



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021  
OF THE CONDITION AND AFFAIRS OF THE

## NORFOLK & DEDHAM GROUP

and its affiliated property and casualty insurers

NAIC Group Code 0144 NAIC Company Code 01449

Mail Address 140 Kendrick St. Bldg C East 2nd FL  
(Street and Number)  
Needham, MA 02494, 800-688-1825  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Combined Statement Contact Carol Marie Rideout, 800-688-1825, crideout@ndgroup.com  
(Name) (Area Code) (Telephone Number) (E-mail Address)

### NAMES OF COMPANIES INCLUDED IN THIS STATEMENT

<u>Name of Company</u>	<u>NAIC Company Code</u>	<u>State of Domicile</u>
<u>Norfolk and Dedham Mutual Fire Insurance Company</u>	<u>23965</u>	<u>Massachusetts</u>
<u>Dorchester Mutual Insurance Company</u>	<u>13706</u>	<u>Massachusetts</u>
<u>Fitchburg Mutual Insurance Company</u>	<u>13943</u>	<u>Massachusetts</u>

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

NOTE: This annual statement contains combined data for the property and casualty insurance companies listed above, compiled in accordance with the NAIC instructions for the completion of annual statements.

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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) .....	398,126,043	0	398,126,043	401,991,264
2. Stocks (Schedule D):				
2.1 Preferred stocks .....		0	0	0
2.2 Common stocks .....	177,381,210	0	177,381,210	164,412,541
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	14,963,345	0	14,963,345	2,113,440
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....22,963,912 , Schedule E - Part 1), cash equivalents (\$ .....6,853,607 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	29,817,519	0	29,817,519	56,894,867
6. Contract loans (including \$ .....0 premium notes) .....	0	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	106,035,152	0	106,035,152	66,584,323
9. Receivable for securities .....	2,005	0	2,005	4,578
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	726,325,274	0	726,325,274	692,001,013
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	6,213,020	0	6,213,020	3,667,283
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	7,757,877	539,961	7,217,916	6,329,930
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	53,575,560	0	53,575,560	53,827,910
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	834,128	0	834,128	1,461,815
16.2 Funds held by or deposited with reinsured companies .....	2,448,006	0	2,448,006	0
16.3 Other amounts receivable under reinsurance contracts .....	8,149,218	0	8,149,218	6,396,984
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	1,106,029	0	1,106,029	498,372
18.2 Net deferred tax asset .....	0	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	6,342,467	0	6,342,467	6,136,192
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	23,481,640	0	23,481,640	21,793,517
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	836,233,219	539,961	835,693,258	792,113,016
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	836,233,219	539,961	835,693,258	792,113,016
<b>DETAILS OF WRITE-INS</b>				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	23,481,640	0	23,481,640	21,793,517

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	155,899,603	153,412,152
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	29,271,939	29,465,016
4. Commissions payable, contingent commissions and other similar charges .....	15,630,072	16,896,255
5. Other expenses (excluding taxes, licenses and fees) .....	2,014,597	2,059,140
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	1,648,876	2,831,407
7.1 Current federal and foreign income taxes (including \$ .....986,683 on realized capital gains (losses)) .....	3,239,796	0
7.2 Net deferred tax liability .....	10,456,392	9,773,081
8. Borrowed money \$ .....20,251,257 and interest thereon \$ .....0 .....	20,251,257	28,203,294
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....4,056,000 and including warranty reserves of \$ .....0 and accrued accident and health experience rating refunds including \$ .....0 for medical loss ratio rebate per the Public Health Service Act) .....	139,765,908	135,223,670
10. Advance premium .....	5,093,634	4,652,204
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	0
11.2 Policyholders .....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	2,069,138	1,419,710
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	8,216	0
14. Amounts withheld or retained by company for account of others .....	0	0
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (including \$ .....0 certified) (Schedule F, Part 3, Column 78) .....	0	0
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	0	0
19. Payable to parent, subsidiaries and affiliates .....	0	0
20. Derivatives .....	656,865	448,843
21. Payable for securities .....	88,825	10,755
22. Payable for securities lending .....	0	0
23. Liability for amounts held under uninsured plans .....	0	0
24. Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	2,648,657	1,603,577
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	388,743,775	385,999,104
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	388,743,775	385,999,104
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	0	0
31. Preferred capital stock .....	0	0
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	0	0
35. Unassigned funds (surplus) .....	446,949,483	406,113,912
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 31 \$ .....0 ) .....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	446,949,483	406,113,912
38. TOTALS (Page 2, Line 28, Col. 3) .....	835,693,258	792,113,016
<b>DETAILS OF WRITE-INS</b>		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	2,648,657	1,603,577
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above) .....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above) .....	0	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	258,936,753	246,691,564
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7).....	134,211,868	103,420,051
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	19,021,127	20,785,450
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	101,305,964	101,318,764
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	254,538,959	225,524,265
7. Net income of protected cells.....	0	0
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	4,397,794	21,167,299
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	15,929,962	13,439,119
10. Net realized capital gains or (losses) less capital gains tax of \$ .....4,960,436 (Exhibit of Capital Gains (Losses) ).....	18,660,689	(6,637,000)
11. Net investment gain (loss) (Lines 9 + 10).....	34,590,651	6,802,119
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ .....0 amount charged off \$ .....488,428 ).....	(488,428)	(219,128)
13. Finance and service charges not included in premiums.....	836,577	1,000,898
14. Aggregate write-ins for miscellaneous income.....	899,367	112,222
15. Total other income (Lines 12 through 14).....	1,247,516	893,992
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	40,235,961	28,863,410
17. Dividends to policyholders.....	0	0
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).....	40,235,961	28,863,410
19. Federal and foreign income taxes incurred.....	3,373,918	6,856,674
20. Net income (Line 18 minus Line 19)(to Line 22).....	36,862,043	22,006,736
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	406,113,912	361,520,855
22. Net income (from Line 20).....	36,862,043	22,006,736
23. Net transfers (to) from Protected Cell accounts.....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....254,115.....	4,172,609	23,061,355
25. Change in net unrealized foreign exchange capital gain (loss).....	0	0
26. Change in net deferred income tax.....	(429,193)	(68,976)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	230,112	(418,021)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	0	11,963
29. Change in surplus notes.....	0	0
30. Surplus (contributed to) withdrawn from protected cells.....	0	0
31. Cumulative effect of changes in accounting principles.....	0	0
32. Capital changes:		
32.1 Paid in.....	0	0
32.2 Transferred from surplus (Stock Dividend).....	0	0
32.3 Transferred to surplus.....	0	0
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....	0	0
33.3 Transferred from capital.....	0	0
34. Net remittances from or (to) Home Office.....	0	0
35. Dividends to stockholders.....	0	0
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).....	40,835,571	44,593,057
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	446,949,483	406,113,912
<b>DETAILS OF WRITE-INS</b>		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	899,367	112,222
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	259,964,086	249,439,127
2. Net investment income .....	15,935,455	17,686,702
3. Miscellaneous income .....	1,247,516	893,990
4. Total (Lines 1 through 3) .....	277,147,057	268,019,819
5. Benefit and loss related payments .....	131,096,734	102,479,999
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	123,013,425	119,442,967
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 0 tax on capital gains (losses) .....	5,702,214	7,448,876
10. Total (Lines 5 through 9) .....	259,812,373	229,371,842
11. Net cash from operations (Line 4 minus Line 10) .....	17,334,684	38,647,977
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	58,843,301	71,862,992
12.2 Stocks .....	58,290,214	58,937,554
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	12,152,373	1,550,720
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	354,827	(2,254,511)
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	129,640,715	130,096,754
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	57,488,735	35,483,517
13.2 Stocks .....	48,077,506	64,251,769
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	12,849,905	725,164
13.5 Other invested assets .....	47,156,711	23,213,074
13.6 Miscellaneous applications .....	0	5,162
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	165,572,856	123,678,686
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) .....	(35,932,141)	6,418,068
<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 .....	(7,952,037)	(14,386,231)
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) .....	(527,854)	(5,994,342)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(8,479,891)	(20,380,573)
<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) .....	(27,077,348)	24,685,473
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	56,894,867	32,209,394
19.2 End of period (Line 18 plus Line 19.1) .....	29,817,519	56,894,867

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

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COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 .....	1,540,550	1,606,347	1,629,407	1,517,490
2.	Allied lines .....	3,879,646	1,938,533	2,103,457	3,714,722
3.	Farmowners multiple peril .....	8,413,356	4,746,743	4,475,155	8,684,944
4.	Homeowners multiple peril .....	66,420,608	42,567,956	43,953,077	65,035,487
5.	Commercial multiple peril .....	74,111,327	40,344,263	44,296,909	70,158,681
6.	Mortgage guaranty .....	0	0	0	0
8.	Ocean marine .....	0	0	0	0
9.	Inland marine .....	2,979,157	1,378,136	1,473,022	2,884,271
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 .....	10,661	5,616	5,785	10,492
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 .....	8,709,647	5,179,463	4,816,713	9,072,397
17.1	Other liability - occurrence .....	2,914,230	1,530,895	1,590,676	2,854,449
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 .....	33,044,847	17,046,758	16,126,605	33,965,000
19.3, 19.4	Commercial auto liability .....	9,244,855	4,445,182	4,746,242	8,943,795
21.	Auto physical damage .....	29,662,858	14,433,757	14,548,860	29,547,755
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 .....	20,483,593	19	0	20,483,612
32.	Reinsurance - nonproportional assumed liability .....	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines .....	2,063,656	0	0	2,063,656
34.	Aggregate write-ins for other lines of business .....	0	0	0	0
35.	<b>TOTALS</b>	<b>263,478,991</b>	<b>135,223,670</b>	<b>139,765,908</b>	<b>258,936,753</b>
<b>DETAILS OF WRITE-INS</b>					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1	2	3	4	5
		Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	1,629,407	0	0	0	1,629,407
2.	Allied lines	2,103,457	0	0	0	2,103,457
3.	Farmowners multiple peril	4,475,155	0	0	0	4,475,155
4.	Homeowners multiple peril	43,953,077	0	0	0	43,953,077
5.	Commercial multiple peril	44,296,909	0	0	0	44,296,909
6.	Mortgage guaranty	0	0	0	0	0
8.	Ocean marine	0	0	0	0	0
9.	Inland marine	1,473,022	0	0	0	1,473,022
10.	Financial guaranty	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	5,785	0	0	0	5,785
13.	Group accident and health	0	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0	0
15.	Other accident and health	0	0	0	0	0
16.	Workers' compensation	4,816,713	0	0	0	4,816,713
17.1	Other liability - occurrence	1,590,676	0	0	0	1,590,676
17.2	Other liability - claims-made	0	0	0	0	0
17.3	Excess workers' compensation	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	16,126,605	0	0	0	16,126,605
19.3, 19.4	Commercial auto liability	4,746,242	0	0	0	4,746,242
21.	Auto physical damage	14,548,860	0	0	0	14,548,860
22.	Aircraft (all perils)	0	0	0	0	0
23.	Fidelity	0	0	0	0	0
24.	Surety	0	0	0	0	0
26.	Burglary and theft	0	0	0	0	0
27.	Boiler and machinery	0	0	0	0	0
28.	Credit	0	0	0	0	0
29.	International	0	0	0	0	0
30.	Warranty	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property	0	0	0	0	0
32.	Reinsurance - nonproportional assumed liability	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	0	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	<b>TOTALS</b>	<b>139,765,908</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>139,765,908</b>
36.	Accrued retrospective premiums based on experience					0
37.	Earned but unbilled premiums					0
38.	Balance (Sum of Line 35 through 37)					139,765,908
<b>DETAILS OF WRITE-INS</b>						
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

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	3,060,322	0	27,213	24,969	1,522,016	1,540,550
2. Allied lines	3,982,932	0	10,402	16,346	97,342	3,879,646
3. Farmowners multiple peril	8,715,860	0	0	46,395	256,109	8,413,356
4. Homeowners multiple peril	83,439,520	0	0	890,525	16,128,387	66,420,608
5. Commercial multiple peril	88,483,249	0	0	861,840	13,510,082	74,111,327
6. Mortgage guaranty	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0
9. Inland marine	2,886,956	0	109,391	14,249	2,941	2,979,157
10. Financial guaranty	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0
12. Earthquake	10,714	0	0	53	0	10,661
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	8,973,099	0	1,042,263	48,935	1,256,780	8,709,647
17.1 Other liability - occurrence	6,228,507	0	0	27,565	3,286,712	2,914,230
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	0
18.2 Products liability - claims-made	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	33,251,811	0	0	175,166	31,798	33,044,847
19.3, 19.4 Commercial auto liability	8,079,165	0	1,210,938	38,662	6,586	9,244,855
21. Auto physical damage	29,289,053	0	517,100	143,295	0	29,662,858
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	0	20,483,593	0	0	20,483,593
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	2,063,656	0	0	2,063,656
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	276,401,188	0	25,464,556	2,288,000	36,098,753	263,478,991
<b>DETAILS OF WRITE-INS</b>						
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 \$ .....0

