .....		0.000	0		0	0.000
6.04 Total cash, cash equivalents and short-term investments .....	44,550,318	10.078	44,550,318	0	44,550,318	10.078
7. Contract loans .....	0	0.000	0		0	0.000
8. Derivatives (Schedule DB) .....	0	0.000	0		0	0.000
9. Other invested assets (Schedule BA) .....	43,354,731	9.807	43,354,731		43,354,731	9.807
10. Receivables for securities .....	4,578	0.001	4,578		4,578	0.001
11. Securities Lending (Schedule DL, Part 1) .....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....	0	0.000	0		0	0.000
13. Total invested assets	442,064,477	100.000	442,064,477	0	442,064,477	100.000

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....		1,886,198
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 6) .....	902,339	
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	0	902,339
3.	Current year change in encumbrances:		
	3.1 Totals, Part 1, Column 13 .....	0	
	3.2 Totals, Part 3, Column 11 .....	(177,175)	(177,175)
4.	Total gain (loss) on disposals, Part 3, Column 18 .....		0
5.	Deduct amounts received on disposals, Part 3, Column 15 .....		0
6.	Total foreign exchange change in book/adjusted carrying value:		
	6.1 Totals, Part 1, Column 15 .....	0	
	6.2 Totals, Part 3, Column 13 .....	0	0
7.	Deduct current year's other than temporary impairment recognized:		
	7.1 Totals, Part 1, Column 12 .....	0	
	7.2 Totals, Part 3, Column 10 .....	391,516	391,516
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11 .....	0	
	8.2 Totals, Part 3, Column 9 .....	106,406	106,406
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....		2,113,440
10.	Deduct total nonadmitted amounts .....		0
11.	Statement value at end of current period (Line 9 minus Line 10) .....		2,113,440

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 7) .....	
	2.2 Additional investment made after acquisition (Part 2, Column 8) .....	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 12 .....	
	3.2 Totals, Part 3, Column 11 .....	
4.	Accrual of discount .....	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 9 .....	
	5.2 Totals, Part 3, Column 8 .....	
6.	Total gain (loss) on disposals, Part 3, Column 18 .....	
7.	Deduct amounts received on disposals, Part 3, Column 8 .....	
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
	9.1 Totals, Part 1, Column 13 .....	
	9.2 Totals, Part 3, Column 13 .....	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 11 .....	
	10.2 Totals, Part 3, Column 10 .....	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	
12.	Total valuation allowance .....	
13.	Subtotal (Line 11 plus 12) .....	
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	23,867,740
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8) .....	5,120,627
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	9,921,744
		15,042,371
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16 .....	0
3.2	Totals, Part 3, Column 12 .....	0
		0
4.	Accrual of discount .....	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13 .....	4,987,921
5.2	Totals, Part 3, Column 9 .....	0
		4,987,921
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	486,839
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	1,030,141
8.	Deduct amortization of premium and depreciation .....	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17 .....	0
9.2	Totals, Part 3, Column 14 .....	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15 .....	0
10.2	Totals, Part 3, Column 11 .....	0
		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	43,354,731
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	43,354,731

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	375,171,181
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	60,251,551
3.	Accrual of discount .....	151,266
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12 .....	0
4.2	Part 2, Section 1, Column 15 .....	
4.3	Part 2, Section 2, Column 13 .....	12,934,591
4.4	Part 4, Column 11 .....	506,382
		13,440,973
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(4,128,806)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	91,225,205
7.	Deduct amortization of premium .....	1,962,287
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15 .....	0
8.2	Part 2, Section 1, Column 19 .....	
8.3	Part 2, Section 2, Column 16 .....	0
8.4	Part 4, Column 15 .....	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14 .....	0
9.2	Part 2, Section 1, Column 17 .....	
9.3	Part 2, Section 2, Column 14 .....	0
9.4	Part 4, Column 13 .....	0
		0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	342,737
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	352,041,411
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	352,041,411

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - SUMMARY BY COUNTRY**

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	6,305,939	6,645,164	6,317,768	6,305,000
	2. Canada .....				
	3. Other Countries .....				
	4. Totals	6,305,939	6,645,164	6,317,768	6,305,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	998,767	1,018,780	995,440	1,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	2,096,717	2,277,188	2,271,963	1,900,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	143,812,730	152,175,165	149,009,642	137,394,767
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	81,029,937	88,164,231	81,096,146	80,836,496
	9. Canada .....	4,358,887	4,634,828	4,341,115	4,368,000
	10. Other Countries .....	11,390,189	12,284,634	11,449,643	11,352,957
	11. Totals	96,779,013	105,083,692	96,886,905	96,557,452
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	249,993,166	267,199,989	255,481,717	243,157,219
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries .....				
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	95,296,619	95,296,619	61,143,568	
	21. Canada .....				
	22. Other Countries .....				
	23. Totals	95,296,619	95,296,619	61,143,568	
Parent, Subsidiaries and Affiliates	24. Totals	6,751,626	6,751,626	11,743,646	
	25. Total Common Stocks	102,048,245	102,048,245	72,887,214	
	26. Total Stocks	102,048,245	102,048,245	72,887,214	
	27. Total Bonds and Stocks	352,041,411	369,248,234	328,368,932	

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	300,676	4,582,895	1,422,369	0	0	XXX	6,305,939	2.5	18,280,978	6.4	6,305,939	0
1.2 NAIC 2						XXX	0	0.0		0.0		0
1.3 NAIC 3						XXX	0	0.0		0.0		0
1.4 NAIC 4						XXX	0	0.0		0.0		0
1.5 NAIC 5						XXX	0	0.0		0.0		0
1.6 NAIC 6						XXX	0	0.0		0.0		0
1.7 Totals	300,676	4,582,895	1,422,369	0	0	XXX	6,305,939	2.5	18,280,978	6.4	6,305,939	0
<b>2. All Other Governments</b>												
2.1 NAIC 1						XXX	0	0.0		0.0		0
2.2 NAIC 2						XXX	0	0.0		0.0		0
2.3 NAIC 3						XXX	0	0.0		0.0		0
2.4 NAIC 4						XXX	0	0.0		0.0		0
2.5 NAIC 5						XXX	0	0.0		0.0		0
2.6 NAIC 6						XXX	0	0.0		0.0		0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
3.1 NAIC 1	0	998,767	0	0	0	XXX	998,767	0.4	998,003	0.3	998,767	0
3.2 NAIC 2						XXX	0	0.0		0.0		0
3.3 NAIC 3						XXX	0	0.0		0.0		0
3.4 NAIC 4						XXX	0	0.0		0.0		0
3.5 NAIC 5						XXX	0	0.0		0.0		0
3.6 NAIC 6						XXX	0	0.0		0.0		0
3.7 Totals	0	998,767	0	0	0	XXX	998,767	0.4	998,003	0.3	998,767	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	0	2,096,717	0	0	0	XXX	2,096,717	0.8	2,133,315	0.7	2,096,717	0
4.2 NAIC 2						XXX	0	0.0		0.0		0
4.3 NAIC 3						XXX	0	0.0		0.0		0
4.4 NAIC 4						XXX	0	0.0		0.0		0
4.5 NAIC 5						XXX	0	0.0		0.0		0
4.6 NAIC 6						XXX	0	0.0		0.0		0
4.7 Totals	0	2,096,717	0	0	0	XXX	2,096,717	0.8	2,133,315	0.7	2,096,717	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	15,265,008	70,854,013	51,931,698	5,707,337	54,675	XXX	143,812,730	57.5	157,881,642	55.1	143,812,730	0
5.2 NAIC 2						XXX	0	0.0		0.0		0
5.3 NAIC 3						XXX	0	0.0		0.0		0
5.4 NAIC 4						XXX	0	0.0		0.0		0
5.5 NAIC 5						XXX	0	0.0		0.0		0
5.6 NAIC 6						XXX	0	0.0		0.0		0
5.7 Totals	15,265,008	70,854,013	51,931,698	5,707,337	54,675	XXX	143,812,730	57.5	157,881,642	55.1	143,812,730	0