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ .....0



COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	2,447,217	11,967		2,459,184	291,625	536,731	2,214,078	145.9
2. Allied lines	1,615,604	6,384		1,621,988	286,940	281,069	1,627,859	43.8
3. Farmowners multiple peril	20,627,115	0	599,246	20,027,869	321,243	316,734	20,032,378	230.7
4. Homeowners multiple peril	29,922,505	18	765,610	29,156,913	13,785,194	13,876,406	29,065,701	44.7
5. Commercial multiple peril	28,314,240		644,679	27,669,561	37,002,968	39,244,020	25,428,509	36.2
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	578,443	218,452	211,181	585,714	79,964	90,676	575,002	19.9
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	0	0	0	0.0
13. Group accident and health	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	2,578,554	1,063,638		3,642,192	12,685,381	16,544,210	(216,637)	(2.4)
17.1 Other liability - occurrence	159,244			159,244	3,718,018	3,983,362	(106,100)	(3.7)
17.2 Other liability - claims-made	0	0	0	0	0	0	0	0.0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0.0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1, 19.2 Private passenger auto liability	13,743,950			13,743,950	22,896,799	23,425,593	13,215,156	38.9
19.3, 19.4 Commercial auto liability	1,542,715	556,779		2,099,494	16,041,749	11,909,058	6,232,185	69.7
21. Auto physical damage	17,784,535	274,978		18,059,513	(1,483,603)	(1,407,568)	17,983,478	60.9
22. Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23. Fidelity	0	0	0	0	0	0	0	0.0
24. Surety	0	0	0	0	0	0	0	0.0
26. Burglary and theft	0	0	0	0	0	0	0	0.0
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX	12,423,571		12,423,571	48,072,687	41,056,999	19,439,259	94.9
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX	75,224		75,224	2,200,638	3,554,862	(1,279,000)	(62.0)
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	119,314,122	14,631,011	2,220,716	131,724,417	155,899,603	153,412,152	134,211,868	51.8
<b>DETAILS OF WRITE-INS</b>								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	257,208	596		257,804	33,021	800	0	291,625	118,247
2. Allied lines	238,278	1,637		239,915	44,807	2,218	0	286,940	120,857
3. Farmowners multiple peril	372,100	0		372,100	(50,857)	0	0	321,243	106,887
4. Homeowners multiple peril	15,312,884	0	19,500	15,293,384	(1,510,855)	0	(2,665)	13,785,194	4,432,165
5. Commercial multiple peril	50,808,311		3,691,763	47,116,548	(9,827,607)	0	285,973	37,002,968	12,523,211
6. Mortgage guaranty	0	0	0	0	0	0	0	0	0
8. Ocean marine	0	0	0	0	0	0	0	0	0
9. Inland marine	64,619	0	0	64,619	15,345	0	0	79,964	46,302
10. Financial guaranty	0	0	0	0	0	0	0	0	0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0	0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0	0
12. Earthquake	0	0	0	0	0	0	0	0	0
13. Group accident and health	0	0	0	0	0	0	0	(a) 0	0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0	0
15. Other accident and health	0	0	0	0	0	0	0	(a) 0	0
16. Workers' compensation	4,307,435	2,817,622	0	7,125,057	3,760,673	1,799,651	0	12,685,381	2,073,820
17.1 Other liability - occurrence	3,453,082	4	941,750	2,511,336	1,828,051	0	621,369	3,718,018	889,588
17.2 Other liability - claims-made	0	0	0	0	0	0	0	0	0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0	0
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0	0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability	29,209,761	0	0	29,209,761	(6,312,962)	0	0	22,896,799	5,492,886
19.3, 19.4 Commercial auto liability	11,804,670	1,347,516	3,655	13,148,531	2,380,033	513,185	0	16,041,749	3,133,596
21. Auto physical damage	2,384,872	97,843	0	2,482,715	(4,017,359)	51,041	0	(1,483,603)	334,380
22. Aircraft (all perils)	0	0	0	0	0	0	0	0	0
23. Fidelity	0	0	0	0	0	0	0	0	0
24. Surety	0	0	0	0	0	0	0	0	0
26. Burglary and theft	0	0	0	0	0	0	0	0	0
27. Boiler and machinery	0	0	0	0	0	0	0	0	0
28. Credit	0	0	0	0	0	0	0	0	0
29. International	0	0	0	0	0	0	0	0	0
30. Warranty	0	0	0	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property	XXX	16,036,893	0	16,036,893	XXX	32,035,794	0	48,072,687	0
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	XXX	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	247,681	0	247,681	XXX	1,952,957	0	2,200,638	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	118,213,220	20,549,792	4,656,668	134,106,344	(13,657,710)	36,355,646	904,677	155,899,603	29,271,939
<b>DETAILS OF WRITE-INS</b>									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ 0 for present value of life indemnity claims.

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 .....	11,777,253	0	0	11,777,253
1.2 Reinsurance assumed .....	6,957,707	0	0	6,957,707
1.3 Reinsurance ceded .....	7,673,729	0	0	7,673,729
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	11,061,231	0	0	11,061,231
2. Commission and brokerage:				
2.1 Direct excluding contingent .....	0	46,219,924	0	46,219,924
2.2 Reinsurance assumed, excluding contingent .....	0	32,583,702	0	32,583,702
2.3 Reinsurance ceded, excluding contingent .....	0	32,417,324	0	32,417,324
2.4 Contingent - direct .....	0	10,401,134	0	10,401,134
2.5 Contingent - reinsurance assumed .....	0	7,544,797	0	7,544,797
2.6 Contingent - reinsurance ceded .....	0	6,841,334	0	6,841,334
2.7 Policy and membership fees .....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....	0	57,490,899	0	57,490,899
3. Allowances to managers and agents .....	0	24,380	0	24,380
4. Advertising .....	0	238,824	0	238,824
5. Boards, bureaus and associations .....	73,162	2,437,557	1,639	2,512,358
6. Surveys and underwriting reports .....	0	1,766,998	0	1,766,998
7. Audit of assureds' records .....	0	339,933	0	339,933
8. Salary and related items:				
8.1 Salaries .....	4,981,189	11,023,328	519,545	16,524,062
8.2 Payroll taxes .....	380,291	731,717	34,999	1,147,007
9. Employee relations and welfare .....	1,251,225	3,647,125	86,914	4,985,264
10. Insurance .....	25,730	159,869	2,037	187,636
11. Directors' fees .....	31,838	1,283,184	58,819	1,373,841
12. Travel and travel items .....	156,875	1,188,546	18,122	1,363,543
13. Rent and rent items .....	7,033	785,752	89,191	881,976
14. Equipment .....	31,864	335,386	4	367,254
15. Cost or depreciation of EDP equipment and software .....	428,293	4,048,461	3,329	4,480,083
16. Printing and stationery .....	22,139	434,368	366	456,873
17. Postage, telephone and telegraph, exchange and express .....	65,898	923,243	58,385	1,047,526
18. Legal and auditing .....	(29,833)	315,407	760,779	1,046,353
19. Totals (Lines 3 to 18) .....	7,425,704	29,684,078	1,634,129	38,743,911
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	5,883,690	0	5,883,690
20.2 Insurance department licenses and fees .....	976	1,780,279	0	1,781,255
20.3 Gross guaranty association assessments .....	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate) .....	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	976	7,663,969	0	7,664,945
21. Real estate expenses .....	0	1,498	137,031	138,529
22. Real estate taxes .....	0	0	109,337	109,337
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	533,216	6,465,520	519,778	7,518,514
25. Total expenses incurred .....	19,021,127	101,305,964	2,400,275	122,727,366
26. Less unpaid expenses - current year .....	29,271,939	18,831,555	160,245	48,263,739
27. Add unpaid expenses - prior year .....	29,465,016	21,245,889	150,643	50,861,548
28. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29) .....	19,214,204	103,720,298	2,390,673	125,325,175
<b>DETAILS OF WRITE-INS</b>				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above) .....	533,216	6,465,520	519,778	7,518,514

(a) Includes management fees of \$ 658,699 to affiliates and \$ 0 to non-affiliates.

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**EXHIBIT OF NET INVESTMENT INCOME**

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 307,808	325,600
1.1 Bonds exempt from U.S. tax	(a) 3,499,731	3,418,974
1.2 Other bonds (unaffiliated)	(a) 8,198,533	8,037,971
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	3,023,300	3,042,489
2.21 Common stocks of affiliates	0	2,400,000
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 21,162	21,245
7. Derivative instruments	(f) 0	0
8. Other invested assets	733,936	1,083,936
9. Aggregate write-ins for investment income	23	23
10. Total gross investment income	15,784,493	18,330,237
11. Investment expenses		(g) 2,400,275
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		2,400,275
17. Net investment income (Line 10 minus Line 16)		15,929,962
<b>DETAILS OF WRITE-INS</b>		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	23	23
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 414,802 accrual of discount less \$ 2,966,032 amortization of premium and less \$ 103,745 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

**EXHIBIT OF CAPITAL GAINS (LOSSES)**

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	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)	40,880	0	40,880	(305)	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)	18,422,662	0	18,422,662	3,002,695	0
2.21 Common stocks of affiliates	0	0	0	1,756,020	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	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	274,184	0	274,184	105,225	0
8. Other invested assets	4,883,398	0	4,883,398	(436,907)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	23,621,125	0	23,621,125	4,426,727	0
<b>DETAILS OF WRITE-INS</b>					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**SCHEDULE F - PART 1**

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

1 ID Number	2 NAIC Com- pany 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								
0199999		Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0
0299999		Affiliates - U.S. Non-Pool - Captive		0	0	0	0	0	0	0	0	0	0	0
0399999		Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0	0	0	0
0499999		Total - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0
0599999		Affiliates - Other (Non-U.S.) - Captive		0	0	0	0	0	0	0	0	0	0	0
0699999		Affiliates - Other (Non-U.S.) - Other		0	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	0
0899999		Total - Affiliates		0	0	0	0	0	0	0	0	0	0	0
0999999		Total Other U.S. Unaffiliated Insurers		5,973	0	4,722	4,722	133	0	0	0	0	0	0
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		3,020	0	3,876	3,876	0	0	1,377	0	0	0	0
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		(102)	0	391	391	0	0	0	0	0	0	0
1299999		Total - Pools and Associations		2,918	0	4,267	4,267	0	0	1,377	0	0	0	0
1399999		Total Other Non-U.S. Insurers		16,573	0	11,562	11,562	1,079	0	0	2,448	0	0	0
9999999		Totals		25,464	0	20,551	20,551	1,212	0	1,377	2,448	0	0	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3 Description of Contract	4 Original Premium	5 Reinsurance Premium	6
0199999		Total Reinsurance Ceded By Portfolio			
0299999		Total Reinsurance Assumed By Portfolio			

**NONE**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Com- pany 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		
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling						0							0	0	0	0	0	0
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive				2,288	330	0	959	0	0	0	0	0	1,289	0	0	0	1,289	0
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool				2,288	330	0	959	0	0	0	0	0	1,289	0	0	0	1,289	0
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other				0	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				2,288	330	0	959	0	0	0	0	0	1,289	0	0	0	1,289	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers				15,917	247	216	3,102	1,218	901	136	3,479	696	9,994	0	1,692	0	8,302	0
1099999	Total Authorized - Pools - Mandatory Pools				1,862	0	0	4	6	4	1	0	0	15	0	0	0	15	0
1199999	Total Authorized - Pools - Voluntary Pools				(17)	0	0	0	0	0	0	0	0	0	(109)	0	109	5	0
1299999	Total Authorized - Other Non-U.S. Insurers				10,267	25	0	593	0	0	0	506	0	1,125	0	403	0	722	0
1399999	Total Authorized - Protected Cell				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				30,317	602	216	4,658	1,224	905	137	3,985	696	12,423	0	1,985	0	10,437	5
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other				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
2299999	Total Unauthorized - Affiliates				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers				91	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2499999	Total Unauthorized - Pools - Mandatory Pools				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2599999	Total Unauthorized - Pools - Voluntary Pools				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers				7,978	14	2	0	0	0	0	71	0	87	0	84	0	3	3
2799999	Total Unauthorized - Protected Cell				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)				8,069	14	2	0	0	0	0	71	0	87	0	84	0	3	3
2999999	Total Certified - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3099999	Total Certified - Affiliates - U.S. Non-Pool - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3199999	Total Certified - Affiliates - U.S. Non-Pool - Other				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
3399999	Total Certified - Affiliates - Other (Non-U.S.) - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3499999	Total Certified - Affiliates - Other (Non-U.S.) - Other				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
3699999	Total Certified - Affiliates				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3799999	Total Certified - Other U.S. Unaffiliated Insurers				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3899999	Total Certified - Pools - Mandatory Pools				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3999999	Total Certified - Pools - Voluntary Pools				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4099999	Total Certified - Other Non-U.S. Insurers				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4199999	Total Certified - Protected Cell				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
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other				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

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Com- pany 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			
4799999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4899999		Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other			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
5099999		Total Reciprocal Jurisdiction - Affiliates			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5199999		Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5299999		Total Reciprocal Jurisdiction - Pools - Mandatory Pools			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5399999		Total Reciprocal Jurisdiction - Pools - Voluntary Pools			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5499999		Total Reciprocal Jurisdiction - Other Non-U.S. Insurers			0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5599999		Total Reciprocal Jurisdiction - Protected Cells			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
5799999		Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			38,386	616	218	4,658	1,224	905	137	4,056	696	12,510	0	2,069	0	10,440	8	
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	
9999999		Totals			38,386	616	218	4,658	1,224	905	137	4,056	696	12,510	0	2,069	0	10,440	8	



COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	1,289	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	1,289	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0899999	Total Authorized - Affiliates	0	0	XXX	0	0	1,289	0	0	0	0	0	0	0	XXX	0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	1,562	8,432	0	9,994	11,993	1,598	10,395	0	10,395	XXX	0	551
1099999	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	0	15	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools	0	0	XXX	0	(109)	109	0	0	0	(109)	109	0	109	XXX	0	6
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	255	869	0	1,125	1,350	269	1,081	0	1,081	XXX	0	57
1399999	Total Authorized - Protected Cell	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	1,708	10,714	0	11,119	13,343	1,758	11,585	0	11,585	XXX	0	614
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2299999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	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
2499999	Total Unauthorized - Pools - Mandatory Pools	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	133	XXX	0	87	0	0	87	104	87	17	16	1	XXX	1	0
2799999	Total Unauthorized - Protected Cell	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	133	XXX	0	87	0	0	87	104	87	17	16	1	XXX	1	0
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3899999	Total Unauthorized - Pools - Mandatory Pools	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3999999	Total Unauthorized - Pools - Voluntary Pools	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4099999	Total Unauthorized - Other Non-U.S. Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4199999	Total Unauthorized - Protected Cell	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
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
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5599999	Total Reciprocal Jurisdiction - Protected Cells	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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	133	XXX	0	1,795	10,714	0	11,206	13,447	1,845	11,602	16	11,586	XXX	1	614
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	133	XXX	0	1,795	10,714	0	11,206	13,447	1,845	11,602	16	11,586	XXX	1	614

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	Overdue				43											
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41	Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
0199999 Total Authorized - Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
0299999 Total Authorized - Affiliates - U.S. Non-Pool - Captive		330	0	0	0	0	0	330	0	0	330	0	0	0.0	0.0	0.0	XXX	0
0399999 Total Authorized - Affiliates - U.S. Non-Pool - Other		0	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		330	0	0	0	0	0	330	0	0	330	0	0	0.0	0.0	0.0	XXX	0
0599999 Total Authorized - Affiliates - Other (Non-U.S.) - Captive		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
0699999 Total Authorized - Affiliates - Other (Non-U.S.) - Other		0	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	0.0	XXX	0
0899999 Total Authorized - Affiliates		330	0	0	0	0	0	330	0	0	330	0	0	0.0	0.0	0.0	XXX	0
0999999 Total Authorized - Other U.S. Unaffiliated Insurers		464	0	0	0	0	0	464	0	0	464	0	0	0.0	0.0	0.0	XXX	0
1099999 Total Authorized - Pools - Mandatory Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
1199999 Total Authorized - Pools - Voluntary Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
1299999 Total Authorized - Other Non-U.S. Insurers		25	0	0	0	0	0	25	0	0	25	0	0	0.0	0.0	0.0	XXX	0
1399999 Total Authorized - Protected Cell		0	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)		819	0	0	0	0	0	819	0	0	819	0	0	0.0	0.0	0.0	XXX	0
1599999 Total Unauthorized-Affiliates-U.S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
1699999 Total Unauthorized - Affiliates - U.S. Non-Pool - Captive		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
1799999 Total Unauthorized - Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0	0	0	0	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	0.0	XXX	0
1999999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
2099999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		0	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	0.0	XXX	0
2299999 Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
2399999 Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
2499999 Total Unauthorized - Pools - Mandatory Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
2599999 Total Unauthorized - Pools - Voluntary Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
2699999 Total Unauthorized - Other Non-U.S. Insurers		16	0	0	0	0	0	16	0	0	16	0	0	0.0	0.0	0.0	XXX	0
2799999 Total Unauthorized - Protected Cell		0	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)		16	0	0	0	0	0	16	0	0	16	0	0	0.0	0.0	0.0	XXX	0
2999999 Total Unauthorized-Affiliates-U.S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3099999 Total Unauthorized - Affiliates - U.S. Non-Pool - Captive		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3199999 Total Unauthorized - Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3299999 Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3399999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3499999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3599999 Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3699999 Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3799999 Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3899999 Total Unauthorized - Pools - Mandatory Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3999999 Total Unauthorized - Pools - Voluntary Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
4099999 Total Unauthorized - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
4199999 Total Unauthorized - Protected Cell		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	XXX	0
4399999 Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 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												
4499999	Total Reciprocal Jurisdiction - 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	
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other	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	XXX	0	
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other	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	XXX	0	
5099999	Total Reciprocal Jurisdiction - Affiliates	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
5599999	Total Reciprocal Jurisdiction - Protected Cells	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	XXX	0	
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	835	0	0	0	0	0	835	0	0	835	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	XXX	0	
9999999	Totals	835	0	0	0	0	0	835	0	0	835	0	0	0.0	0.0	0.0	XXX	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	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)	
								60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20 + Col. 21 + Col. 22 + Col. 58) / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 + Col. 61)	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24 not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67		
								60	61	62	63	64	65	66	67	68		
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			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	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	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	XXX
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other			XXX	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	XXX
0899999	Total Authorized - Affiliates			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	XXX
1099999	Total Authorized - Pools - Mandatory Pools			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	XXX
1299999	Total Authorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1399999	Total Authorized - Protected Cell			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
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			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
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			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
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2499999	Total Unauthorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools			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
2799999	Total Unauthorized - Protected Cell			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
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3699999	Total Unauthorized - Affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3899999	Total Unauthorized - Pools - Mandatory Pools			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3999999	Total Unauthorized - Pools - Voluntary Pools			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
4099999	Total Unauthorized - Other Non-U.S. Insurers			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
4199999	Total Unauthorized - Protected Cell			XXX	0	0	0	XXX	XXX	0	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	0
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 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
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other	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
5099999	Total Reciprocal Jurisdiction - Affiliates	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	XXX		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5599999	Total Reciprocal Jurisdiction - Protected Cells	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
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	XXX		0	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	0	XXX	XXX	0	0	0	0	0	0	0	0
9999999	Totals	XXX		0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 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)
0199999 Total Authorized - Affiliates - U.S. Intercompany Pooling		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
0399999 Total Authorized - Affiliates - U.S. Non-Pool - Other		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
0599999 Total Authorized - Affiliates - Other (Non-U.S.) - Captive		0	XXX	XXX	0	0	0	XXX	XXX	0
0699999 Total Authorized - Affiliates - Other (Non-U.S.) - Other		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
0999999 Total Authorized - Other U.S. Unaffiliated Insurers		0	XXX	XXX	0	0	0	XXX	XXX	0
1099999 Total Authorized - Pools - Mandatory Pools		0	XXX	XXX	0	0	0	XXX	XXX	0
1199999 Total Authorized - Pools - Voluntary Pools		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
1399999 Total Authorized - Protected Cell		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
1599999 Total Unauthorized - Affiliates - U.S. Intercompany Pooling		0	0	0	XXX	XXX	XXX	XXX	XXX	0
1699999 Total Unauthorized - Affiliates - U.S. Non-Pool - Captive		0	0	0	XXX	XXX	XXX	XXX	XXX	0
1799999 Total Unauthorized - Affiliates - U.S. Non-Pool - Other		0	0	0	XXX	XXX	XXX	XXX	XXX	0
1899999 Total Unauthorized - Affiliates - U.S. Non-Pool		0	0	0	XXX	XXX	XXX	XXX	XXX	0
1999999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2099999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2199999 Total Unauthorized - Affiliates - Other (Non-U.S.)		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2299999 Total Unauthorized - Affiliates		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2399999 Total Unauthorized - Other U.S. Unaffiliated Insurers		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2499999 Total Unauthorized - Pools - Mandatory Pools		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2599999 Total Unauthorized - Pools - Voluntary Pools		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2699999 Total Unauthorized - Other Non-U.S. Insurers		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2799999 Total Unauthorized - Protected Cell		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2899999 Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	XXX	XXX	XXX	XXX	XXX	0
2999999 Total Unauthorized - Affiliates - U.S. Intercompany Pooling		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3099999 Total Unauthorized - Affiliates - U.S. Non-Pool - Captive		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3199999 Total Unauthorized - Affiliates - U.S. Non-Pool - Other		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3299999 Total Unauthorized - Affiliates - U.S. Non-Pool		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3399999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3499999 Total Unauthorized - Affiliates - Other (Non-U.S.) - Other		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3599999 Total Unauthorized - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3699999 Total Unauthorized - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3799999 Total Unauthorized - Other U.S. Unaffiliated Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3899999 Total Unauthorized - Pools - Mandatory Pools		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
3999999 Total Unauthorized - Pools - Voluntary Pools		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
4099999 Total Unauthorized - Other Non-U.S. Insurers		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
4199999 Total Unauthorized - Protected Cell		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
4299999 Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 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)
4399999	Total Reciprocal Jurisdiction - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	XXX	XXX	0
4499999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Captive	0	XXX	XXX	0	0	0	XXX	XXX	0
4599999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool - Other	0	XXX	XXX	0	0	0	XXX	XXX	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
4799999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Captive	0	XXX	XXX	0	0	0	XXX	XXX	0
4899999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.) - Other	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
5199999	Total Reciprocal Jurisdiction - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
5299999	Total Reciprocal Jurisdiction - Pools - Mandatory Pools	0	XXX	XXX	0	0	0	XXX	XXX	0
5399999	Total Reciprocal Jurisdiction - Pools - Voluntary Pools	0	XXX	XXX	0	0	0	XXX	XXX	0
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
5599999	Total Reciprocal Jurisdiction - Protected Cells	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



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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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	687	102	30	1	95	0	31	709	XXX
2. 2012	184,228	29,219	155,009	92,204	16,202	4,422	1,138	15,630	1,573	9,737	93,343	XXX
3. 2013	193,132	30,206	162,926	95,235	16,030	4,992	1,409	12,814	727	9,393	94,876	XXX
4. 2014	207,479	31,173	176,306	98,771	15,170	5,722	1,272	11,916	653	9,852	99,313	XXX
5. 2015	223,147	35,749	187,398	147,343	45,488	6,128	997	16,812	2,571	12,025	121,226	XXX
6. 2016	241,319	39,152	202,166	109,388	15,885	5,860	1,176	12,486	615	10,995	110,059	XXX
7. 2017	262,081	39,247	222,833	119,369	15,836	6,282	1,030	13,001	483	12,514	121,303	XXX
8. 2018	280,027	42,624	237,403	133,275	15,188	4,887	540	13,255	440	13,017	135,250	XXX
9. 2019	293,146	43,665	249,481	114,834	17,258	3,051	448	12,244	390	11,562	112,032	XXX
10. 2020	283,365	36,673	246,692	81,378	3,549	1,784	107	10,092	39	7,483	89,559	XXX
11. 2021	297,923	38,986	258,937	96,456	3,438	959	26	8,228	25	4,295	102,154	XXX
12. Totals	XXX	XXX	XXX	1,088,938	164,147	44,118	8,143	126,573	7,516	100,904	1,079,823	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	1,538	25	633	0	1	0	0	0	72	0	0	2,219	XXX
2. 2012	166	0	303	0	0	0	0	0	20	0	0	489	XXX
3. 2013	704	0	172	0	12	0	1	0	103	0	0	993	XXX
4. 2014	908	0	609	0	16	0	2	0	44	0	0	1,579	XXX
5. 2015	3,063	0	279	0	134	0	14	0	169	0	0	3,659	XXX
6. 2016	4,960	0	(603)	0	263	0	29	0	258	0	4	4,907	XXX
7. 2017	13,575	0	10	0	758	0	82	0	493	0	73	14,917	XXX
8. 2018	22,174	116	(645)	19	1,804	16	197	2	919	0	281	24,295	XXX
9. 2019	25,240	24	(1,556)	8	2,793	2	306	0	1,493	0	995	28,242	XXX
10. 2020	24,845	225	8,256	82	3,846	11	2,413	1	1,846	0	1,645	40,886	XXX
11. 2021	41,590	4,268	15,241	796	7,569	1,194	830	133	4,146	0	6,831	62,986	XXX
12. Totals	138,762	4,657	22,700	905	17,195	1,224	3,873	136	9,563	0	9,829	185,171	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	2,146	73
2. 2012	112,746	18,913	93,832	61.2	64.7	60.5	0	0	0.0	469	20
3. 2013	114,034	18,165	95,869	59.0	60.1	58.8	0	0	0.0	876	117
4. 2014	117,987	17,095	100,891	56.9	54.8	57.2	0	0	0.0	1,517	61
5. 2015	173,941	49,056	124,885	77.9	137.2	66.6	0	0	0.0	3,342	317
6. 2016	132,641	17,675	114,966	55.0	45.1	56.9	0	0	0.0	4,357	550
7. 2017	153,570	17,349	136,220	58.6	44.2	61.1	0	0	0.0	13,584	1,333
8. 2018	175,865	16,321	159,544	62.8	38.3	67.2	0	0	0.0	21,394	2,901
9. 2019	158,405	18,131	140,274	54.0	41.5	56.2	0	0	0.0	23,652	4,589
10. 2020	134,459	4,014	130,445	47.5	10.9	52.9	0	0	0.0	32,793	8,093
11. 2021	175,020	9,880	165,139	58.7	25.3	63.8	0	0	0.0	51,768	11,218
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	155,899	29,271

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.

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	41,348	39,978	46,394	43,209	41,396	40,862	38,852	38,995	39,285	39,768	484	774
2. 2012	80,112	81,431	80,675	80,515	81,306	81,888	80,506	80,193	80,228	79,756	(471)	(437)
3. 2013	XXX	82,118	83,006	87,719	87,191	85,185	83,158	83,743	83,685	83,680	(5)	(62)
4. 2014	XXX	XXX	96,346	96,065	95,641	92,968	91,049	90,201	89,399	89,592	193	(608)
5. 2015	XXX	XXX	XXX	124,939	115,499	114,766	111,797	110,792	110,745	110,474	(271)	(318)
6. 2016	XXX	XXX	XXX	XXX	104,123	106,055	105,604	104,545	103,057	102,837	(220)	(1,709)
7. 2017	XXX	XXX	XXX	XXX	XXX	132,240	125,999	124,181	125,615	123,205	(2,410)	(976)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	154,775	152,658	148,166	145,812	(2,354)	(6,846)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,781	130,169	126,928	(3,241)	(7,853)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	122,099	118,546	(3,553)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	152,791	XXX	XXX
12. Totals											(11,847)	(18,036)

**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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021		
1. Prior	000	17,205	28,212	32,802	35,754	35,947	36,366	36,967	37,202	37,816	XXX	XXX
2. 2012	43,413	63,820	69,997	74,087	76,956	77,726	79,091	79,169	79,234	79,286	XXX	XXX
3. 2013	XXX	43,572	66,025	73,230	76,956	79,952	82,010	82,527	82,702	82,789	XXX	XXX
4. 2014	XXX	XXX	54,485	70,446	78,468	81,980	85,053	87,581	87,863	88,051	XXX	XXX
5. 2015	XXX	XXX	XXX	78,424	93,425	99,155	101,990	105,735	106,484	106,985	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	56,382	78,861	86,685	93,217	96,789	98,188	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	55,177	84,087	95,584	103,652	108,784	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	73,043	105,907	117,439	122,435	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,597	89,944	100,178	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58,057	79,506	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93,952	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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021
1. Prior	(4,618)	(1,023)	2,101	678	2,422	1,588	707	588	710	633
2. 2012	(5,361)	(4,279)	(3,798)	(3,387)	(962)	403	266	262	321	303
3. 2013	XXX	(2,879)	(4,081)	(1,436)	(704)	151	(672)	424	359	173
4. 2014	XXX	XXX	(819)	(4,026)	9	(1,311)	(1,617)	1,036	419	612
5. 2015	XXX	XXX	XXX	(529)	(2,462)	(4,133)	(2,955)	(1,329)	(722)	293
6. 2016	XXX	XXX	XXX	XXX	1,459	(1,517)	(4,903)	(3,171)	(1,264)	(574)
7. 2017	XXX	XXX	XXX	XXX	XXX	32,586	1,534	(5,133)	(715)	92
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	31,641	2,249	(1,100)	(469)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,088	2,975	(1,258)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,217	10,584
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,142

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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	(1)	0	3	0	2	0	1	4	XXX
2. 2012	54,023	8,619	45,404	26,880	2,075	892	203	3,833	0	636	29,327	3,911
3. 2013	56,050	10,585	45,465	24,782	151	606	5	2,551	0	379	27,783	1,874
4. 2014	61,052	9,842	51,210	25,142	113	1,039	2	2,930	0	630	28,996	2,044
5. 2015	67,311	11,456	55,855	62,689	20,413	1,390	68	6,412	1,387	1,887	48,623	5,789
6. 2016	73,217	13,326	59,891	28,222	183	1,292	0	3,183	0	878	32,514	2,066
7. 2017	81,324	14,503	66,821	26,384	175	1,503	0	3,436	0	1,213	31,148	2,005
8. 2018	82,261	16,200	66,061	36,280	180	1,155	0	3,939	0	964	41,194	2,888
9. 2019	82,908	16,004	66,904	33,493	1,672	841	37	3,209	0	208	35,834	2,005
10. 2020	87,939	15,441	72,498	29,794	291	657	0	3,116	0	175	33,276	2,174
11. 2021	90,676	16,951	73,725	43,296	1,045	437	0	2,844	0	52	45,532	2,216
12. Totals	XXX	XXX	XXX	336,961	26,298	9,815	315	35,455	1,387	7,023	354,231	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	53	0	0	0	1	0	0	0	0	0	0	53	1
2. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2013	2	0	0	0	1	0	0	0	0	0	0	3	0
4. 2014	505	0	300	0	8	0	1	0	0	0	0	814	1
5. 2015	532	0	0	0	42	0	4	0	0	0	0	577	1
6. 2016	1,079	0	0	0	70	0	7	0	9	0	0	1,166	6
7. 2017	1,025	0	(3)	0	207	0	21	0	0	0	2	1,251	5
8. 2018	720	0	(120)	0	360	0	37	0	0	0	82	997	5
9. 2019	1,197	0	(883)	0	482	0	50	0	0	0	304	846	11
10. 2020	1,977	0	189	0	712	0	68	0	86	0	376	3,032	29
11. 2021	8,595	20	(1,045)	(3)	1,685	4	178	0	514	0	855	9,907	319
12. Totals	15,684	20	(1,562)	(3)	3,567	4	367	0	610	0	1,619	18,645	378