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	9,099,120	31,845,185	24,181,052	1,312,232	0	XXX	66,437,590	26.6	77,811,682	27.2	58,417,592	8,019,998
6.2 NAIC 2	1,210,173	21,583,837	7,397,377	0	0	XXX	30,191,388	12.1	29,476,510	10.3	22,868,522	7,322,866
6.3 NAIC 3	150,035	0	0	0	0	XXX	150,035	0.1	0	0.0	150,035	0
6.4 NAIC 4						XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5						XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6						XXX	0	0.0	0	0.0	0	0
6.7 Totals	10,459,329	53,429,022	31,578,429	1,312,232	0	XXX	96,779,013	38.7	107,288,191	37.4	81,436,148	15,342,864
<b>7. Hybrid Securities</b>												
7.1 NAIC 1						XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2						XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3						XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4						XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5						XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6						XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1						XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2						XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3						XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4						XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5						XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6						XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1						XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2						XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3						XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4						XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5						XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6						XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 24,664,804	110,377,575	77,535,119	7,019,570	54,675	0	219,651,742	87.9	XXX	XXX	211,631,744	8,019,998
11.2 NAIC 2	(d) 1,210,173	21,583,837	7,397,377	0	0	0	30,191,388	12.1	XXX	XXX	22,868,522	7,322,866
11.3 NAIC 3	(d) 150,035	0	0	0	0	0	150,035	0.1	XXX	XXX	150,035	0
11.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.7 Totals	26,025,012	131,961,413	84,932,496	7,019,570	54,675	0	(b) 249,993,166	100.0	XXX	XXX	234,650,301	15,342,864
11.8 Line 11.7 as a % of Col. 7	10.4	52.8	34.0	2.8	0.0	0.0	100.0	XXX	XXX	XXX	93.9	6.1
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	34,216,243	112,858,670	100,403,914	8,941,362	685,430	0	XXX	XXX	257,105,619	89.7	247,086,102	10,019,517
12.2 NAIC 2	2,196,618	18,824,258	8,455,634	0	0	0	XXX	XXX	29,476,510	10.3	19,740,634	9,735,876
12.3 NAIC 3							XXX	XXX	0	0.0	0	0
12.4 NAIC 4							XXX	XXX	0	0.0	0	0
12.5 NAIC 5							XXX	XXX	0	0.0	0	0
12.6 NAIC 6							XXX	XXX	(c) 0	0.0	0	0
12.7 Totals	36,412,861	131,682,927	108,859,548	8,941,362	685,430	0	XXX	XXX	(b) 286,582,129	100.0	266,826,735	19,755,393
12.8 Line 12.7 as a % of Col. 9	12.7	45.9	38.0	3.1	0.2	0.0	XXX	XXX	100.0	XXX	93.1	6.9
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	21,180,987	109,131,295	74,994,175	6,270,613	54,675	0	211,631,744	84.7	247,086,102	86.2	211,631,744	XXX
13.2 NAIC 2	33,687	15,437,458	7,397,377	0	0	0	22,868,522	9.1	19,740,634	6.9	22,868,522	XXX
13.3 NAIC 3	150,035	0	0	0	0	0	150,035	0.1	0	0.0	150,035	XXX
13.4 NAIC 4							0	0.0	0	0.0	0	XXX
13.5 NAIC 5							0	0.0	0	0.0	0	XXX
13.6 NAIC 6							0	0.0	0	0.0	0	XXX
13.7 Totals	21,364,709	124,568,753	82,391,553	6,270,613	54,675	0	234,650,301	93.9	266,826,735	93.1	234,650,301	XXX
13.8 Line 13.7 as a % of Col. 7	9.1	53.1	35.1	2.7	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	8.5	49.8	33.0	2.5	0.0	0.0	93.9	XXX	XXX	XXX	93.9	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	3,483,817	1,246,280	2,540,943	748,957	0	0	8,019,998	3.2	10,019,517	3.5	XXX	8,019,998
14.2 NAIC 2	1,176,487	6,146,380	0	0	0	0	7,322,866	2.9	9,735,876	3.4	XXX	7,322,866
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.7 Totals	4,660,304	7,392,660	2,540,943	748,957	0	0	15,342,864	6.1	19,755,393	6.9	XXX	15,342,864
14.8 Line 14.7 as a % of Col. 7	30.4	48.2	16.6	4.9	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	1.9	3.0	1.0	0.3	0.0	0.0	6.1	XXX	XXX	XXX	XXX	6.1

(a) Includes \$ 11,100,908 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 280,406 current year of bonds with Z designations and \$ 1,488,292 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations	300,676	4,582,895	1,422,369	0	0	XXX	6,305,939	2.5	18,280,978	6.4	6,305,939	0
1.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
1.05 Totals	300,676	4,582,895	1,422,369	0	0	XXX	6,305,939	2.5	18,280,978	6.4	6,305,939	0
<b>2. All Other Governments</b>												
2.01 Issuer Obligations						XXX	0	0.0		0.0		0
2.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations	0	998,767	0	0	0	XXX	998,767	0.4	998,003	0.3	998,767	0
3.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
3.05 Totals	0	998,767	0	0	0	XXX	998,767	0.4	998,003	0.3	998,767	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	0	2,096,717	0	0	0	XXX	2,096,717	0.8	2,133,315	0.7	2,096,717	0
4.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
4.05 Totals	0	2,096,717	0	0	0	XXX	2,096,717	0.8	2,133,315	0.7	2,096,717	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	5,798,389	50,441,020	38,246,473	4,009,613	0	XXX	98,495,494	39.4	101,730,584	35.5	98,495,494	0
5.02 Residential Mortgage-Backed Securities	9,466,619	20,290,528	6,501,108	1,697,724	54,675	XXX	38,010,654	15.2	48,829,181	17.0	38,010,654	0
5.03 Commercial Mortgage-Backed Securities	0	122,465	7,184,116	0	0	XXX	7,306,581	2.9	7,321,877	2.6	7,306,581	0
5.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
5.05 Totals	15,265,008	70,854,013	51,931,698	5,707,337	54,675	XXX	143,812,730	57.5	157,881,642	55.1	143,812,730	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	4,886,325	43,898,805	31,578,429	1,312,232	0	XXX	81,675,792	32.7	87,400,204	30.5	68,207,089	13,468,704
6.02 Residential Mortgage-Backed Securities	5,678	11,185	0	0	0	XXX	16,863	0.0	1,223,789	0.4	16,863	0
6.03 Commercial Mortgage-Backed Securities	1,704,161	0	0	0	0	XXX	1,704,161	0.7	3,608,066	1.3	0	1,704,161
6.04 Other Loan-Backed and Structured Securities	3,863,165	9,519,031	0	0	0	XXX	13,382,197	5.4	15,056,133	5.3	13,212,197	170,000
6.05 Totals	10,459,329	53,429,022	31,578,429	1,312,232	0	XXX	96,779,013	38.7	107,288,191	37.4	81,436,148	15,342,864
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations						XXX	0	0.0		0.0		0
7.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations						XXX	0	0.0		0.0		0
8.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
8.05 Affiliated Bank Loans - Issued						XXX	0	0.0		0.0		0
8.06 Affiliated Bank Loans - Acquired						XXX	0	0.0		0.0		0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.03 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued						XXX	0	0.0		0.0		0
10.02 Unaffiliated Bank Loans - Acquired						XXX	0	0.0		0.0		0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>11. Total Bonds Current Year</b>												
11.01 Issuer Obligations	10,985,390	102,018,203	71,247,272	5,321,845	0	XXX	189,572,710	75.8	XXX	XXX	176,104,006	13,468,704
11.02 Residential Mortgage-Backed Securities	9,472,297	20,301,713	6,501,108	1,697,724	54,675	XXX	38,027,517	15.2	XXX	XXX	38,027,517	0
11.03 Commercial Mortgage-Backed Securities	1,704,161	122,465	7,184,116	0	0	XXX	9,010,742	3.6	XXX	XXX	7,306,581	1,704,161
11.04 Other Loan-Backed and Structured Securities	3,863,165	9,519,031	0	0	0	XXX	13,382,197	5.4	XXX	XXX	13,212,197	170,000
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.08 Totals	26,025,012	131,961,413	84,932,496	7,019,570	54,675	0	249,993,166	100.0	XXX	XXX	234,650,301	15,342,864
11.09 Line 11.08 as a % of Col. 7	10.4	52.8	34.0	2.8	0.0	0.0	100.0	XXX	XXX	XXX	93.9	6.1
<b>12. Total Bonds Prior Year</b>												
12.01 Issuer Obligations	25,370,873	91,085,464	90,788,550	3,298,196	0	XXX	XXX	XXX	210,543,083	73.5	194,565,756	15,977,328
12.02 Residential Mortgage-Backed Securities	8,571,810	24,389,383	10,763,181	5,643,166	685,430	XXX	XXX	XXX	50,052,970	17.5	50,052,970	0
12.03 Commercial Mortgage-Backed Securities	802,135	2,819,990	7,307,818	0	0	XXX	XXX	XXX	10,929,943	3.8	7,321,877	3,608,066
12.04 Other Loan-Backed and Structured Securities	1,668,043	13,388,090	0	0	0	XXX	XXX	XXX	15,056,133	5.3	14,886,133	170,000
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
12.06 Affiliated Bank Loans						XXX	0	0.0	0	0.0	0	0
12.07 Unaffiliated Bank Loans						XXX	0	0.0	0	0.0	0	0
12.08 Totals	36,412,861	131,682,927	108,859,548	8,941,362	685,430	0	XXX	XXX	286,582,129	100.0	266,826,735	19,755,393
12.09 Line 12.08 as a % of Col. 9	12.7	45.9	38.0	3.1	0.2	0.0	XXX	XXX	100.0	XXX	93.1	6.9
<b>13. Total Publicly Traded Bonds</b>												
13.01 Issuer Obligations	8,056,814	94,767,975	68,706,328	4,572,888	0	XXX	176,104,006	70.4	194,565,756	67.9	176,104,006	XXX
13.02 Residential Mortgage-Backed Securities	9,472,297	20,301,713	6,501,108	1,697,724	54,675	XXX	38,027,517	15.2	50,052,970	17.5	38,027,517	XXX
13.03 Commercial Mortgage-Backed Securities	0	122,465	7,184,116	0	0	XXX	7,306,581	2.9	7,321,877	2.6	7,306,581	XXX
13.04 Other Loan-Backed and Structured Securities	3,835,598	9,376,599	0	0	0	XXX	13,212,197	5.3	14,886,133	5.2	13,212,197	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
13.06 Affiliated Bank Loans						XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans						XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	21,364,709	124,568,753	82,391,553	6,270,613	54,675	0	234,650,301	93.9	266,826,735	93.1	234,650,301	XXX
13.09 Line 13.08 as a % of Col. 7	9.1	53.1	35.1	2.7	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	8.5	49.8	33.0	2.5	0.0	0.0	93.9	XXX	XXX	XXX	93.9	XXX
<b>14. Total Privately Placed Bonds</b>												
14.01 Issuer Obligations	2,928,576	7,250,228	2,540,943	748,957	0	XXX	13,468,704	5.4	15,977,328	5.6	XXX	13,468,704
14.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.03 Commercial Mortgage-Backed Securities	1,704,161	0	0	0	0	XXX	1,704,161	0.7	3,608,066	1.3	XXX	1,704,161
14.04 Other Loan-Backed and Structured Securities	27,568	142,432	0	0	0	XXX	170,000	0.1	170,000	0.1	XXX	170,000
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.08 Totals	4,660,304	7,392,660	2,540,943	748,957	0	0	15,342,864	6.1	19,755,393	6.9	XXX	15,342,864
14.09 Line 14.08 as a % of Col. 7	30.4	48.2	16.6	4.9	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	1.9	3.0	1.0	0.3	0.0	0.0	6.1	XXX	XXX	XXX	XXX	6.1