	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	53	1
2. 2012	31,605	2,278	29,327	58.5	26.4	64.6	0	0	0.0	0	0
3. 2013	27,942	156	27,786	49.9	1.5	61.1	0	0	0.0	2	1
4. 2014	29,925	115	29,810	49.0	1.2	58.2	0	0	0.0	805	8
5. 2015	71,068	21,868	49,200	105.6	190.9	88.1	0	0	0.0	532	46
6. 2016	33,863	183	33,680	46.2	1.4	56.2	0	0	0.0	1,079	87
7. 2017	32,574	175	32,399	40.1	1.2	48.5	0	0	0.0	1,022	228
8. 2018	42,371	180	42,191	51.5	1.1	63.9	0	0	0.0	599	397
9. 2019	38,389	1,709	36,680	46.3	10.7	54.8	0	0	0.0	314	532
10. 2020	36,599	291	36,308	41.6	1.9	50.1	0	0	0.0	2,166	866
11. 2021	56,505	1,066	55,439	62.3	6.3	75.2	0	0	0.0	7,533	2,374
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14,106	4,539

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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	417	106	0	0	1			
2. 2012	31,749	387	31,362	21,986	6,054	2,199	748	3,805	739	1,694	20,448	3,769
3. 2013	33,340	291	33,049	26,506	9,187	2,840	1,303	3,377	376	1,628	21,858	3,787
4. 2014	34,816	268	34,548	23,775	7,849	2,766	1,155	2,633	269	1,451	19,900	3,516
5. 2015	35,652	276	35,376	20,021	5,953	1,928	752	2,146	90	1,436	17,300	3,368
6. 2016	34,549	343	34,206	24,484	8,309	2,489	1,052	2,387	176	1,258	19,822	3,326
7. 2017	35,350	428	34,922	23,338	7,394	2,229	870	2,536	143	1,406	19,696	3,330
8. 2018	35,451	387	35,064	19,591	5,776	1,321	392	2,335	98	1,032	16,982	3,141
9. 2019	35,599	391	35,208	18,109	4,760	758	219	2,202	69	965	16,021	3,016
10. 2020	34,295	265	34,030	9,854	2,500	383	97	1,299	39	357	8,900	1,832
11. 2021	34,172	207	33,965	6,858	1,740	93	24	1,125	25	81	6,287	2,431
12. Totals	XXX	XXX	XXX	194,937	59,629	17,007	6,611	23,846	2,023	11,308	167,526	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	206	0	0	0	0	0	0	0	0	0	0	206	1
2. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2013	75	0	0	0	1	0	0	0	6	0	0	82	1
4. 2014	195	0	(17)	0	8	0	1	0	14	0	0	201	3
5. 2015	586	0	(66)	0	21	0	2	0	40	0	0	583	8
6. 2016	892	0	(414)	0	59	0	7	0	37	0	0	581	14
7. 2017	2,446	0	(939)	0	161	0	18	0	117	0	14	1,803	34
8. 2018	3,874	0	(1,283)	0	410	0	46	0	201	0	57	3,247	56
9. 2019	4,282	0	(1,293)	0	708	0	79	0	243	0	197	4,019	120
10. 2020	5,433	0	(1,003)	0	773	0	86	0	378	0	359	5,667	228
11. 2021	11,221	0	(1,298)	0	936	0	104	0	1,038	0	878	12,001	1,372
12. Totals	29,210	0	(6,313)	0	3,077	0	342	0	2,074	0	1,505	28,390	1,837

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	206	0
2. 2012	27,989	7,542	20,448	88.2	1,948.7	65.2	0	0	0.0	0	0
3. 2013	32,806	10,865	21,940	98.4	3,733.8	66.4	0	0	0.0	75	7
4. 2014	29,374	9,273	20,101	84.4	3,460.0	58.2	0	0	0.0	178	23
5. 2015	24,678	6,795	17,883	69.2	2,462.0	50.6	0	0	0.0	520	63
6. 2016	29,941	9,538	20,403	86.7	2,780.8	59.6	0	0	0.0	478	103
7. 2017	29,905	8,406	21,499	84.6	1,964.1	61.6	0	0	0.0	1,507	296
8. 2018	26,494	6,265	20,229	74.7	1,618.8	57.7	0	0	0.0	2,591	657
9. 2019	25,088	5,048	20,040	70.5	1,290.9	56.9	0	0	0.0	2,990	1,030
10. 2020	17,203	2,636	14,567	50.2	994.8	42.8	0	0	0.0	4,430	1,237
11. 2021	20,077	1,789	18,288	58.8	864.2	53.8	0	0	0.0	9,923	2,078
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	22,897	5,493

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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	0	0	0	0	0	0	XXX
2. 2012	3,099	32	3,067	1,146	0	83	0	239	0	16	1,468	177
3. 2013	3,323	24	3,299	1,254	0	154	0	391	0	10	1,799	162
4. 2014	3,583	24	3,559	1,140	0	39	0	444	0	52	1,623	211
5. 2015	3,872	25	3,847	1,389	0	121	0	485	0	13	1,995	208
6. 2016	4,335	32	4,303	1,977	0	252	0	474	0	22	2,703	209
7. 2017	5,362	50	5,312	1,539	0	106	0	333	0	25	1,978	269
8. 2018	6,886	52	6,834	2,931	0	282	0	340	0	10	3,553	268
9. 2019	8,241	73	8,168	2,044	0	160	0	331	0	26	2,535	310
10. 2020	8,314	55	8,259	1,252	0	69	0	170	0	12	1,491	215
11. 2021	8,989	45	8,944	624	0	4	0	136	0	4	764	271
12. Totals	XXX	XXX	XXX	15,296	0	1,270	0	3,343	0	189	19,909	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior	0	4	0	0	0	0	0	0	0	0	0	(4)	0
2. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2013	1	0	0	0	0	0	0	0	0	0	0	1	0
4. 2014	8	0	0	0	0	0	0	0	0	0	0	8	0
5. 2015	14	0	1	0	0	0	0	0	0	0	0	15	0
6. 2016	556	0	12	0	13	0	2	0	76	0	0	659	1
7. 2017	265	0	11	0	17	0	2	0	9	0	0	304	1
8. 2018	3,333	0	(407)	0	154	0	17	0	294	0	0	3,391	14
9. 2019	3,240	0	(268)	0	209	0	23	0	273	0	0	3,478	31
10. 2020	3,874	0	20	0	304	0	34	0	403	0	4	4,635	39
11. 2021	1,861	0	3,525	0	513	0	57	0	733	0	12	6,689	136
12. Totals	13,152	4	2,894	0	1,210	0	135	0	1,788	0	16	19,176	222

	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(4)	0
2. 2012	1,468	0	1,468	47.4	0.0	47.9	0	0	0.0	0	0
3. 2013	1,800	0	1,800	54.2	0.0	54.6	0	0	0.0	1	0
4. 2014	1,631	0	1,631	45.5	0.0	45.8	0	0	0.0	8	0
5. 2015	2,010	0	2,010	51.9	0.0	52.2	0	0	0.0	15	0
6. 2016	3,362	0	3,362	77.6	0.0	78.1	0	0	0.0	568	91
7. 2017	2,282	0	2,282	42.6	0.0	43.0	0	0	0.0	276	28
8. 2018	6,944	0	6,944	100.8	0.0	101.6	0	0	0.0	2,926	465
9. 2019	6,013	0	6,013	73.0	0.0	73.6	0	0	0.0	2,972	506
10. 2020	6,126	0	6,126	73.7	0.0	74.2	0	0	0.0	3,894	741
11. 2021	7,453	0	7,453	82.9	0.0	83.3	0	0	0.0	5,386	1,303
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	16,042	3,134

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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						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	177	0	18	0	84	0	27	279	XXX
2. 2012	10,186	623	9,563	3,628	0	3	0	1,615	0	305	5,246	354
3. 2013	10,411	610	9,801	5,929	0	49	0	2,201	0	501	8,179	386
4. 2014	10,643	604	10,039	3,679	0	31	0	1,472	0	109	5,182	295
5. 2015	11,603	734	10,869	4,502	0	9	0	1,593	0	151	6,104	274
6. 2016	12,724	728	11,996	3,949	0	4	0	1,823	0	225	5,776	346
7. 2017	12,923	953	11,970	4,319	0	0	0	1,752	0	163	6,071	389
8. 2018	12,869	893	11,976	3,369	0	2	0	1,584	0	81	4,955	325
9. 2019	13,405	475	12,930	3,279	0	8	0	1,734	0	25	5,021	355
10. 2020	12,142	999	11,143	1,472	0	2	0	932	0	0	2,406	196
11. 2021	10,373	1,306	9,067	625	0	0	0	510	0	0	1,135	174
12. Totals	XXX	XXX	XXX	34,928	0	126	0	15,300	0	1,588	50,354	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	779	0	431	0	0	0	0	0	72	0	0	1,282	9
2. 2012	61	0	155	0	0	0	0	0	20	0	0	236	1
3. 2013	579	0	87	0	0	0	0	0	96	0	0	762	11
4. 2014	170	0	240	0	0	0	0	0	30	0	0	440	0
5. 2015	194	0	279	0	0	0	0	0	41	0	0	514	1
6. 2016	435	0	157	0	0	0	0	0	69	0	0	661	6
7. 2017	634	0	285	0	0	0	0	0	95	0	28	1,014	7
8. 2018	631	0	322	0	0	0	0	0	105	0	37	1,058	16
9. 2019	2,147	0	599	0	1	0	0	0	550	0	95	3,297	45
10. 2020	907	0	1,123	0	1	0	0	0	346	0	85	2,377	84
11. 2021	587	0	1,883	0	1	0	0	0	645	0	99	3,116	120
12. Totals	7,124	0	5,561	0	3	0	0	0	2,071	0	343	14,759	300

	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. 2012	5,482	0	5,482	53.8	0.0	57.3	0	0	0.0	216	20
3. 2013	8,941	0	8,941	85.9	0.0	91.2	0	0	0.0	666	96
4. 2014	5,622	0	5,622	52.8	0.0	56.0	0	0	0.0	410	30
5. 2015	6,618	0	6,618	57.0	0.0	60.9	0	0	0.0	473	41
6. 2016	6,437	0	6,437	50.6	0.0	53.7	0	0	0.0	592	69
7. 2017	7,085	0	7,085	54.8	0.0	59.2	0	0	0.0	919	95
8. 2018	6,013	0	6,013	46.7	0.0	50.2	0	0	0.0	953	105
9. 2019	8,318	0	8,318	62.1	0.0	64.3	0	0	0.0	2,746	551
10. 2020	4,783	0	4,783	39.4	0.0	42.9	0	0	0.0	2,030	347
11. 2021	4,251	0	4,251	41.0	0.0	46.9	0	0	0.0	2,470	646
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	12,685	2,074

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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	0	6	0	1	14	XXX
2. 2012	32,001	5,114	26,887	12,850	1,071	961	83	2,580	0	745	15,237	1,190
3. 2013	34,677	4,620	30,057	10,061	153	1,067	6	1,437	0	493	12,406	781
4. 2014	38,241	4,717	33,524	15,157	163	1,586	9	1,293	0	692	17,864	967
5. 2015	43,767	5,991	37,776	29,612	10,157	2,185	63	2,506	545	936	23,538	1,855
6. 2016	49,964	6,642	43,322	19,864	(81)	1,577	31	1,460	0	895	22,951	965
7. 2017	56,830	7,540	49,290	13,591	143	2,104	18	1,825	0	717	17,359	1,042
8. 2018	65,805	8,596	57,209	20,478	1,082	1,804	31	2,012	0	1,374	23,181	1,435
9. 2019	73,103	10,033	63,070	18,610	2,010	1,039	89	1,766	0	1,024	19,316	1,135
10. 2020	78,139	13,070	65,069	16,849	554	510	0	2,318	0	326	19,123	1,145
11. 2021	84,741	14,582	70,159	22,394	497	334	0	1,832	0	132	24,063	1,190
12. Totals	XXX	XXX	XXX	179,466	15,749	13,175	330	19,035	545	7,335	195,052	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	301	21	0	0	0	0	0	0	0	0	0	280	3
2. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2013	20	0	0	0	10	0	1	0	1	0	0	32	1
4. 2014	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2015	1,715	0	0	0	71	0	8	0	88	0	0	1,882	7
6. 2016	1,808	0	(508)	0	117	0	13	0	66	0	4	1,496	12
7. 2017	6,331	0	(1,309)	0	362	0	40	0	256	0	23	5,680	36
8. 2018	9,791	0	(3,679)	0	834	0	93	0	299	0	69	7,338	58
9. 2019	10,556	3	(3,888)	(1)	1,341	0	149	0	357	0	211	8,513	93
10. 2020	6,979	0	(1,485)	0	1,902	0	2,211	0	309	0	385	9,916	88
11. 2021	13,309	3,668	1,042	287	4,072	1,122	452	125	717	0	1,075	14,390	270
12. Totals	50,808	3,692	(9,828)	286	8,710	1,123	2,968	125	2,093	0	1,766	49,526	568

	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	280	0		
2. 2012	16,391	1,154	15,237	51.2	22.6	56.7	0	0	0.0	0	0		
3. 2013	12,597	159	12,438	36.3	3.4	41.4	0	0	0.0	20	12		
4. 2014	18,036	172	17,864	47.2	3.6	53.3	0	0	0.0	0	0		
5. 2015	36,185	10,765	25,420	82.7	179.7	67.3	0	0	0.0	1,715	167		
6. 2016	24,397	(50)	24,447	48.8	(0.8)	56.4	0	0	0.0	1,299	197		
7. 2017	23,200	161	23,039	40.8	2.1	46.7	0	0	0.0	5,022	658		
8. 2018	31,632	1,113	30,519	48.1	12.9	53.3	0	0	0.0	6,112	1,226		
9. 2019	29,930	2,101	27,829	40.9	20.9	44.1	0	0	0.0	6,666	1,847		
10. 2020	29,593	554	29,039	37.9	4.2	44.6	0	0	0.0	5,494	4,422		
11. 2021	44,152	5,699	38,453	52.1	39.1	54.8	0	0	0.0	10,396	3,994		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	37,003	12,523		



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**

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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			
2. 2012	2,837	360	2,477	883	0	67	0	144	0	0	1,094	4
3. 2013	2,944	373	2,571	91	0	20	0	110	0	0	221	3
4. 2014	3,221	408	2,813	2,942	0	19	0	280	0	0	3,241	9
5. 2015	3,526	523	3,003	237	0	174	0	354	0	0	765	15
6. 2016	3,760	1,078	2,682	1,264	251	43	7	306	0	0	1,355	13
7. 2017	4,112	1,679	2,433	515	60	23	1	283	0	0	760	7
8. 2018	4,637	2,103	2,534	68	0	40	13	188	0	0	283	4
9. 2019	5,172	2,465	2,707	57	0	11	0	177	0	0	245	3
10. 2020	5,466	2,647	2,819	2	0	5	0	158	0	0	165	4
11. 2021	5,909	3,055	2,854	9	0	2	0	105	0	0	116	6
12. Totals	XXX	XXX	XXX	6,068	311	404	21	2,105	0	0	8,245	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			
2. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2013	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2014	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2015	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2016	18	0	0	0	4	0	0	0	0	0	0	22	0
7. 2017	118	0	0	0	11	0	1	0	15	0	0	145	1
8. 2018	225	116	32	19	35	16	3	2	15	0	0	157	1
9. 2019	348	21	138	9	33	2	3	0	69	0	0	559	1
10. 2020	1,539	225	583	82	94	11	8	1	315	0	0	2,220	3
11. 2021	1,205	580	1,075	512	149	68	16	8	227	0	0	1,504	5
12. Totals	3,454	942	1,828	622	326	97	31	11	641	0	0	4,608	11

	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. 2012	1,094	0	1,094	38.6	0.0	44.2	0	0	0.0	0	0
3. 2013	221	0	221	7.5	0.0	8.6	0	0	0.0	0	0
4. 2014	3,241	0	3,241	100.6	0.0	115.2	0	0	0.0	0	0
5. 2015	765	0	765	21.7	0.0	25.5	0	0	0.0	0	0
6. 2016	1,635	258	1,377	43.5	23.9	51.3	0	0	0.0	18	4
7. 2017	966	61	905	23.5	3.6	37.2	0	0	0.0	118	27
8. 2018	606	166	440	13.1	7.9	17.4	0	0	0.0	122	35
9. 2019	836	32	804	16.2	1.3	29.7	0	0	0.0	456	103
10. 2020	2,704	319	2,385	49.5	12.1	84.6	0	0	0.0	1,815	405
11. 2021	2,788	1,168	1,620	47.2	38.2	56.8	0	0	0.0	1,188	316
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,718	890

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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. 2012												
3. 2013												
4. 2014												
5. 2015												
6. 2016												
7. 2017												
8. 2018												
9. 2019												
10. 2020												
11. 2021												
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. 2012													
3. 2013													
4. 2014													
5. 2015													
6. 2016													
7. 2017													
8. 2018													
9. 2019													
10. 2020													
11. 2021													
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. 2012											
3. 2013											
4. 2014											
5. 2015											
6. 2016											
7. 2017											
8. 2018											
9. 2019											
10. 2020											
11. 2021											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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	(3)	(3)	1	1	1	0	0	1	XXX
2. 2020	11,332	4,039	7,293	3,094	204	125	10	430	0	5	3,435	XXX
3. 2021	10,824	2,697	8,127	3,765	156	64	2	361	0	5	4,032	XXX
4. Totals	XXX	XXX	XXX	6,856	357	190	13	792	0	10	7,468	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	23	0	0	0	2	0	0	0	0	0	9	25	0
2. 2020	126	0	8	0	40	0	4	0	6	0	15	184	1
3. 2021	414	0	89	0	169	0	17	0	47	0	38	736	28
4. Totals	562	0	97	0	211	0	21	0	53	0	62	944	29

	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	23	2
2. 2020	3,833	214	3,619	33.8	5.3	49.6	0	0	0.0	134	50
3. 2021	4,926	158	4,768	45.5	5.9	58.7	0	0	0.0	503	233
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	659	285

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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						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	(2)	0	0	0	0	1	0	624	(1)	XXX
2. 2020	28,278	157	28,121	13,898	0	33	0	0	1,669	0	6,608	15,600	8,087
3. 2021	29,691	143	29,548	18,628	0	25	0	0	1,315	0	4,021	19,968	6,974
4. Totals	XXX	XXX	XXX	32,524	0	58	0	0	2,985	0	11,254	35,567	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	94	0	(220)	0	27	0	3	0	4	0	223	(92)	7
2. 2020	62	0	(420)	0	20	0	2	0	3	0	421	(333)	11
3. 2021	2,326	0	(3,326)	0	44	0	5	0	225	0	3,875	(726)	930
4. Totals	2,482	0	(3,966)	0	92	0	10	0	232	0	4,518	(1,150)	948

	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. 2020	15,267	0	15,267	54.0	0.0	54.3	0	0	0.0	(358)	25
3. 2021	19,242	0	19,242	64.8	0.0	65.1	0	0	0.0	(1,000)	274
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1,484)	334

Schedule P - Part 1K - Fidelity/Surety

**NONE**

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

**NONE**

Schedule P - Part 1M - International

**NONE**

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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	100	0	0	0	0	0	0	100	XXX
2. 2012	13,364	0	13,364	3,874	0	0	0	27	0	0	3,901	XXX
3. 2013	13,556	0	13,556	5,855	0	0	0	0	0	0	5,855	XXX
4. 2014	13,596	0	13,596	4,122	0	0	0	0	0	0	4,122	XXX
5. 2015	12,496	0	12,496	1,752	0	0	0	0	0	0	1,752	XXX
6. 2016	15,857	0	15,857	7,268	0	0	0	0	0	0	7,268	XXX
7. 2017	21,261	975	20,286	24,505	0	0	0	0	0	0	24,505	XXX
8. 2018	25,645	950	24,695	23,929	0	0	0	0	0	0	23,929	XXX
9. 2019	25,291	0	25,291	10,623	0	0	0	0	0	0	10,623	XXX
10. 2020	15,859	0	15,859	5,162	0	0	0	0	0	0	5,162	XXX
11. 2021	20,484	0	20,484	257	0	0	0	0	0	0	257	XXX
12. Totals	XXX	XXX	XXX	87,447	0	0	0	27	0	0	87,474	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	199	0	202	0	0	0	0	0	0	0	0	402	XXX
2. 2012	105	0	148	0	0	0	0	0	0	0	0	253	XXX
3. 2013	24	0	85	0	0	0	0	0	0	0	0	109	XXX
4. 2014	30	0	87	0	0	0	0	0	0	0	0	116	XXX
5. 2015	22	0	65	0	0	0	0	0	0	0	0	87	XXX
6. 2016	172	0	150	0	0	0	0	0	0	0	0	323	XXX
7. 2017	2,755	0	1,959	0	0	0	0	0	0	0	0	4,714	XXX
8. 2018	3,349	0	3,864	0	0	0	0	0	0	0	0	7,213	XXX
9. 2019	3,387	0	3,946	0	0	0	0	0	0	0	0	7,333	XXX
10. 2020	3,922	0	8,232	0	0	0	0	0	0	0	0	12,154	XXX
11. 2021	2,073	0	13,297	0	0	0	0	0	0	0	0	15,369	XXX
12. Totals	16,037	0	32,036	0	0	0	0	0	0	0	0	48,073	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	402	0
2. 2012	4,154	0	4,154	31.1	0.0	31.1	0	0	0.0	253	0
3. 2013	5,964	0	5,964	44.0	0.0	44.0	0	0	0.0	109	0
4. 2014	4,238	0	4,238	31.2	0.0	31.2	0	0	0.0	116	0
5. 2015	1,839	0	1,839	14.7	0.0	14.7	0	0	0.0	87	0
6. 2016	7,591	0	7,591	47.9	0.0	47.9	0	0	0.0	323	0
7. 2017	29,219	0	29,219	137.4	0.0	144.0	0	0	0.0	4,714	0
8. 2018	31,142	0	31,142	121.4	0.0	126.1	0	0	0.0	7,213	0
9. 2019	17,956	0	17,956	71.0	0.0	71.0	0	0	0.0	7,333	0
10. 2020	17,316	0	17,316	109.2	0.0	109.2	0	0	0.0	12,154	0
11. 2021	15,626	0	15,626	76.3	0.0	76.3	0	0	0.0	15,369	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	48,073	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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. 2012												XXX
3. 2013												XXX
4. 2014												XXX
5. 2015												XXX
6. 2016												XXX
7. 2017												XXX
8. 2018												XXX
9. 2019												XXX
10. 2020												XXX
11. 2021												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						
	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. 2012													XXX
3. 2013													XXX
4. 2014													XXX
5. 2015													XXX
6. 2016													XXX
7. 2017													XXX
8. 2018													XXX
9. 2019													XXX
10. 2020													XXX
11. 2021													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. 2012											
3. 2013											
4. 2014											
5. 2015											
6. 2016											
7. 2017											
8. 2018											
9. 2019											
10. 2020											
11. 2021											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE



**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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. 2012	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2013	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2014	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2015	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2016	46	0	46	0	0	0	0	0	0	0	0	XXX
7. 2017	407	0	407	0	0	0	0	0	0	0	0	XXX
8. 2018	709	0	709	14	0	0	0	0	0	0	0	XXX
9. 2019	1,411	0	1,411	60	0	0	0	0	0	0	0	XXX
10. 2020	1,601	0	1,601	1	0	0	0	0	0	0	0	XXX
11. 2021	2,064	0	2,064	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	75	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. 2012	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2013	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2014	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2015	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2016	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2017	0	0	5	0	0	0	0	0	0	0	0	5	XXX
8. 2018	169	0	665	0	0	0	0	0	0	0	0	834	XXX
9. 2019	53	0	275	0	0	0	0	0	0	0	0	328	XXX
10. 2020	26	0	1,008	0	0	0	0	0	0	0	0	1,034	XXX
11. 2021	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	248	0	1,953	0	0	0	0	0	0	0	0	2,201	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. 2012	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2013	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2014	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2015	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2016	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2017	5	0	5	1.2	0.0	1.2	0	0	0.0	5	0
8. 2018	848	0	848	119.6	0.0	119.6	0	0	0.0	834	0
9. 2019	388	0	388	27.5	0.0	27.5	0	0	0.0	328	0
10. 2020	1,035	0	1,035	64.6	0.0	64.6	0	0	0.0	1,034	0
11. 2021	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,201	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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior.....	4,984	4,922	5,718	7,146	5,545	5,181	4,983	4,968	5,024	5,026	2	59
2. 2012.....	25,461	26,541	26,552	26,416	26,026	25,565	25,516	25,504	25,498	25,495	(4)	(9)
3. 2013.....	XXX	26,135	24,220	26,115	25,424	25,357	25,277	25,238	25,240	25,237	(3)	0
4. 2014.....	XXX	XXX	26,590	28,742	28,001	27,291	27,036	26,493	26,492	26,879	387	386
5. 2015.....	XXX	XXX	XXX	46,733	45,454	44,928	44,826	44,501	44,456	44,176	(281)	(325)
6. 2016.....	XXX	XXX	XXX	XXX	28,722	31,498	31,177	30,942	30,517	30,488	(29)	(454)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	29,347	29,019	29,105	29,215	28,962	(254)	(144)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	40,086	40,136	38,870	38,251	(619)	(1,885)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,132	33,945	33,470	(475)	(1,661)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,347	33,106	759	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,080	XXX	XXX
12. Totals											(516)	(4,034)

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

1. Prior.....	9,533	9,620	12,044	9,612	9,467	9,291	8,725	8,692	8,690	9,205	515	513
2. 2012.....	15,477	17,200	17,353	17,749	18,008	17,913	17,570	17,402	17,384	17,382	(2)	(19)
3. 2013.....	XXX	17,748	18,505	19,128	19,828	19,390	19,160	18,959	18,961	18,933	(28)	(26)
4. 2014.....	XXX	XXX	19,614	18,544	18,434	18,583	18,227	18,107	17,683	17,724	41	(383)
5. 2015.....	XXX	XXX	XXX	19,116	17,561	16,622	16,540	16,181	15,847	15,788	(59)	(393)
6. 2016.....	XXX	XXX	XXX	XXX	19,157	17,362	17,292	17,723	18,163	18,155	(8)	432
7. 2017.....	XXX	XXX	XXX	XXX	XXX	19,026	18,809	18,762	18,835	18,989	153	227
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	21,215	19,980	18,088	17,791	(297)	(2,189)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,209	18,591	17,664	(927)	(2,545)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,457	12,928	(528)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,150	XXX	XXX
12. Totals											(1,139)	(4,383)

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

1. Prior.....	1,304	2,160	2,089	1,964	2,072	1,531	1,532	1,508	1,506	1,505	(2)	(3)
2. 2012.....	1,742	1,190	1,208	1,389	1,294	1,228	1,233	1,227	1,231	1,232	1	5
3. 2013.....	XXX	1,995	1,533	1,292	1,902	1,493	1,443	1,399	1,410	1,407	(2)	8
4. 2014.....	XXX	XXX	1,872	1,244	1,323	1,192	1,228	1,196	1,200	1,190	(11)	(7)
5. 2015.....	XXX	XXX	XXX	1,522	1,741	1,564	1,647	1,571	1,534	1,526	(8)	(45)
6. 2016.....	XXX	XXX	XXX	XXX	1,563	1,951	3,036	2,972	2,869	2,811	(57)	(161)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,822	2,632	2,545	2,038	1,938	(100)	(607)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	4,198	5,458	6,222	6,312	89	854
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,307	5,397	5,408	11	102
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,197	5,553	356	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,584	XXX	XXX
12. Totals											278	146

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

1. Prior.....	7,813	7,135	7,546	7,502	7,254	7,562	6,680	7,072	7,392	7,340	(52)	268
2. 2012.....	3,951	4,172	3,929	3,790	3,898	3,585	3,768	3,804	3,771	3,845	74	41
3. 2013.....	XXX	5,123	6,620	8,586	6,973	7,110	6,692	6,509	6,577	6,644	67	136
4. 2014.....	XXX	XXX	8,798	6,658	5,730	5,027	4,805	4,225	4,178	4,126	(52)	(99)
5. 2015.....	XXX	XXX	XXX	5,316	6,233	5,837	5,013	4,885	4,974	4,983	9	98
6. 2016.....	XXX	XXX	XXX	XXX	5,930	6,296	5,506	5,029	4,696	4,545	(151)	(483)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	6,649	6,595	5,678	5,255	5,239	(16)	(440)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	6,257	5,078	4,674	4,323	(351)	(755)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,028	6,470	6,035	(436)	7
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,275	3,505	(2,769)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,095	XXX	XXX
12. Totals											(3,676)	(1,228)

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

1. Prior.....	6,383	6,041	7,570	6,935	8,279	7,917	8,169	8,085	8,002	8,005	3	(81)
2. 2012.....	14,372	12,031	11,505	11,404	12,272	13,954	13,192	13,074	13,166	12,656	(510)	(418)
3. 2013.....	XXX	11,166	10,274	10,754	10,967	10,799	10,029	11,110	10,998	11,000	2	(110)
4. 2014.....	XXX	XXX	13,556	14,318	16,106	17,143	16,219	16,830	16,715	16,569	(146)	(261)
5. 2015.....	XXX	XXX	XXX	28,355	20,543	23,397	21,712	22,319	23,089	23,368	279	1,049
6. 2016.....	XXX	XXX	XXX	XXX	25,494	26,121	24,885	23,138	22,544	22,921	377	(217)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	20,615	20,149	20,720	22,372	20,956	(1,416)	236
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	33,153	29,758	28,444	28,207	(237)	(1,551)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,302	25,996	25,706	(290)	(1,597)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,094	26,412	(6,681)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,904	XXX	XXX
12. Totals											(8,619)	(2,948)