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**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....					
2. Cost of short-term investments acquired .....					
3. Accrual of discount .....					
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....					
7. Deduct amortization of premium .....					
8. Total foreign exchange change in book/adjusted carrying value .....					
9. Deduct current year's other than temporary impairment recognized .....					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....					
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)					

**NONE**

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS**

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)		(401,286)
2.	Cost paid/(consideration received) on additions:		
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	(324,981)	
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	(1,090,493)	(1,415,474)
3.	Unrealized valuation increase/(decrease):		
3.1	Section 1, Column 17	27,118	
3.2	Section 2, Column 19	27,677	54,795
4.	SSAP No. 108 Adjustments		
5.	Total gain (loss) on termination recognized, Section 2, Column 22		(1,498,067)
6.	Considerations received/(paid) on terminations, Section 2, Column 15		(2,962,168)
7.	Amortization:		
7.1	Section 1, Column 19	0	
7.2	Section 2, Column 21	0	0
8.	Adjustment to the book/adjusted carrying value of hedged item:		
8.1	Section 1, Column 20	0	
8.2	Section 2, Column 23	0	0
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Section 1, Column 18	0	
9.2	Section 2, Column 20	0	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)		(297,863)
11.	Deduct nonadmitted assets		
12.	Statement value at end of current period (Line 10 minus Line 11)		(297,863)

**SCHEDULE DB - PART B - VERIFICATION**

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges	
3.11	Section 1, Column 15, current year minus	
3.12	Section 1, Column 15, prior year	
	Change in variation margin on open contracts - All other	
3.13	Section 1, Column 18, current year minus	
3.14	Section 1, Column 18, prior year	
3.2	Add:	
	Change in adjustment to basis of hedged item	
3.21	Section 1, Column 17, current year to date minus	
3.22	Section 1, Column 17, prior year	
	Change in amount recognized	
3.23	Section 1, Column 19, current year to date minus	
3.24	Section 1, Column 19, prior year plus	
3.25	SSAP No. 108 Adjustments	
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17)	
4.22	Amount recognized (Section 2, Column 16)	
4.23	SSAP No. 108 Adjustments	
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Total gain (loss) recognized for terminations in prior year	
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6.	Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	

**NONE**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - VERIFICATION**

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

	Book/Adjusted Carrying Value Check
1. Part A, Section 1, Column 14.....	(297,863)
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	0
3. Total (Line 1 plus Line 2) .....	(297,863)
4. Part D, Section 1, Column 5 .....	0
5. Part D, Section 1, Column 6 .....	(297,863)
6. Total (Line 3 minus Line 4 minus Line 5) .....	0
	Fair Value Check
7. Part A, Section 1, Column 16 .....	(297,863)
8. Part B, Section 1, Column 13 .....	0
9. Total (Line 7 plus Line 8) .....	(297,863)
10. Part D, Section 1, Column 8 .....	0
11. Part D, Section 1, Column 9 .....	(297,863)
12. Total (Line 9 minus Line 10 minus Line 11) .....	0
	Potential Exposure Check
13. Part A, Section 1, Column 21 .....	0
14. Part B, Section 1, Column 20 .....	0
15. Part D, Section 1, Column 11 .....	0
16. Total (Line 13 plus Line 14 minus Line 15) .....	0

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	4,092,350	1,994,541	4,092,350	(1,994,541)
2. Cost of cash equivalents acquired .....	59,433,780	0	59,433,780	0
3. Accrual of discount .....	0			
4. Unrealized valuation increase (decrease) .....	0			
5. Total gain (loss) on disposals .....	0			
6. Deduct consideration received on disposals .....	57,304,837	0	57,304,837	0
7. Deduct amortization of premium .....	0			
8. Total foreign exchange change in book/adjusted carrying value .....	0			
9. Deduct current year's other than temporary impairment recognized .....	0			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5- 7+8-9) .....	6,221,293	1,994,541	6,221,293	(1,994,541)
11. Deduct total nonadmitted amounts .....	0			
12. Statement value at end of current period (Line 10 minus Line 11)	6,221,293	1,994,541	6,221,293	(1,994,541)

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE A - PART 1**

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code	Location		5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	Change in Book/Adjusted Carrying Value Less Encumbrances					16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes, Repairs and Expenses Incurred
		3 City	4 State							11 Current Year's Depreciation	12 Current Year's Other-Than-Temporary Impairment Recognized	13 Current Year's Change in Encumbrances	14 Total Change in Book/Adjusted Carrying Value (13-11-12)	15 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
Land and Building 222 Ames Street .....	0.....	Dedham .....	MA.....	12/12/1951 .....	12/01/2001 .....	4,837,284		1,141,039								
New Building 222 Ames Street .....	0.....	Dedham .....	MA.....			962,401		962,401								
Land & Building 55 Church St .....	0.....	Dedham .....	MA.....	12/01/2001 .....	12/01/2001 .....	114,124		10,000								
0299999. Property occupied by the reporting entity - Administrative						5,913,809	0	2,113,440	0	0	0	0	0	0	0	0
0399999. Total Property occupied by the reporting entity						5,913,809	0	2,113,440	0	0	0	0	0	0	0	0
0699999 - Totals						5,913,809	0	2,113,440	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

## SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED and Additions Made During the Year

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
New Building 222 Ames Street	Dedham	MA			902,339		962,401	
0199999. Acquired by Purchase					902,339	0	962,401	0
0399999 - Totals					902,339	0	962,401	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE A - PART 3**

Showing All Real Estate DISPOSED During the Year, Including Payments During the Final Year on "Sales Under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/ Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/ Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
	2 City	3 State						9 Current Year's Depreciation	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Current Year's Change in Encumbrances	12 Total Change in Book/ Adjusted Carrying Value (11-9-10)	13 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
Land and Building 222 Ames St		MA	12/31/2020			0	1,816,136	106,406	391,516	(177,175)	(675,097)	1,141,039					990,150	916,098	
0199999. Property Disposed					0	0	1,816,136	106,406	391,516	(177,175)	(675,097)	1,141,039	0	0	0	0	990,150	916,098	
0399999 - Totals					0	0	1,816,136	106,406	391,516	(177,175)	(675,097)	1,141,039	0	0	0	0	990,150	916,098	

Schedule B - Part 1 - Mortgage Loans Owned

**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - PART 1**

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership									
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other Than Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value												
000000-00-0	NDGI, LLC			US	NDGI, LLC		12/04/2017		18,200,000	19,812,660	19,812,660	626,809	0	0	0	0	0	0	0	0.000								
<b>1099999. Non-Registered Private Funds - Bonds - NAIC Designation Not Assigned by the SVO - Affiliated</b>																												
000000-00-0	RIP Road US Fund LP ? Series F			US	RIP Road US Fund LP ? Series F		10/01/2019		3,860,000	7,907,682	7,907,682	4,093,268	0	0	0	0	0	0	0	0.000								
000000-00-0	PCI II, L.P.			US	PCI II, L.P.		04/02/2020		1,144,000	1,013,743	1,013,743	(130,257)	0	0	0	0	3,292	4,056,000	0.000									
000000-00-0	RIP Road US Fund LP ? Series A			US	RIP Road US Fund LP ? Series A		08/27/2020		4,180,000	4,774,232	4,774,232	594,232	0	0	0	0	0	0	0.000									
<b>1999999. Joint Venture Interests - Common Stock - Unaffiliated</b>																												
000000-00-0	THE MASS PROPERTY & CASUALTY INITIATIVE			US	THE MASS PROPERTY & CASUALTY INITIATIVE		12/30/2015		493,255	494,822	494,822	2,678	0	0	0	0	13,840	0	0.000									
000000-00-0	BGO Diversified ? Class B			US	BGO Diversified ? Class B		01/15/2017		2,812,403	3,290,997	3,290,997	22,066	0	0	0	0	0	0	0.000									
000000-00-0	Hadley Harbor Partners II, L.P.			US	Hadley Harbor Partners II, L.P.		05/19/2017		2,951,930	3,341,740	3,341,740	415,705	0	0	0	0	(183,254)	153,954	0.000									
000000-00-0	Hadley Harbor Partners III, L.P.			US	Hadley Harbor Partners III, L.P.		05/08/2020		746,465	760,223	760,223	13,758	0	0	0	0	(355,857)	3,298,874	0.000									
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP			US	BCA MEZZANINE FUND II, LP LIMITED PARTNE		12/30/2015		2,062,274	1,958,632	1,958,632	(650,337)	0	0	0	0	(1,718)	336,008	0.000									
<b>4699999. Any Other Class of Assets - Unaffiliated</b>																												
<b>4899999. Total - Unaffiliated</b>																												
<b>4999999. Total - Affiliated</b>																												
<b>5099999 - Totals</b>																												

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A \$ .0 1B \$ .0 1C \$ .0 1D \$ .0 1E \$ .0 1F \$ .0 1G \$ .0  
 2A \$ .0 2B \$ .0 2C \$ .0  
 3A \$ .0 3B \$ .0 3C \$ .0  
 4A \$ .0 4B \$ .0 4C \$ .0  
 5A \$ .0 5B \$ .0 5C \$ .0  
 6 \$ .0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - PART 2**

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
000000-00-0	NDGI, LLC		US	NDGI, LLC	12/04/2017			8,450,000		0.650
<b>1099999. Non-Registered Private Funds - Bonds - NAIC Designation Not Assigned by the SVO - Affiliated</b>										
000000-00-0	PCI II, L.P.		US	PCI II, L.P.	04/02/2020		494,000	650,000		0.000
000000-00-0	RIP Road US Fund LP ? Series A		US	RIP Road US Fund LP ? Series A	08/27/2020		4,180,000	0		0.000
<b>1999999. Joint Venture Interests - Common Stock - Unaffiliated</b>										
000000-00-0	BGO Diversified ? Class B		US	BGO Diversified ? Class B	01/15/2017		1,127	0		0.000
000000-00-0	Hadley Harbor Partners II, L.P.		US	Hadley Harbor Partners II, L.P.	05/19/2017		0	162,449		0.000
000000-00-0	Hadley Harbor Partners III, L.P.		US	Hadley Harbor Partners III, L.P.	05/08/2020		445,500	659,295		0.000
<b>4699999. Any Other Class of Assets - Unaffiliated</b>										
<b>4899999. Total - Unaffiliated</b>										
							446,627	821,744	0	XXX
<b>4999999. Total - Affiliated</b>										
							0	8,450,000	0	XXX
<b>5099999 - Totals</b>										
							5,120,627	9,921,744	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - PART 3**

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other- Than- Tempo- rary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
000000-00-0	Hadley Harbor Partners II, L.P.		US	Various	05/19/2017	12/18/2020	183,254	0	0	0	0	0	0	183,254	432,400	0	249,146	249,146	183,254	
000000-00-0	Hadley Harbor Partners III, L.P.		US	Return of Capital	05/08/2020	11/02/2020	0	0	0	0	0	0	0	358,330	358,330	0	0	0	358,330	
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP		US	Various	12/30/2015	10/07/2020	1,718	0	0	0	0	0	0	1,718	239,411	0	237,693	237,693	1,718	
<b>4699999. Any Other Class of Assets - Unaffiliated</b>							184,972	0	0	0	0	0	0	543,302	1,030,141	0	486,839	486,839	543,302	
<b>4899999. Total - Unaffiliated</b>							184,972	0	0	0	0	0	0	543,302	1,030,141	0	486,839	486,839	543,302	
<b>4999999. Total - Affiliated</b>							0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>5099999 - Totals</b>							184,972	0	0	0	0	0	0	543,302	1,030,141	0	486,839	486,839	543,302	

















ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Coding	For	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
45254N-DM-6	THM 2002-9F M1 - RMBS			4	1.D FM	16,980		17,196	16,896	16,863	0	(5)	0	0	5.867	5.822	MON	83	996	01/07/2003	12/25/2032
3399999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					16,980	XXX	17,196	16,896	16,863	0	(5)	0	0	XXX	XXX	XXX	83	996	XXX	XXX
12527E-AD-0	CFRE 2011-C1 A4 - CMBS			4	1.D FM	74,126		72,261	72,129	72,162	0	(210)	0	0	4.961	3.809	MON	298	3,585	06/22/2011	04/15/2044
617459-AD-4	MSC 2011-C2 A4 - CMBS			4	1.D FM	1,650,460		1,645,277	1,634,181	1,631,998	0	(2,295)	0	0	4.661	4.553	MON	6,347	78,098	06/10/2011	06/17/2044
3499999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					1,724,587	XXX	1,717,538	1,706,309	1,704,161	0	(2,504)	0	0	XXX	XXX	XXX	6,646	81,682	XXX	XXX
02008Q-AB-6	ALLYA 2019-2 A2 - ABS			4	1.A FE	39,952		40,005	39,956	39,956	0	2	0	0	2.340	2.365	MON	42	935	06/04/2019	07/15/2022
02588Q-AB-4	AMXCA 2019-1 A - ABS			4	1.A FE	821,954		847,076	820,000	820,790	0	(637)	0	0	2.870	2.805	MON	1,046	23,534	02/22/2019	10/15/2024
05565E-G8-8	BMW US CAPITAL, LLC - ABS			4	1.F	170,000		170,000	170,000	170,000	0	0	0	0	3.880	3.880	FA	2,528	6,596	02/13/2014	02/13/2024
12665Q-BC-3	CVS HEALTH CORP - ABS			1	2.B FE	136,147		132,931	117,245	126,326	0	(1,244)	0	0	5.880	3.661	MON	402	6,892	10/23/2012	01/10/2028
17305E-GM-1	CCCIT 2018-A3 A3 - ABS			4	1.A FE	449,981		482,657	450,000	449,933	0	(64)	0	0	3.290	3.296	MON	1,563	14,805	05/21/2018	05/23/2025
254683-BZ-7	DCENT 2017-4 A - ABS			4	1.A FE	2,551,975		2,834,308	2,650,000	2,589,168	0	17,243	0	0	2.530	3.289	MON	2,980	67,045	12/11/2018	10/15/2026
43814W-AC-9	HAROT 2019-1 A3 - ABS			4	1.A FE	760,221		773,148	760,090	760,130	0	(49)	0	0	2.830	2.839	MON	777	21,511	03/12/2019	03/20/2023
58769T-AE-5	MBART 2019-1 A4 - ABS			4	1.A FE	749,941		749,959	749,959	749,959	0	34	0	0	2.040	2.051	MON	680	15,300	09/18/2019	01/15/2026
58772T-AD-2	MBALT 2019-A A4 - ABS			4	1.A FE	1,749,639		1,771,490	1,750,000	1,749,941	0	150	0	0	3.250	3.281	MON	2,528	56,875	01/23/2019	10/15/2024
89231P-AE-8	TAOT 2018-D A4 - ABS			4	1.A FE	3,123,047		3,144,630	3,000,000	3,072,232	0	(37,762)	0	0	3.300	1.995	MON	4,400	99,000	08/21/2019	02/15/2024
92348A-AA-3	VZOT 2019-C A1A - RMBS			4	1.A FE	499,961		510,905	500,000	499,980	0	15	0	0	1.940	1.951	MON	296	9,700	10/01/2019	04/22/2024
981464-HC-7	WFNMT 2019-B A - ABS			4	1.A FE	1,007,148		1,030,960	1,000,000	1,003,827	0	(2,561)	0	0	2.490	2.233	MON	1,107	24,900	09/11/2019	04/15/2026
98162X-AD-7	WOLS 2019-A A4 - ABS			4	1.A FE	1,349,834		1,377,554	1,350,000	1,349,955	0	66	0	0	3.010	3.034	MON	1,806	40,635	03/05/2019	07/15/2024
3599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					13,409,802	XXX	13,910,555	13,357,291	13,382,197	0	(24,807)	0	0	XXX	XXX	XXX	20,154	387,727	XXX	XXX
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					96,886,905	XXX	105,083,692	96,557,452	96,779,013	0	(45,877)	0	0	XXX	XXX	XXX	809,337	3,184,364	XXX	XXX
4899999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6099999	Subtotal - SVO Identified Funds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6599999	Subtotal - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7699999	Total - Issuer Obligations					194,938,832	XXX	205,515,989	183,856,957	189,572,710	0	(1,171,679)	0	0	XXX	XXX	XXX	2,061,328	7,077,545	XXX	XXX
7799999	Total - Residential Mortgage-Backed Securities					38,075,824	XXX	38,210,808	37,056,662	38,027,517	0	(22,949)	0	0	XXX	XXX	XXX	108,312	1,184,412	XXX	XXX
7899999	Total - Commercial Mortgage-Backed Securities					9,057,259	XXX	9,562,637	8,886,309	9,010,742	0	(17,800)	0	0	XXX	XXX	XXX	26,984	326,377	XXX	XXX
7999999	Total - Other Loan-Backed and Structured Securities					13,409,802	XXX	13,910,555	13,357,291	13,382,197	0	(24,807)	0	0	XXX	XXX	XXX	20,154	387,727	XXX	XXX
8099999	Total - SVO Identified Funds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8199999	Total - Affiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8299999	Total - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999	Total Bonds					255,481,717	XXX	267,199,989	243,157,219	249,993,166	0	(1,237,235)	0	0	XXX	XXX	XXX	2,216,779	8,976,060	XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$	74,156,332	1B ..\$	8,396,644	1C ..\$	20,833,764	1D ..\$	32,920,751	1E ..\$	30,095,448	1F ..\$	33,694,907	1G ..\$	19,553,896
2A ..\$	13,664,271	2B ..\$	12,685,265	2C ..\$	3,841,852								
3A ..\$	150,035	3B ..\$	0	3C ..\$	0								
4A ..\$	0	4B ..\$	0	4C ..\$	0								
5A ..\$	0	5B ..\$	0	5C ..\$	0								
6 ..\$	0												

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 2 - SECTION 1**

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	21 Date Acquired		
		3 Code	4 Foreign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization) Accretion	17 Current Year's Other-Than-Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/Adjusted Carrying Value	
<b>NONE</b>																					
8999999 - Total Preferred Stocks								XXX												XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 6 ..\$ .....

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ..\$ .....	0	1B ..\$ .....	0	1C ..\$ .....	0	1D ..\$ .....	0	1E ..\$ .....	0	1F ..\$ .....	0	1G ..\$ .....	0
2A ..\$ .....	0	2B ..\$ .....	0	2C ..\$ .....	0								
3A ..\$ .....	0	3B ..\$ .....	0	3C ..\$ .....	0								
4A ..\$ .....	0	4B ..\$ .....	0	4C ..\$ .....	0								
5A ..\$ .....	0	5B ..\$ .....	0	5C ..\$ .....	0								
6 ..\$ .....	0												