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	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. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	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. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	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	1,476	592	933	925	925	924	922	923	923	922	(1)	(1)
2. 2012	939	1,482	1,198	1,255	1,295	1,292	952	951	951	950	(1)	(1)
3. 2013	XXX	604	436	668	513	233	(87)	(88)	111	111	0	200
4. 2014	XXX	XXX	4,626	4,728	4,153	3,221	3,228	3,170	2,964	2,961	(3)	(209)
5. 2015	XXX	XXX	XXX	2,211	2,009	1,686	1,610	989	582	413	(170)	(576)
6. 2016	XXX	XXX	XXX	XXX	151	291	129	1,303	1,111	1,071	(39)	(232)
7. 2017	XXX	XXX	XXX	XXX	XXX	1,582	1,311	774	698	607	(91)	(167)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	483	603	672	237	(435)	(365)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,210	856	560	(296)	(650)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,224	1,911	(313)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,288	XXX	XXX
12. Totals											(1,348)	(2,003)

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

1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,134	875	840	(35)	(293)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,905	3,182	278	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,361	XXX	XXX
4. Totals											243	(293)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,393)	(2,131)	(2,092)	38	(699)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,241	13,596	355	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,703	XXX	XXX
4. Totals											393	(699)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2021.....	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. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

NONE

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

1. Prior.....												
2. 2012.....												
3. 2013.....	XXX											
4. 2014.....	XXX	XXX										
5. 2015.....	XXX	XXX	XXX									
6. 2016.....	XXX	XXX	XXX	XXX								
7. 2017.....	XXX	XXX	XXX	XXX	XXX							
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021	11 One Year	12 Two Year
1. Prior	9,444	9,136	10,560	9,136	8,729	8,490	7,898	7,807	7,812	7,828	16	21
2. 2012	3,955	4,588	4,791	4,429	4,480	4,313	4,201	4,160	4,155	4,128	(27)	(32)
3. 2013	XXX	4,580	6,804	6,763	6,866	6,416	6,051	6,025	5,998	5,966	(33)	(59)
4. 2014	XXX	XXX	4,888	5,583	5,345	4,530	4,349	4,257	4,261	4,238	(22)	(19)
5. 2015	XXX	XXX	XXX	2,888	3,215	2,152	2,008	1,925	1,875	1,839	(36)	(86)
6. 2016	XXX	XXX	XXX	XXX	6,668	6,984	8,013	8,170	7,901	7,589	(312)	(581)
7. 2017	XXX	XXX	XXX	XXX	XXX	35,362	29,300	28,800	29,600	29,219	(381)	419
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	29,405	32,225	31,951	31,143	(808)	(1,082)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,711	18,155	17,956	(199)	(755)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,700	17,316	5,616	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,626	XXX	XXX
12. Totals											3,814	(2,175)

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

1. Prior												
2. 2012												
3. 2013	XXX											
4. 2014	XXX	XXX										
5. 2015	XXX	XXX	XXX									
6. 2016	XXX	XXX	XXX	XXX								
7. 2017	XXX	XXX	XXX	XXX	XXX							
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2021	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. 2012				0	0		0	0	0	0	0	0
3. 2013	XXX			0	0		0	0	0	0	0	0
4. 2014	XXX	XXX		0	0		0	0	0	0	0	0
5. 2015	XXX	XXX	XXX	0	0		0	0	0	0	0	0
6. 2016	XXX	XXX	XXX	XXX	0		0	0	0	0	0	0
7. 2017	XXX	XXX	XXX	XXX	XXX	25	400	400	300	5	(295)	(395)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	696	575	549	848	299	274
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	689	1,046	388	(658)	(301)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,660	1,035	(625)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(1,279)	(423)

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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

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

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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior	.000	2,014	3,944	4,487	4,961	4,906	4,927	4,944	4,966	4,968	101	0
2. 2012	15,761	23,392	24,218	24,657	25,151	25,355	25,476	25,493	25,493	25,494	3,159	752
3. 2013	XXX	15,628	23,828	24,916	25,172	25,237	25,212	25,222	25,230	25,232	1,481	393
4. 2014	XXX	XXX	19,984	24,716	25,528	25,637	25,682	25,948	25,976	26,066	1,605	438
5. 2015	XXX	XXX	XXX	37,754	42,828	43,382	43,106	43,798	43,630	43,598	4,854	934
6. 2016	XXX	XXX	XXX	XXX	19,877	26,571	28,311	28,654	29,081	29,331	1,562	498
7. 2017	XXX	XXX	XXX	XXX	XXX	18,687	25,398	26,579	27,101	27,712	1,505	495
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	29,123	35,937	37,271	37,255	2,118	765
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,435	31,363	32,625	1,465	529
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,232	30,160	1,651	494
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,688	1,405	492

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

1. Prior	.000	4,234	6,755	7,887	8,511	8,627	8,665	8,696	8,695	9,006	460	0
2. 2012	6,277	11,888	14,442	16,123	16,525	16,831	17,328	17,383	17,382	17,382	2,933	836
3. 2013	XXX	7,069	13,175	15,347	17,138	18,351	18,669	18,802	18,828	18,857	2,988	798
4. 2014	XXX	XXX	6,678	11,601	13,362	14,798	16,567	17,302	17,487	17,537	2,758	755
5. 2015	XXX	XXX	XXX	7,236	11,839	13,181	14,217	14,919	15,120	15,244	2,608	752
6. 2016	XXX	XXX	XXX	XXX	6,041	11,136	12,813	15,586	17,132	17,611	2,474	838
7. 2017	XXX	XXX	XXX	XXX	XXX	6,625	11,225	13,353	15,775	17,303	2,573	723
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	5,610	10,395	13,112	14,744	2,409	676
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,633	11,538	13,888	2,330	566
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,069	7,640	1,333	271
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,188	945	114

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

1. Prior	.000	749	1,202	1,312	1,401	1,428	1,438	1,510	1,510	1,510	20	0
2. 2012	354	605	1,007	1,046	1,193	1,209	1,217	1,220	1,227	1,229	147	30
3. 2013	XXX	373	710	812	910	1,266	1,292	1,390	1,405	1,408	131	31
4. 2014	XXX	XXX	558	871	988	1,057	1,138	1,164	1,175	1,179	174	37
5. 2015	XXX	XXX	XXX	511	940	1,156	1,278	1,396	1,474	1,510	170	38
6. 2016	XXX	XXX	XXX	XXX	497	1,049	1,287	1,935	2,123	2,229	159	49
7. 2017	XXX	XXX	XXX	XXX	XXX	667	1,217	1,336	1,523	1,645	216	52
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	613	1,347	2,826	3,213	222	32
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	802	1,784	2,204	232	47
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	598	1,321	152	24
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	628	128	7

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

1. Prior	.000	2,258	3,534	4,562	5,728	5,318	5,586	5,932	6,088	6,283	96	0
2. 2012	768	1,836	2,383	2,961	3,345	3,320	3,625	3,557	3,583	3,631	139	214
3. 2013	XXX	887	2,757	4,361	5,031	5,268	5,767	5,867	5,938	5,978	167	208
4. 2014	XXX	XXX	1,233	2,366	2,992	3,320	3,488	3,646	3,687	3,710	112	183
5. 2015	XXX	XXX	XXX	1,070	2,527	3,508	3,951	4,148	4,449	4,511	163	110
6. 2016	XXX	XXX	XXX	XXX	914	2,556	3,577	3,821	3,899	3,953	43	297
7. 2017	XXX	XXX	XXX	XXX	XXX	1,075	3,151	3,767	4,041	4,319	40	342
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,118	2,148	2,810	3,371	25	284
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,064	2,399	3,287	20	290
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	418	1,474	2	110
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	625	9	45

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

1. Prior	.000	3,648	6,302	7,308	7,504	7,688	7,698	7,721	7,729	7,737	60	0
2. 2012	6,636	10,108	10,455	10,874	12,166	12,316	12,656	12,657	12,657	12,657	776	414
3. 2013	XXX	5,593	7,880	8,650	8,974	9,822	10,836	10,942	10,958	10,969	467	313
4. 2014	XXX	XXX	9,008	11,832	13,659	15,139	15,654	16,569	16,569	16,571	587	380
5. 2015	XXX	XXX	XXX	12,713	15,800	17,906	19,167	21,051	21,351	21,577	1,285	563
6. 2016	XXX	XXX	XXX	XXX	12,428	18,253	18,856	20,161	21,098	21,491	573	380
7. 2017	XXX	XXX	XXX	XXX	XXX	8,234	11,021	12,835	14,615	15,534	539	467
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	16,323	18,950	20,045	21,169	845	532
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,155	16,027	17,550	636	406
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,658	16,805	684	373
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,231	549	371



COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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			
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021			
1. Prior	.000												
2. 2012													
3. 2013	XXX												
4. 2014	XXX	XXX											
5. 2015	XXX	XXX	XXX										
6. 2016	XXX	XXX	XXX	XXX									
7. 2017	XXX	XXX	XXX	XXX	XXX								
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2021	XXX	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. 2012													
3. 2013	XXX												
4. 2014	XXX	XXX											
5. 2015	XXX	XXX	XXX										
6. 2016	XXX	XXX	XXX	XXX									
7. 2017	XXX	XXX	XXX	XXX	XXX								
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2021	XXX	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. 2012												XXX	XXX
3. 2013	XXX											XXX	XXX
4. 2014	XXX	XXX										XXX	XXX
5. 2015	XXX	XXX	XXX									XXX	XXX
6. 2016	XXX	XXX	XXX	XXX								XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2021	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	566	914	922	919	919	919	919	919	919	919	3	0
2. 2012	0	2	436	895	920	934	950	950	950	950	950	2	2
3. 2013	XXX	(4)	6	17	25	29	111	111	111	111	111	1	2
4. 2014	XXX	XXX	1	22	2,077	2,102	2,566	2,961	2,961	2,961	2,961	3	6
5. 2015	XXX	XXX	XXX	1	85	126	226	303	327	411	411	2	13
6. 2016	XXX	XXX	XXX	XXX	6	22	31	922	1,018	1,049	1,049	4	9
7. 2017	XXX	XXX	XXX	XXX	XXX	1	97	109	465	477	477	5	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3	11	52	95	95	1	2
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	49	68	68	1	1
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	7	7	0	1
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	11	1	0

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

1. Prior	.000												
2. 2012													
3. 2013	XXX												
4. 2014	XXX	XXX											
5. 2015	XXX	XXX	XXX										
6. 2016	XXX	XXX	XXX	XXX									
7. 2017	XXX	XXX	XXX	XXX	XXX								
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	543	543	XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,092	3,005	XXX	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,671	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(990)	(992)	0	0
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,941	13,931	5,833	2,243
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,653	5,639	405

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000			XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2021	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. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

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

1. Prior	.000										XXX	XXX
2. 2012											XXX	XXX
3. 2013	XXX										XXX	XXX
4. 2014	XXX	XXX									XXX	XXX
5. 2015	XXX	XXX	XXX								XXX	XXX
6. 2016	XXX	XXX	XXX	XXX							XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior	.000	3,715	5,633	6,393	6,770	7,104	7,193	7,306	7,359	7,459	XXX	XXX
2. 2012	101	1,924	3,034	3,466	3,628	3,724	3,766	3,837	3,870	3,874	XXX	XXX
3. 2013	XXX	183	3,125	4,690	5,311	5,589	5,736	5,805	5,844	5,855	XXX	XXX
4. 2014	XXX	XXX	1,258	3,012	3,853	3,994	4,058	4,087	4,103	4,122	XXX	XXX
5. 2015	XXX	XXX	XXX	95	637	1,375	1,651	1,719	1,750	1,752	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	584	3,560	6,339	6,876	7,181	7,268	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	1,945	13,977	20,146	22,830	24,505	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	134	18,017	22,520	23,929	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121	6,844	10,623	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48	5,162	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	257	XXX	XXX

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

1. Prior	.000										XXX	XXX
2. 2012											XXX	XXX
3. 2013	XXX										XXX	XXX
4. 2014	XXX	XXX									XXX	XXX
5. 2015	XXX	XXX	XXX								XXX	XXX
6. 2016	XXX	XXX	XXX	XXX							XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2021	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	0	XXX	XXX
2. 2012							0	0	0	0	0	XXX	XXX
3. 2013	XXX						0	0	0	0	0	XXX	XXX
4. 2014	XXX	XXX					0	0	0	0	0	XXX	XXX
5. 2015	XXX	XXX	XXX				0	0	0	0	0	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX			0	0	0	0	0	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX		0	0	0	0	0	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	14	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	60	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	1	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

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

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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	(1,907)	(1,052)	(885)	(83)	(1)	4	3	1	0	0
2. 2012	(481)	(767)	(726)	(312)	(37)	6	1	1	0	0
3. 2013	XXX	499	(1,374)	102	431	(20)	3	1	0	0
4. 2014	XXX	XXX	(152)	(470)	706	(349)	9	4	1	301
5. 2015	XXX	XXX	XXX	(799)	1,469	(300)	(190)	12	5	4
6. 2016	XXX	XXX	XXX	XXX	(2,541)	(228)	(391)	(286)	(12)	7
7. 2017	XXX	XXX	XXX	XXX	XXX	2,197	(609)	(363)	(726)	19
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	721	(385)	(598)	(83)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198	(449)	(833)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	824	257
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(865)

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

1. Prior	(1,649)	126	2,663	308	501	8	4	0	0	0
2. 2012	(8,846)	(3,777)	(1,935)	(676)	10	14	6	2	0	0
3. 2013	XXX	(5,674)	(2,717)	(1,969)	(71)	36	10	4	1	0
4. 2014	XXX	XXX	(4,027)	(1,519)	(821)	(328)	(107)	306	(50)	(16)
5. 2015	XXX	XXX	XXX	(5,238)	(1,490)	(979)	(500)	(37)	(183)	(64)
6. 2016	XXX	XXX	XXX	XXX	(5,472)	(1,912)	(2,767)	(1,993)	(493)	(407)
7. 2017	XXX	XXX	XXX	XXX	XXX	(4,317)	(3,285)	(2,658)	(1,747)	(921)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	(612)	(1,226)	(1,164)	(1,238)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,957)	(1,871)	(1,214)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,011)	(917)
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,194)

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

1. Prior	(33)	21	8	(22)	4	1	0	1	0	0
2. 2012	735	187	(43)	(18)	3	(1)	0	0	0	0
3. 2013	XXX	554	(261)	(274)	(16)	8	0	2	3	0
4. 2014	XXX	XXX	284	(115)	84	(17)	(2)	2	6	0
5. 2015	XXX	XXX	XXX	(282)	185	(48)	11	4	9	1
6. 2016	XXX	XXX	XXX	XXX	68	(74)	129	44	18	13
7. 2017	XXX	XXX	XXX	XXX	XXX	(58)	363	148	53	13
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	499	148	113	(390)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,219	556	(245)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,152	54
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,582