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 3**

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
91282C-AV-3	UNITED STATES TREASURY		12/21/2020	Various		1,099,302	1,105,000	845
<b>0599999</b>	<b>Subtotal - Bonds - U.S. Governments</b>					1,099,302	1,105,000	845
032556-GV-8	ANAHEIM CALIF HSG & PUB IMPT AUTH REV		02/07/2020	JP MORGAN SECURITIES INC.		400,000	400,000	.0
3130A9-YY-1	FEDERAL HOME LOAN BANKS		09/22/2020	Morgan Stanley		548,735	500,000	3,010
3130AC-DO-4	FEDERAL HOME LOAN BANKS		09/29/2020	JPMORGAN CHASE BANK/RBS SECURITIES		559,458	500,000	660
3132DI-AG-8	FH SD8107 - RMBS		10/28/2020	JPM Prime		520,266	498,011	380
3133KJ-4H-2	FH RA3524 - RMBS		09/22/2020	MILPFS INC FIXED INCOME		466,828	449,548	549
3140JX-RN-0	FN B03192 - RMBS		02/19/2020	WELLS FARGO SECURITIES LLC		543,468	530,536	1,017
3140KE-GE-2	FN BP6496 - RMBS		10/02/2020	WELLS FARGO SECURITIES LLC		594,337	571,220	.0
3140XB-A7-2	FN FM4529 - RMBS		10/19/2020	JPM Prime		1,048,300	1,000,000	764
3140XB-P9-2	FN FM4947 - RMBS		11/30/2020	JPM Prime		665,421	639,059	462
3140XB-Z9-1	FN FMS267 - RMBS		12/17/2020	SunTrust Robinson-Humphrey		1,477,219	1,400,000	1,944
31418D-KW-1	FN MA3908 - RMBS		01/23/2020	Morgan Stanley		528,596	497,283	1,430
31418D-NC-3	FN MA3954 - RMBS		02/28/2020	PNC BANK NATIONAL ASSOC		451,471	434,303	615
387883-YU-9	GRANT CNTY WASH PUB UTIL DIST NO 2 PRIES		01/08/2020	JP MORGAN SECURITIES INC.		750,000	750,000	.0
41981T-HD-8	HAWAII ST HBR SYS REV		11/20/2020	Merrill Lynch		295,303	250,000	.0
917567-FP-9	UTAH TRAN AUTH SALES TAX REV		03/05/2020	WELLS FARGO BANK, N.A./SIG		500,000	500,000	.0
958697-KY-9	WESTERN MINN MUN PIWR AGY MINN PIWR SUPPLY		09/15/2020	Various		1,657,355	1,500,000	8,010
<b>3199999</b>	<b>Subtotal - Bonds - U.S. Special Revenues</b>					11,006,756	10,419,960	18,842
00206R-GO-9	AT&T INC		12/16/2020	MARKETAXESS CORPORATION		598,775	500,000	7,346
084659-BA-8	BERKSHIRE HATHAWAY ENERGY CO		10/27/2020	Various		748,940	750,000	.0
20030N-DA-6	COMCAST CORP		05/28/2020	GOLDMAN		503,980	475,000	4,196
22160K-AD-8	COSTCO WHOLESALE CORP		10/05/2020	Various		563,536	550,000	4,465
437076-BY-7	HOME DEPOT INC		01/06/2020	Various		1,043,691	1,000,000	2,294
478111-AD-9	THE JOHNS HOPKINS HEALTH SYSTEM CORPORAT		01/24/2020	GOLDMAN		250,000	250,000	.0
64952I-DS-9	NEW YORK LIFE GLOBAL FUNDING		12/16/2020	Various		485,236	500,000	2,183
90327Q-DS-5	USAA CAPITAL CORP		11/20/2020	WELLS FARGO SECURITIES LLC		1,054,240	1,000,000	1,358
<b>3899999</b>	<b>Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>					5,248,397	5,025,000	21,842
<b>8399997</b>	<b>Total - Bonds - Part 3</b>					17,354,455	16,549,960	41,529
<b>8399998</b>	<b>Total - Bonds - Part 5</b>							
<b>8399999</b>	<b>Total - Bonds</b>					17,354,455	16,549,960	41,529
<b>8999997</b>	<b>Total - Preferred Stocks - Part 3</b>					0	XXX	0
<b>8999998</b>	<b>Total - Preferred Stocks - Part 5</b>						XXX	
<b>8999999</b>	<b>Total - Preferred Stocks</b>					0	XXX	0
00287Y-10-9	ABBVIE ORD		11/05/2020	Unknown	6,855,000	641,577		.0
025816-10-9	AMERICAN EXPRESS ORD		12/29/2020	Unknown	5,000,000	521,997		.0
060505-10-4	BANK OF AMERICA ORD		04/20/2020	Unknown	1,800,000	40,725		.0
134429-10-9	CAMPBELL SOUP ORD		10/28/2020	Unknown	9,775,000	462,697		.0
149123-10-1	CATERPILLAR ORD		08/25/2020	Unknown	4,880,000	674,277		.0
172967-42-4	CITIGROUP ORD		10/19/2020	Unknown	14,965,000	643,858		.0
189054-10-9	CLOROX ORD		12/29/2020	Unknown	5,000,000	863,486		.0
194162-10-3	COLGATE PALMOLIVE ORD		05/06/2020	Unknown	19,235,000	1,321,045		.0
244199-10-5	DEERE ORD		12/29/2020	Unknown	475,000	126,735		.0
27627N-10-5	EASTERN BANKSHARES ORD		10/14/2020	DIRECT	200,000,000	2,000,000		.0
38141G-10-4	GOLDMAN SACHS GROUP ORD		12/29/2020	Unknown	2,000,000	472,802		.0
427866-10-8	HERSHEY FOODS ORD		12/29/2020	Unknown	550,000	82,825		.0
478160-10-4	JOHNSON & JOHNSON ORD		12/29/2020	Unknown	700,000	107,072		.0
49271V-10-0	KEURIG DR PEPPER ORD		12/29/2020	Unknown	13,350,000	409,046		.0
548661-10-7	LOWE'S COMPANIES ORD		10/13/2020	Unknown	2,500,000	437,863		.0
57636Q-10-4	MASTERCARD CL A ORD		06/15/2020	Unknown	7,045,000	2,085,126		.0
717081-10-3	PFIZER ORD		11/16/2020	Unknown	26,985,000	813,269		.0
747525-10-3	QUALCOMM ORD		03/16/2020	Unknown	6,230,000	432,894		.0
87612E-10-6	TARGET ORD		08/12/2020	Unknown	5,010,000	672,354		.0
88579Y-10-1	3M ORD		12/29/2020	Unknown	1,100,000	191,867		.0
911312-10-6	UNITED PARCEL SERVICE CL B ORD		12/29/2020	Unknown	6,360,000	594,956		.0
92343V-10-4	VERIZON COMMUNICATIONS ORD		12/29/2020	Unknown	10,000,000	546,531		.0
92826C-83-9	VISA CL A ORD		04/16/2020	Unknown	6,025,000	972,111		.0
931142-10-3	WALMART ORD		07/29/2020	Unknown	12,850,000	1,602,327		.0
998002-51-9	FEDERAL HOME LOAN BANK OF BOSTON CO		03/17/2020	Unknown	4,551,000	455,100		.0
<b>9099999</b>	<b>Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded</b>					17,172,538	XXX	0
464288-24-0	ISHARES:MSCI ACWI XUS		11/24/2020	Merrill Lynch	3,717,000	191,574		.0
922908-36-3	VANGUARD 500 IDX ETF		04/17/2020	Merrill Lynch	70,594,000	15,771,019		.0

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 3**

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
9499999	Subtotal - Common Stocks - Mutual Funds					15,962,594	XXX	0
9799997	Total - Common Stocks - Part 3					33,135,132	XXX	0
9799998	Total - Common Stocks - Part 5					9,761,964	XXX	0
9799999	Total - Common Stocks					42,897,096	XXX	0
9899999	Total - Preferred and Common Stocks					42,897,096	XXX	0
9999999	Totals					60,251,551	XXX	41,529









ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 4**

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con- sideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date
										11 Unrealized Valuation Increase/ Decrease	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other- Than- Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
49271V-10-0	KEURIG DR PEPPER ORD		03/13/2020	Unknown	20,460.000	469,330		571,675	592,317	(20,642)	0	0	(20,642)	0	571,675	0	(102,345)	(102,345)	3,069	
548661-10-7	LOWE'S COMPANIES ORD		12/29/2020	Unknown	420.000	68,242		73,561	0	0	0	0	0	0	73,561	0	(5,319)	(5,319)	252	
747525-10-3	QUALCOMM ORD		08/12/2020	Unknown	610.000	69,209		42,386	0	0	0	0	0	0	42,386	0	26,823	26,823	397	
844741-10-8	SOUTHWEST AIRLINES ORD		01/08/2020	Unknown	0.000	0		0	0	0	0	0	0	0	0	0	0	0	1,464	
911312-10-6	UNITED PARCEL SERVICE CL B ORD		08/10/2020	Unknown	2,360.000	379,544		216,307	0	0	0	0	0	0	216,307	0	163,238	163,238	2,384	
998002-51-9	FEDERAL HOME LOAN BANK OF BOSTON CO		12/14/2020	Unknown	9,108.000	910,800		910,800	910,800	0	0	0	0	0	910,800	0	0	0	28,917	
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded				13,458,193	XXX		14,151,767	12,746,481	1,073,032	0	0	1,073,032	0	14,151,767	0	(693,575)	(693,575)	194,604	XXX
464288-25-7	1SHARES:MSCI ACWI		03/19/2020	Merrill Lynch	241,056.000	14,060,544		18,537,038	19,103,688	(566,650)	0	0	(566,650)	0	18,537,038	0	(4,476,494)	(4,476,494)	0	
922908-36-3	VANGUARD 500 IDX ETF		12/23/2020	Unknown	1,947.000	657,190		428,106	0	0	0	0	0	0	428,106	0	229,084	229,084	7,957	
9499999	Subtotal - Common Stocks - Mutual Funds				14,717,734	XXX		18,965,144	19,103,688	(566,650)	0	0	(566,650)	0	18,965,144	0	(4,247,410)	(4,247,410)	7,957	XXX
9799997	Total - Common Stocks - Part 4				28,175,927	XXX		33,116,911	31,850,169	506,382	0	0	506,382	0	33,116,911	0	(4,940,985)	(4,940,985)	202,560	XXX
9799998	Total - Common Stocks - Part 5				10,534,605	XXX		9,761,964	0	0	0	0	0	0	9,761,964	0	772,641	772,641	108,343	XXX
9799999	Total - Common Stocks				38,710,532	XXX		42,878,875	31,850,169	506,382	0	0	506,382	0	42,878,875	0	(4,168,343)	(4,168,343)	310,904	XXX
9899999	Total - Preferred and Common Stocks				38,710,532	XXX		42,878,875	31,850,169	506,382	0	0	506,382	0	42,878,875	0	(4,168,343)	(4,168,343)	310,904	XXX
9999999	Totals				91,225,205	XXX		96,281,102	84,030,026	506,382	(573,786)	0	(67,404)	0	95,011,273	0	(4,128,806)	(4,128,806)	1,893,657	XXX

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 5**

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21	
											12	13	14	15	16						
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (12 + 13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
<b>8399998. Total - Bonds</b>							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>8999998. Total - Preferred Stocks</b>							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
025816-10-9	AMERICAN EXPRESS ORD		01/27/2020	Unknown	03/16/2020	Unknown	4,425,000	580,863	398,733	580,863	0	0	0	0	0	0	(182,130)	(182,130)	0	0	
134429-10-9	CAMPBELL SOUP ORD		03/05/2020	Unknown	12/29/2020	Unknown	10,880,000	572,352	524,254	572,352	0	0	0	0	0	0	(48,098)	(48,098)	11,424	0	
17275R-10-2	CISCO SYSTEMS ORD		03/17/2020	Unknown	10/06/2020	Unknown	10,710,000	373,700	414,239	373,700	0	0	0	0	0	0	40,539	40,539	11,567	0	
172967-42-4	CITIGROUP ORD		04/09/2020	Unknown	04/22/2020	Unknown	3,100,000	146,449	130,677	146,449	0	0	0	0	0	0	(15,772)	(15,772)	0	0	
254687-10-6	WALT DISNEY ORD		04/20/2020	Unknown	05/06/2020	Unknown	8,900,000	917,211	897,792	917,211	0	0	0	0	0	0	(19,419)	(19,419)	0	0	
254709-10-8	DISCOVER FINANCIAL SERVICES ORD		05/13/2020	Unknown	10/19/2020	Unknown	17,735,000	662,338	991,634	662,338	0	0	0	0	0	0	329,297	329,297	12,311	0	
265504-10-0	DUNKIN BRANDS GROUP ORD		10/19/2020	Unknown	11/02/2020	Unknown	7,370,000	646,638	771,711	646,638	0	0	0	0	0	0	125,073	125,073	0	0	
369550-10-8	GENERAL DYNAMICS ORD		03/18/2020	Unknown	05/19/2020	Unknown	4,775,000	596,040	659,491	596,040	0	0	0	0	0	0	63,451	63,451	5,253	0	
375558-10-3	GILEAD SCIENCES ORD		03/19/2020	Unknown	04/08/2020	Unknown	2,325,000	190,461	172,637	190,461	0	0	0	0	0	0	(17,824)	(17,824)	0	0	
459200-10-1	INTERNATIONAL BUSINESS MACHINES ORD		05/07/2020	Unknown	10/13/2020	Unknown	8,840,000	1,095,909	1,107,911	1,095,909	0	0	0	0	0	0	12,002	12,002	20,937	0	
548661-10-7	LOWE'S COMPANIES ORD		07/24/2020	Unknown	12/29/2020	Unknown	2,080,000	306,217	337,961	306,217	0	0	0	0	0	0	31,744	31,744	1,248	0	
576360-10-4	MASTERCARD CL A ORD		02/28/2020	Unknown	04/16/2020	Unknown	3,935,000	1,154,259	969,371	1,154,259	0	0	0	0	0	0	(184,888)	(184,888)	1,574	0	
717081-10-3	PFIZER ORD		03/18/2020	Unknown	11/16/2020	Unknown	26,985,000	857,924	857,924	857,924	0	0	0	0	0	0	0	0	30,763	0	
747525-10-3	QUALCOMM ORD		03/13/2020	Unknown	08/12/2020	Unknown	6,790,000	474,206	770,380	474,206	0	0	0	0	0	0	296,174	296,174	4,414	0	
75513E-10-1	RAYTHEON TECHNOLOGIES ORD		04/20/2020	Unknown	07/31/2020	Unknown	5,200,000	327,797	294,123	327,797	0	0	0	0	0	0	(33,674)	(33,674)	2,470	0	
911312-10-6	UNITED PARCEL SERVICE CL B ORD		02/26/2020	Unknown	08/10/2020	Unknown	6,320,000	599,258	1,016,407	599,258	0	0	0	0	0	0	417,148	417,148	6,383	0	
92556V-10-6	VIATRIS ORD		11/16/2020	Unknown	11/18/2020	Unknown	3,348,272	44,656	55,602	44,656	0	0	0	0	0	0	10,946	10,946	0	0	
<b>9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded</b>							9,546,279	10,370,848	9,546,279	0	0	0	0	0	0	0	824,570	824,570	108,343	0	
464288-25-7	ISHARES:MSCI ACWI		02/25/2020	Merrill Lynch	03/19/2020	Merrill Lynch	2,822,000	215,685	163,757	215,685	0	0	0	0	0	0	(51,928)	(51,928)	0	0	
<b>9499999. Subtotal - Common Stocks - Mutual Funds</b>							215,685	163,757	215,685	0	0	0	0	0	0	0	0	(51,928)	(51,928)	0	0
<b>9799998. Total - Common Stocks</b>							9,761,964	10,534,605	9,761,964	0	0	0	0	0	0	0	772,641	772,641	108,343	0	
<b>9899999. Total - Preferred and Common Stocks</b>							9,761,964	10,534,605	9,761,964	0	0	0	0	0	0	0	772,641	772,641	108,343	0	
<b>9999999 - Totals</b>							9,761,964	10,534,605	9,761,964	0	0	0	0	0	0	772,641	772,641	108,343	0		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 6 - SECTION 1**

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	8 Total Amount of Such Intangible Assets	9 Book/ Adjusted Carrying Value	10 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
										11 Number of Shares	12 % of Outstanding
0999999. Total Preferred Stocks							0	0	0	XXX	XXX
99C002-52-6	CHARLES RIVER INSURANCE CO		11648		8B1	NO		14,580,849		4,500,000	45.0
1199999. Subtotal - Common Stock - U.S. P&C Insurer							0	14,580,849	0	XXX	XXX
650876-10-7	NEWBURY CORP CLASS A				8B1	NO		(7,829,223)		8,400,000	68.0
1799999. Subtotal - Common Stock - Other Affiliates							0	(7,829,223)	0	XXX	XXX
1899999. Total Common Stocks							0	6,751,626	0	XXX	XXX
1999999 - Totals							0	6,751,626	0	XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ .....  
 2. Total amount of intangible assets nonadmitted \$ .....

**SCHEDULE D - PART 6 - SECTION 2**

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
<b>NONE</b>					
0399999 - Total				XXX	XXX

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Schedule DA - Part 1 - Short-Term Investments Owned