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

1. Prior	3,330	1,934	742	676	314	257	210	416	488	431
2. 2012	1,895	1,233	825	393	243	28	25	190	157	155
3. 2013	XXX	2,835	1,866	2,389	696	666	355	230	234	87
4. 2014	XXX	XXX	4,905	2,392	1,189	709	487	305	265	241
5. 2015	XXX	XXX	XXX	2,558	2,113	1,382	566	363	325	279
6. 2016	XXX	XXX	XXX	XXX	3,296	2,054	1,137	606	353	157
7. 2017	XXX	XXX	XXX	XXX	XXX	3,822	1,943	1,125	481	286
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,652	1,703	776	322
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,531	1,348	599
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,703	1,124
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,883

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

1. Prior	(7,340)	(3,957)	(3,162)	(2,195)	121	233	3	(67)	0	0
2. 2012	(622)	(2,358)	(2,739)	(3,268)	(1,618)	23	4	(100)	1	0
3. 2013	XXX	(2,255)	(3,070)	(2,950)	(2,876)	(1,096)	(1,280)	23	2	1
4. 2014	XXX	XXX	(3,287)	(6,292)	(3,259)	(1,744)	(2,226)	98	87	0
5. 2015	XXX	XXX	XXX	2,191	(6,397)	(4,584)	(3,277)	(2,219)	(970)	8
6. 2016	XXX	XXX	XXX	XXX	2,189	(2,133)	(3,306)	(1,986)	(1,433)	(495)
7. 2017	XXX	XXX	XXX	XXX	XXX	953	(5,411)	(6,086)	(2,241)	(1,269)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,154	(3,453)	(4,592)	(3,586)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	505	(3,676)	(3,738)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,217	727
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,082

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XX							
6. 2016	XXX	XXX	XX	XX						
7. 2017	XXX	XXX	XX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XX	XX						
7. 2017	XXX	XXX	XX	XX	XX					
8. 2018	XXX	XXX	XX	XX	XX	XX				
9. 2019	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	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. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XX	XX						
7. 2017	XXX	XXX	XX	XX	XX					
8. 2018	XXX	XXX	XX	XX	XX	XX				
9. 2019	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior	191	4	0	0	0	0	0	0	0	0
2. 2012	79	158	8	1	2	1	0	0	0	0
3. 2013	XXX	185	1	50	9	0	0	0	0	0
4. 2014	XXX	XXX	561	431	935	9	3	201	0	0
5. 2015	XXX	XXX	XXX	708	438	130	247	403	1	0
6. 2016	XXX	XXX	XXX	XXX	963	44	(307)	(83)	1	0
7. 2017	XXX	XXX	XXX	XXX	XXX	1,131	829	222	95	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	376	(53)	220	15
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	928	701	132
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	692	508
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	571

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

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XX	XX						
7. 2017	XXX	XXX	XX	XX	XX					
8. 2018	XXX	XXX	XX	XX	XX	XX				
9. 2019	XXX	XXX	XX	XXX	XXX	XX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	150	(13)	0
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	11
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(3,932)	(742)	(217)
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,705)	(418)
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(3,321)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2021	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. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

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

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	3,219	1,899	2,739	1,995	1,481	1,084	487	237	222	202
2. 2012	3,490	1,233	866	493	435	332	230	170	163	148
3. 2013	XXX	2,714	1,644	1,270	1,129	561	239	165	119	85
4. 2014	XXX	XXX	2,475	1,740	1,239	416	224	121	109	87
5. 2015	XXX	XXX	XXX	2,600	1,454	335	214	146	92	65
6. 2016	XXX	XXX	XXX	XXX	4,590	1,047	604	542	308	150
7. 2017	XXX	XXX	XXX	XXX	XXX	31,407	8,019	2,208	3,092	1,959
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	28,381	5,434	3,877	3,864
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,132	5,907	3,946
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,675	8,232
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,297

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

1. Prior										
2. 2012										
3. 2013	XXX									
4. 2014	XXX	XXX								
5. 2015	XXX	XXX	XXX							
6. 2016	XXX	XXX	XXX	XXX						
7. 2017	XXX	XXX	XXX	XXX	XXX					
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021	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. 2012							0	0	0	0
3. 2013	XXX						0	0	0	0
4. 2014	XXX	XXX					0	0	0	0
5. 2015	XXX	XXX	XXX				0	0	0	0
6. 2016	XXX	XXX	XXX	XXX			0	0	0	0
7. 2017	XXX	XXX	XXX	XXX	XXX	25	175	400	300	5
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	696	564	437	665
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	689	1,016	275
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,653	1,008
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0



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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	569	71	23	6	0	0	0	0	1	0
2. 2012	2,337	3,091	3,146	3,157	3,158	3,160	3,159	3,159	3,159	3,159
3. 2013	XXX	1,192	1,410	1,465	1,477	1,480	1,480	1,480	1,481	1,481
4. 2014	XXX	XXX	1,341	1,562	1,596	1,599	1,604	1,605	1,605	1,605
5. 2015	XXX	XXX	XXX	4,320	4,756	4,839	4,849	4,852	4,853	4,854
6. 2016	XXX	XXX	XXX	XXX	1,265	1,526	1,556	1,561	1,562	1,562
7. 2017	XXX	XXX	XXX	XXX	XXX	1,243	1,458	1,494	1,500	1,505
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,874	2,084	2,108	2,118
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,241	1,436	1,465
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,408	1,651
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,405

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	131	46	25	16	3	1	1	1	1	1
2. 2012	613	65	41	22	7	2	0	0	0	0
3. 2013	XXX	337	46	16	1	1	1	0	0	0
4. 2014	XXX	XXX	301	52	16	9	5	1	1	1
5. 2015	XXX	XXX	XXX	333	41	14	11	1	1	1
6. 2016	XXX	XXX	XXX	XXX	258	45	19	14	9	6
7. 2017	XXX	XXX	XXX	XXX	XXX	331	55	20	8	5
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	365	53	14	5
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344	51	11
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	331	29
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	226	77	48	25	11	0	15	3	4	1
2. 2012	3,365	3,802	3,875	3,896	3,901	3,906	3,910	3,910	3,911	3,911
3. 2013	XXX	1,763	1,793	1,845	1,861	1,892	1,873	1,873	1,874	1,874
4. 2014	XXX	XXX	1,911	1,989	2,021	2,063	2,044	2,044	2,044	2,044
5. 2015	XXX	XXX	XXX	5,304	5,628	5,773	5,760	5,773	5,783	5,789
6. 2016	XXX	XXX	XXX	XXX	1,849	2,305	2,038	2,061	2,064	2,066
7. 2017	XXX	XXX	XXX	XXX	XXX	1,779	1,940	1,977	1,991	2,005
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	2,860	2,861	2,866	2,888
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,996	1,990	2,005
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,133	2,174
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,216

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	1,286	252	119	63	11	12	2	1	0	0
2. 2012	1,706	2,614	2,826	2,903	2,917	2,924	2,930	2,933	2,933	2,933
3. 2013	XXX	1,782	2,702	2,887	2,952	2,970	2,976	2,982	2,987	2,988
4. 2014	XXX	XXX	1,703	2,543	2,685	2,737	2,752	2,755	2,758	2,758
5. 2015	XXX	XXX	XXX	1,566	2,382	2,530	2,586	2,600	2,605	2,608
6. 2016	XXX	XXX	XXX	XXX	1,478	2,263	2,406	2,457	2,467	2,474
7. 2017	XXX	XXX	XXX	XXX	XXX	1,557	2,304	2,481	2,557	2,573
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,355	2,166	2,352	2,409
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,326	2,168	2,330
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	878	1,333
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	945

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	379	164	79	24	12	6	3	1	1	1
2. 2012	1,799	364	126	43	19	10	3	0	0	0
3. 2013	XXX	1,743	314	137	57	20	8	1	1	1
4. 2014	XXX	XXX	1,718	286	120	60	29	10	3	3
5. 2015	XXX	XXX	XXX	1,705	272	103	49	21	14	8
6. 2016	XXX	XXX	XXX	XXX	1,703	294	145	64	27	14
7. 2017	XXX	XXX	XXX	XXX	XXX	1,680	427	194	77	34
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,720	420	134	56
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,723	345	120
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,030	228
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,372

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	307	243	125	125	91	21	56	0	1	1
2. 2012	3,785	3,574	3,670	3,734	3,753	3,777	3,765	3,768	3,769	3,769
3. 2013	XXX	3,794	3,601	3,707	3,748	3,810	3,770	3,777	3,785	3,787
4. 2014	XXX	XXX	3,695	3,377	3,450	3,596	3,501	3,505	3,511	3,516
5. 2015	XXX	XXX	XXX	3,521	3,214	3,527	3,334	3,350	3,363	3,368
6. 2016	XXX	XXX	XXX	XXX	3,416	4,808	3,264	3,299	3,308	3,326
7. 2017	XXX	XXX	XXX	XXX	XXX	2,868	3,231	3,291	3,312	3,330
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,270	3,062	3,098	3,141
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,265	2,980	3,016
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,044	1,832
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,431

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	73	14	6	0	0	0	0	0	0	0
2. 2012	103	133	144	145	145	146	146	146	147	147
3. 2013	XXX	93	123	128	128	130	130	130	131	131
4. 2014	XXX	XXX	118	164	164	172	173	174	174	174
5. 2015	XXX	XXX	XXX	111	111	163	169	169	170	170
6. 2016	XXX	XXX	XXX	XXX	0	153	158	159	159	159
7. 2017	XXX	XXX	XXX	XXX	XXX	142	204	209	215	216
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	123	201	215	222
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145	222	232
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95	152
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	128

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	30	15	8	6	1	1	1	0	0	0
2. 2012	63	15	3	3	0	0	0	1	0	0
3. 2013	XXX	74	26	12	8	1	1	0	0	0
4. 2014	XXX	XXX	78	11	3	2	1	0	0	0
5. 2015	XXX	XXX	XXX	78	19	9	5	3	1	0
6. 2016	XXX	XXX	XXX	XXX	123	32	16	9	3	1
7. 2017	XXX	XXX	XXX	XXX	XXX	111	30	14	5	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	141	50	26	14
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	45	31
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	39
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	136

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	6	7	3	3	(4)	3	1	0	0	0
2. 2012	175	172	176	177	176	176	176	177	177	177
3. 2013	XXX	183	170	164	164	161	161	161	162	162
4. 2014	XXX	XXX	207	206	210	211	211	211	211	211
5. 2015	XXX	XXX	XXX	204	204	204	207	208	208	208
6. 2016	XXX	XXX	XXX	XXX	236	217	212	211	210	209
7. 2017	XXX	XXX	XXX	XXX	XXX	269	277	269	269	269
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	270	271	270	268
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349	313	310
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	215
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	271

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**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	81	29	19	10	10	16	4	2	5	1
2. 2012	35	101	119	128	129	136	137	138	139	139
3. 2013	XXX	51	114	143	150	155	156	161	166	167
4. 2014	XXX	XXX	31	84	100	109	110	111	111	112
5. 2015	XXX	XXX	XXX	44	116	139	154	160	163	163
6. 2016	XXX	XXX	XXX	XXX	11	30	40	41	42	43
7. 2017	XXX	XXX	XXX	XXX	XXX	11	35	38	39	40
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	5	12	20	25
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	9	20
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	202	144	93	67	29	29	25	14	17	9
2. 2012	188	100	43	33	14	5	5	1	0	1
3. 2013	XXX	208	91	55	34	31	19	7	6	11
4. 2014	XXX	XXX	200	80	42	23	11	3	1	0
5. 2015	XXX	XXX	XXX	287	101	32	23	14	7	1
6. 2016	XXX	XXX	XXX	XXX	234	46	22	14	6	6
7. 2017	XXX	XXX	XXX	XXX	XXX	157	66	22	11	7
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	229	41	24	16
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199	70	45
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119	84
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	63	21	8	5	(8)	38	4	(3)	9	(6)
2. 2012	302	349	339	346	337	345	349	347	352	354
3. 2013	XXX	318	340	359	352	370	370	368	377	386
4. 2014	XXX	XXX	309	295	289	298	294	292	295	295
5. 2015	XXX	XXX	XXX	351	277	264	278	278	277	274
6. 2016	XXX	XXX	XXX	XXX	342	311	339	342	342	346
7. 2017	XXX	XXX	XXX	XXX	XXX	344	382	376	380	389
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	360	301	314	325
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	352	333	355
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	186	196
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	197	42	13	5	0	0	0	0	0	0
2. 2012	485	740	758	771	776	776	776	776	776	776
3. 2013	XXX	326	417	448	459	463	467	467	467	467
4. 2014	XXX	XXX	401	564	575	586	587	587	587	587
5. 2015	XXX	XXX	XXX	1,022	1,227	1,273	1,278	1,283	1,284	1,285
6. 2016	XXX	XXX	XXX	XXX	424	543	565	572	573	573
7. 2017	XXX	XXX	XXX	XXX	XXX	395	501	527	536	539
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	643	793	835	845
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465	605	636
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	512	684
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	549

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	153	74	41	21	8	3	7	2	1	3
2. 2012	373	55	30	20	8	5	1	1	1	0
3. 2013	XXX	166	58	41	34	16	6	3	1	1
4. 2014	XXX	XXX	194	74	45	25	11	0	0	0
5. 2015	XXX	XXX	XXX	220	90	64	31	15	14	7
6. 2016	XXX	XXX	XXX	XXX	197	95	64	34	14	12
7. 2017	XXX	XXX	XXX	XXX	XXX	264	126	95	61	36
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	307	127	86	58
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	314	149	93
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	630	88
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	270

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	135	63	44	23	9	12	8	1	0	3
2. 2012	1,017	1,124	1,150	1,169	1,181	1,187	1,188	1,191	1,191	1,190
3. 2013	XXX	630	692	739	766	770	777	781	780	781
4. 2014	XXX	XXX	774	897	914	941	952	961	966	967
5. 2015	XXX	XXX	XXX	1,562	1,747	1,811	1,824	1,840	1,851	1,855
6. 2016	XXX	XXX	XXX	XXX	829	921	937	949	953	965
7. 2017	XXX	XXX	XXX	XXX	XXX	897	971	1,004	1,028	1,042
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,289	1,368	1,409	1,435
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,041	1,115	1,135
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,403	1,145
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,190

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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	0	1	1	1	0	0	0	0	0	0
2. 2012	0	0	1	2	2	2	2	2	2	2
3. 2013	XXX	0	0	1	1	1	1	1	1	1
4. 2014	XXX	XXX	0	0	0	1	2	3	3	3
5. 2015	XXX	XXX	XXX	0	0	2	2	2	2	2
6. 2016	XXX	XXX	XXX	XXX	0	2	2	3	4	4
7. 2017	XXX	XXX	XXX	XXX	XXX	0	3	4	5	5
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	1
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	1
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