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23					
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)					
007999999	Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX				
014999999	Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX			
021999999	Subtotal - Purchased Options - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX			
028999999	Subtotal - Purchased Options - Replications									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX			
035999999	Subtotal - Purchased Options - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX			
042999999	Subtotal - Purchased Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX			
043999999	Total Purchased Options - Call Options and Warrants									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
044999999	Total Purchased Options - Put Options									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
045999999	Total Purchased Options - Caps									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
046999999	Total Purchased Options - Floors									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
047999999	Total Purchased Options - Collars									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
048999999	Total Purchased Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
049999999	Total Purchased Options									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
056999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
063999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
070999999	Subtotal - Written Options - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
077999999	Subtotal - Written Options - Replications									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
084999999	Subtotal - Written Options - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
CALL MCDONALDS CORP 01 21 @ 290,000			OTC		.01/08/2020	.01/15/2021	85	1,955,000	230.0	0	(34,470)	0	(1,700)		(1,700)	32,770	0	0	0	0							
CALL COLGATE PALMOLIVE C 01 21 @ 85,000			OTC		.05/21/2020	.01/15/2021	319	2,711,500	85.0	0	(42,186)	0	(50,083)		(50,083)	(7,897)	0	0	0	0							
CALL GENL MILLS INC 01 21 @ 60,000			OTC		.03/11/2020	.01/15/2021	230	1,380,000	60.0	0	(40,535)	0	(7,360)		(7,360)	33,175	0	0	0	0							
CALL VISA INC CL A 03 21 @ 225,000			OTC		.05/14/2020	.03/19/2021	123	2,767,500	225.0	0	(68,932)	0	(99,015)		(99,015)	(30,083)	0	0	0	0							
CALL CATERPILLAR INC 05 21 @ 200,000			OTC		.10/26/2020	.05/21/2021	88	1,760,000	200.0	0	(32,999)	0	(55,880)		(55,880)	(22,881)	0	0	0	0							
CALL LOWES COMPANIES INC 01 21 @ 180,000			OTC		.11/09/2020	.01/15/2021	20	360,000	180.0	0	(3,500)	0	(180)		(180)	3,320	0	0	0	0							
CALL PFIZER INC 03 21 @ 45,000			OTC		.11/09/2020	.03/19/2021	269	1,210,500	45.0	0	(26,899)	0	(13,585)		(13,585)	13,315	0	0	0	0							
CALL MASTERCARD INC CL A 01 21 @ 365,000			OTC		.11/24/2020	.01/15/2021	70	2,555,000	365.0	0	(38,010)	0	(29,400)		(29,400)	8,610	0	0	0	0							
CALL PROCTER & GAMBLE CO 04 21 @ 150,000			OTC		.12/04/2020	.04/16/2021	214	3,210,000	150.0	0	(37,449)	0	(40,660)		(40,660)	(3,211)	0	0	0	0							
085999999	Subtotal - Written Options - Other - Call Options and Warrants									0	(324,981)	0	(297,863)	XXX	(297,863)	27,118	0	0	0	0	0	0	XXX	XXX			
091999999	Subtotal - Written Options - Other									0	(324,981)	0	(297,863)	XXX	(297,863)	27,118	0	0	0	0	0	0	0	XXX	XXX		
092999999	Total Written Options - Call Options and Warrants									0	(324,981)	0	(297,863)	XXX	(297,863)	27,118	0	0	0	0	0	0	0	XXX	XXX		
093999999	Total Written Options - Put Options									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
094999999	Total Written Options - Caps									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
095999999	Total Written Options - Floors									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
096999999	Total Written Options - Collars									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
097999999	Total Written Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
098999999	Total Written Options									0	(324,981)	0	(297,863)	XXX	(297,863)	27,118	0	0	0	0	0	0	0	0	XXX	XXX	
104999999	Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
110999999	Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX		
116999999	Subtotal - Swaps - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
122999999	Subtotal - Swaps - Replication									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
128999999	Subtotal - Swaps - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
134999999	Subtotal - Swaps - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
135999999	Total Swaps - Interest Rate									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
136999999	Total Swaps - Credit Default									0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)
1379999999. Total Swaps - Foreign Exchange										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1389999999. Total Swaps - Total Return										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1399999999. Total Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1409999999. Total Swaps										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1479999999. Subtotal - Forwards										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1509999999. Subtotal - SSAP No. 108 Adjustments										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1689999999. Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1699999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1709999999. Subtotal - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1719999999. Subtotal - Replication										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1729999999. Subtotal - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1739999999. Subtotal - Other										0	(324,981)	0	(297,863)	XXX	(297,863)	27,118	0	0	0	0	XXX	XXX
1749999999. Subtotal - Adjustments for SSAP No. 108 Derivatives										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1759999999 - Totals										0	(324,981)	0	(297,863)	XXX	(297,863)	27,118	0	0	0	0	XXX	XXX

(a)	Code	Description of Hedged Risk(s)
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(b)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART A - SECTION 2**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)
1109999999	Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1169999999	Subtotal - Swaps - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1229999999	Subtotal - Swaps - Replication											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1289999999	Subtotal - Swaps - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1349999999	Subtotal - Swaps - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1359999999	Total Swaps - Interest Rate											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1369999999	Total Swaps - Credit Default											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1379999999	Total Swaps - Foreign Exchange											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1389999999	Total Swaps - Total Return											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1399999999	Total Swaps - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1409999999	Total Swaps											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1479999999	Subtotal - Forwards											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1509999999	Subtotal - SSAP No. 108 Adjustments											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1689999999	Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1699999999	Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1709999999	Subtotal - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1719999999	Subtotal - Replication											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1729999999	Subtotal - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1739999999	Subtotal - Other											(373,608)	(1,090,493)	(2,962,168)	0	(1,464,102)	XXX	27,677	0	0	(1,498,067)	0	0	XXX
1749999999	Subtotal - Adjustments for SSAP No. 108 Derivatives											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
1759999999	Totals											(373,608)	(1,090,493)	(2,962,168)	0	(1,464,102)	XXX	27,677	0	0	(1,498,067)	0	0	XXX

(a)

Code	Description of Hedged Risk(s)
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(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
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E19.2

Schedule DB - Part B - Section 1 - Futures Contracts Open

**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART D - SECTION 1**

Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1 Description of Exchange, Counterparty or Central Clearinghouse	2 Master Agreement (Y or N)	3 Credit Support Annex (Y or N)	4 Fair Value of Acceptable Collateral	Book/Adjusted Carrying Value			Fair Value			11 Potential Exposure	12 Off-Balance Sheet Exposure
				5 Contracts With Book/Adjusted Carrying Value >0	6 Contracts With Book/Adjusted Carrying Value <0	7 Exposure Net of Collateral	8 Contracts With Fair Value >0	9 Contracts With Fair Value <0	10 Exposure Net of Collateral		
0199999999 - Aggregate Sum of Exchange Traded Derivatives	XXX	XXX	XXX			0			0		
OTC	Y	N		0	(297,863)	0	0	(297,863)	0	0	0
0299999999 - Total NAIC 1 Designation				0	0	0	0	(297,863)	0	0	0
0899999999 - Aggregate Sum of Central Clearinghouses (Excluding Exchange Traded)						0			0		
0999999999 - Gross Totals				0	0	0	0	(297,863)	0	0	0
1. Offset per SSAP No. 64											
2. Net after right of offset per SSAP No. 64					0			(297,863)			

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE E - PART 1 - CASH**

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of America .....		0.000	0	0	21,442	XXX
Dedham Savings Bank ..... Dedham, MA					4,225,452	XXX
Eastern Bank ..... Lynn, MA					17,863,042	XXX
Federal Home Loan Bank of Boston ..... Boston, MA					16,219,074	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	15	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	38,329,025	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	38,329,025	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0	0	38,329,025	XXX

**TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR**

1. January.....	11,761,778	4. April.....	19,865,248	7. July.....	17,882,323	10. October.....	25,561,810
2. February.....	11,336,464	5. May.....	30,108,447	8. August.....	22,504,059	11. November.....	33,746,135
3. March.....	34,625,935	6. June.....	21,392,915	9. September.....	20,042,508	12. December.....	38,329,025



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999	Total - U.S. Government Bonds					0	0	0
1099999	Total - All Other Government Bonds					0	0	0
1799999	Total - U.S. States, Territories and Possessions Bonds					0	0	0
2499999	Total - U.S. Political Subdivisions Bonds					0	0	0
3199999	Total - U.S. Special Revenues Bonds					0	0	0
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					0	0	0
4899999	Total - Hybrid Securities					0	0	0
5599999	Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
6099999	Subtotal - SVO Identified Funds					0	0	0
6599999	Subtotal - Unaffiliated Bank Loans					0	0	0
7699999	Total - Issuer Obligations					0	0	0
7799999	Total - Residential Mortgage-Backed Securities					0	0	0
7899999	Total - Commercial Mortgage-Backed Securities					0	0	0
7999999	Total - Other Loan-Backed and Structured Securities					0	0	0
8099999	Total - SVO Identified Funds					0	0	0
8199999	Total - Affiliated Bank Loans					0	0	0
8299999	Total - Unaffiliated Bank Loans					0	0	0
8399999	Total Bonds					0	0	0
26188J-20-6	DREYFUS CASH MGT INST	SD	01/15/2019	0.070		950,000	.14	5,263
711991-00-0	TD BANK DEPOSIT SWEEP		12/01/2020	0.000		445,568	.11	1,749
90262Y-73-7	UBS FMA GOVT MNY MKT		12/02/2020	0.010		686,356	.9	52
999101-01-7	INVESCO GOVERNMENT & AGENCY PORTFOLIO		12/31/2020	0.000		4,079,306	.0	24
999101-01-7	INVESCO GOVERNMENT & AGENCY PORTFOLIO	C	12/31/2020	0.000		60,063	.0	7
8699999	Subtotal - All Other Money Market Mutual Funds					6,221,293	34	7,095
8899999	Total Cash Equivalents					6,221,293	34	7,095

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A \$	0	1B \$	0	1C \$	0	1D \$	0	1E \$	0	1F \$	0	1G \$	0
2A \$	0	2B \$	0	2C \$	0								
3A \$	0	3B \$	0	3C \$	0								
4A \$	0	4B \$	0	4C \$	0								
5A \$	0	5B \$	0	5C \$	0								
6 \$	0												

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ANNUAL STATEMENT FOR THE YEAR 2020 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	0 Collateral for Claimants & Creditors	1,225,515	1,234,511	0	0
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH	ST Collateral for Claimants & Creditors	55,563	55,563		
31. New Jersey	NJ	ST Collateral for Claimants & Creditors	390,005	390,005		
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	1,671,083	1,680,079	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0