**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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	9	5	2	1	1	0	0	0	0	0
2. 2012	3	7	7	1	0	0	0	0	0	0
3. 2013	XXX	3	5	1	5	3	0	0	0	0
4. 2014	XXX	XXX	13	11	3	2	1	0	0	0
5. 2015	XXX	XXX	XXX	11	8	6	5	1	1	0
6. 2016	XXX	XXX	XXX	XXX	6	4	5	5	1	0
7. 2017	XXX	XXX	XXX	XXX	XXX	9	3	3	1	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1	6	5	1
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	3	1
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	3
11. 2021	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	(2)	0	5	2	1	(2)	1	0	0	0
2. 2012	3	7	8	4	3	3	4	4	4	4
3. 2013	XXX	3	6	4	8	6	3	3	3	3
4. 2014	XXX	XXX	14	15	9	8	8	9	9	9
5. 2015	XXX	XXX	XXX	15	18	18	18	15	15	15
6. 2016	XXX	XXX	XXX	XXX	12	12	13	15	13	13
7. 2017	XXX	XXX	XXX	XXX	XXX	9	7	8	7	7
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1	7	6	4
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5	3
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	4
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6



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**

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	0
3. 2013.....	XXX	3,323	3,323	3,323	3,323	3,323	3,323	3,323	3,323	3,323	0
4. 2014.....	XXX	XXX	3,583	3,583	3,583	3,583	3,583	3,583	3,583	3,583	0
5. 2015.....	XXX	XXX	XXX	3,872	3,872	3,872	3,872	3,872	3,872	3,872	0
6. 2016.....	XXX	XXX	XXX	XXX	4,335	4,335	4,335	4,335	4,335	4,335	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	5,362	5,362	5,362	5,362	5,362	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	11,378	11,378	11,378	11,378	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,758	13,758	13,758	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,041	14,041	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,724	14,724
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,724
13. Earned Premiums (Sch P-Pt. 1)	3,099	3,323	3,583	3,872	4,335	5,362	6,886	8,241	8,314	8,989	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	32	32	32	32	32	32	32	32	32	32	0
3. 2013.....	XXX	24	24	24	24	24	24	24	24	24	0
4. 2014.....	XXX	XXX	24	24	24	24	24	24	24	24	0
5. 2015.....	XXX	XXX	XXX	25	25	25	25	25	25	25	0
6. 2016.....	XXX	XXX	XXX	XXX	32	32	32	32	32	32	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	50	50	50	50	50	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	4,544	4,544	4,544	4,544	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,590	5,590	5,590	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,782	5,782	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,780	5,780
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,780
13. Earned Premiums (Sch P-Pt. 1)	32	24	24	25	32	50	52	73	55	45	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	10,186	10,186	10,186	10,186	10,186	10,186	10,186	10,186	10,186	10,186	0
3. 2013.....	XXX	10,411	10,411	10,411	10,411	10,411	10,411	10,411	10,411	10,411	0
4. 2014.....	XXX	XXX	10,643	10,643	10,643	10,643	10,643	10,643	10,643	10,643	0
5. 2015.....	XXX	XXX	XXX	11,603	11,603	11,603	11,603	11,603	11,603	11,603	0
6. 2016.....	XXX	XXX	XXX	XXX	12,724	12,724	12,724	12,724	12,724	12,724	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	12,923	12,923	12,923	12,923	12,923	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	20,954	20,954	20,954	20,954	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,725	21,725	21,725	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,086	19,086	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,642	15,642
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,642
13. Earned Premiums (Sch P-Pt. 1)	10,186	10,411	10,643	11,603	12,724	12,923	12,869	13,405	12,142	10,373	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	623	623	623	623	623	623	623	623	623	623	0
3. 2013.....	XXX	610	610	610	610	610	610	610	610	610	0
4. 2014.....	XXX	XXX	604	604	604	604	604	604	604	604	0
5. 2015.....	XXX	XXX	XXX	734	734	734	734	734	734	734	0
6. 2016.....	XXX	XXX	XXX	XXX	726	726	726	726	726	726	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	953	953	953	953	953	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	8,978	8,978	8,978	8,978	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,795	8,795	8,795	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,943	7,943	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,569	6,569
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,569
13. Earned Premiums (Sch P-Pt. 1)	623	610	604	734	726	953	893	475	999	1,306	XXX

**COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	32,001	32,001	32,001	32,001	32,001	32,001	32,001	32,001	32,001	32,001	0
3. 2013.....	XXX	34,677	34,677	34,677	34,677	34,677	34,677	34,677	34,677	34,677	0
4. 2014.....	XXX	XXX	38,241	38,241	38,241	38,241	38,241	38,241	38,241	38,241	0
5. 2015.....	XXX	XXX	XXX	43,767	43,767	43,767	43,767	43,767	43,767	43,767	0
6. 2016.....	XXX	XXX	XXX	XXX	49,964	49,964	49,964	49,964	49,964	49,964	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	56,830	56,830	56,830	56,830	56,830	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	100,560	100,560	100,560	100,560	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,351	110,351	110,351	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	117,633	117,633	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,015	124,015
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	124,015
13. Earned Premiums (Sch P-Pt. 1)	32,001	34,677	38,241	43,767	49,964	56,830	65,805	73,103	78,139	84,741	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	5,114	5,114	5,114	5,114	5,114	5,114	5,114	5,114	5,114	5,114	0
3. 2013.....	XXX	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	4,620	0
4. 2014.....	XXX	XXX	4,717	4,717	4,717	4,717	4,717	4,717	4,717	4,717	0
5. 2015.....	XXX	XXX	XXX	5,991	5,991	5,991	5,991	5,991	5,991	5,991	0
6. 2016.....	XXX	XXX	XXX	XXX	6,642	6,642	6,642	6,642	6,642	6,642	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	7,554	7,554	7,554	7,554	7,554	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	43,351	43,351	43,351	43,351	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,282	47,282	47,282	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	52,564	52,564	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,856	53,856
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53,856
13. Earned Premiums (Sch P-Pt. 1)	5,114	4,620	4,717	5,991	6,642	7,540	8,596	10,033	13,070	14,582	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	2,837	2,837	2,837	2,837	2,837	2,837	2,837	2,837	2,837	2,837	0
3. 2013.....	XXX	2,944	2,944	2,944	2,944	2,944	2,944	2,944	2,944	2,944	0
4. 2014.....	XXX	XXX	3,221	3,221	3,221	3,221	3,221	3,221	3,221	3,221	0
5. 2015.....	XXX	XXX	XXX	3,526	3,526	3,526	3,526	3,526	3,526	3,526	0
6. 2016.....	XXX	XXX	XXX	XXX	3,760	3,760	3,760	3,760	3,760	3,760	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	4,112	4,112	4,112	4,112	4,112	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	6,621	6,621	6,621	6,621	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,228	7,228	7,228	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,531	7,531	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,996	7,996
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,996
13. Earned Premiums (Sch P-Pt. 1)	2,837	2,944	3,221	3,526	3,760	4,112	4,637	5,172	5,466	5,909	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	360	360	360	360	360	360	360	360	360	360	0
3. 2013.....	XXX	373	373	373	373	373	373	373	373	373	0
4. 2014.....	XXX	XXX	408	408	408	408	408	408	408	408	0
5. 2015.....	XXX	XXX	XXX	523	523	523	523	523	523	523	0
6. 2016.....	XXX	XXX	XXX	XXX	1,078	1,078	1,078	1,078	1,078	1,078	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,679	1,679	1,679	1,679	1,679	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	4,087	4,087	4,087	4,087	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,521	4,521	4,521	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,712	4,712	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,142	5,142
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,142
13. Earned Premiums (Sch P-Pt. 1)	360	373	408	2,995	1,078	1,679	2,103	2,465	2,647	3,055	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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	13,364	13,364	13,364	13,364	13,364	13,364	13,364	13,364	13,364	13,364	0
3. 2013.....	XXX	13,556	13,556	13,556	13,556	13,556	13,556	13,556	13,556	13,556	0
4. 2014.....	XXX	XXX	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596	0
5. 2015.....	XXX	XXX	XXX	12,496	12,496	12,496	12,496	12,496	12,496	12,496	0
6. 2016.....	XXX	XXX	XXX	XXX	15,857	15,857	15,857	15,857	15,857	15,857	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	22,261	22,261	22,261	22,261	22,261	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	34,042	34,042	34,042	34,042	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,890	33,890	33,890	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,251	21,251	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,448	27,448
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,448
13. Earned Premiums (Sch P-Pt. 1)	13,364	13,556	13,596	12,496	15,857	21,261	25,645	25,291	15,859	20,484	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2012.....	0	0	0	0	0	0	0	0	0	0	0
3. 2013.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2014.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2015.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2016.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2017.....	XXX	XXX	XXX	XXX	XXX	975	975	975	975	975	0
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	9,346	9,346	9,346	9,346	0
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,599	8,599	8,599	0
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,392	5,392	0
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,964	6,964
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,964
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	0	0	975	950	0	0	0	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....											
2. 2012.....											
3. 2013.....	XXX										
4. 2014.....	XXX	XXX									
5. 2015.....	XXX	XXX									
6. 2016.....	XXX	XXX									
7. 2017.....	XXX	XXX									
8. 2018.....	XXX	XXX									
9. 2019.....	XXX	XXX									
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2021.....	XXX	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	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....											
2. 2012.....											
3. 2013.....	XXX										
4. 2014.....	XXX	XXX									
5. 2015.....	XXX	XXX									
6. 2016.....	XXX	XXX									
7. 2017.....	XXX	XXX									
8. 2018.....	XXX	XXX									
9. 2019.....	XXX	XXX									
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
11. 2021.....	XXX	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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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 .....	18,645	0	0.0	74,834	0	0.0
2. Private Passenger Auto Liability/ Medical .....	28,390	0	0.0	33,045	0	0.0
3. Commercial Auto/Truck Liability/ Medical .....	19,176	0	0.0	9,245	0	0.0
4. Workers' Compensation .....	14,759	0	0.0	8,710	0	0.0
5. Commercial Multiple Peril .....	49,526	0	0.0	74,111	0	0.0
6. Medical Professional Liability - Occurrence .....		0	0.0	0	0	0.0
7. Medical Professional Liability - Claims - Made .....		0	0.0	0	0	0.0
8. Special Liability .....		0	0.0	0	0	0.0
9. Other Liability - Occurrence .....	4,608	0	0.0	2,914	0	0.0
10. Other Liability - Claims-Made .....		0	0.0	0	0	0.0
11. Special Property .....	944	0	0.0	8,410	0	0.0
12. Auto Physical Damage .....	(1,150)	0	0.0	29,663	0	0.0
13. Fidelity/Surety .....		0	0.0	0	0	0.0
14. Other .....		0	0.0	0	0	0.0
15. International .....		0	0.0	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	0.0
20. Products Liability - Claims-Made .....		0	0.0	0	0	0.0
21. Financial Guaranty/Mortgage Guaranty .....		0	0.0	0	0	0.0
22. Warranty .....		0	0.0	0	0	0.0
23. Totals	134,897	0	0.0	240,932	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....										
2. 2012.....										
3. 2013.....	XXX									
4. 2014.....	XXX	XXX								
5. 2015.....	XXX	XXX	XX							
6. 2016.....	XXX	XXX	XX	XX						
7. 2017.....	XXX	XXX	XX	XXX	XX					
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021.....	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
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior.....										
2. 2012.....										
3. 2013.....	XXX									
4. 2014.....	XXX	XXX								
5. 2015.....	XXX	XXX	XX							
6. 2016.....	XXX	XXX	XX	XX						
7. 2017.....	XXX	XXX	XX	XXX	XX					
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021.....	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**



COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**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 .....	18,645	0	0.0	74,834	0	0.0
2. Private Passenger Auto Liability/Medical .....	28,390	0	0.0	33,045	0	0.0
3. Commercial Auto/Truck Liability/Medical .....	19,176	0	0.0	9,245	0	0.0
4. Workers' Compensation .....	14,759	0	0.0	8,710	0	0.0
5. Commercial Multiple Peril .....	49,526	0	0.0	74,111	0	0.0
6. Medical Professional Liability - Occurrence .....		0	0.0	0	0	0.0
7. Medical Professional Liability - Claims - Made .....		0	0.0	0	0	0.0
8. Special Liability .....		0	0.0	0	0	0.0
9. Other Liability - Occurrence .....	4,608	0	0.0	2,914	0	0.0
10. Other Liability - Claims-Made .....		0	0.0	0	0	0.0
11. Special Property .....	944	0	0.0	8,410	0	0.0
12. Auto Physical Damage .....	(1,150)	0	0.0	29,663	0	0.0
13. Fidelity/Surety .....		0	0.0	0	0	0.0
14. Other .....		0	0.0	0	0	0.0
15. International .....		0	0.0	0	0	0.0
16. Reinsurance - Nonproportional Assumed Property .....	48,073	0	0.0	20,484	0	0.0
17. Reinsurance - Nonproportional Assumed Liability .....		0	0.0	0	0	0.0
18. Reinsurance - Nonproportional Assumed Financial Lines .....	2,201	0	0.0	2,064	0	0.0
19. Products Liability - Occurrence .....		0	0.0	0	0	0.0
20. Products Liability - Claims-Made .....		0	0.0	0	0	0.0
21. Financial Guaranty/Mortgage Guaranty .....		0	0.0	0	0	0.0
22. Warranty .....		0	0.0	0	0	0.0
23. Totals	185,171	0	0.0	263,479	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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021
1. Prior.....										
2. 2012.....										
3. 2013.....	XXX									
4. 2014.....	XXX	XXX								
5. 2015.....	XXX	XXX	XX							
6. 2016.....	XXX	XXX	XX	XX						
7. 2017.....	XXX	XXX	XX	XXX	XX					
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021.....	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 2012	2 2013	3 2014	4 2015	5 2016	6 2017	7 2018	8 2019	9 2020	10 2021
1. Prior.....										
2. 2012.....										
3. 2013.....	XXX									
4. 2014.....	XXX	XXX								
5. 2015.....	XXX	XXX	XX							
6. 2016.....	XXX	XXX	XX	XX						
7. 2017.....	XXX	XXX	XX	XXX	XX					
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2021.....	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**

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	N	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0
4. Arkansas	AR	N	8,409,766	8,590,821	0	20,370,654	20,389,211	330,421	19,230
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	N	0	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0
14. Illinois	IL	N	0	0	0	0	0	0	0
15. Indiana	IN	N	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	(500,000)	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0
22. Massachusetts	MA	L	231,115,647	226,280,767	0	85,904,946	90,538,235	73,106,997	1,391,161
23. Michigan	MI	N	0	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0
26. Missouri	MO	N	822,288	924,393	0	459,822	465,196	10,000	1,989
27. Montana	MT	N	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0
30. New Hampshire	NH	L	568,075	549,292	0	305,526	(37,723)	33,657	1,818
31. New Jersey	NJ	N	35,485,412	35,041,671	0	11,962,063	8,920,007	30,868,513	102,140
32. New Mexico	NM	N	0	0	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0	0
36. Ohio	OH	N	0	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	311,111	263,075	205,921	0
40. Rhode Island	RI	L	0	0	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0	0
51. Wyoming	WY	N	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	276,401,188	271,386,944	0	119,314,122	120,038,001	104,555,509	1,516,338	0
DETAILS OF WRITE-INS									
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.....	4	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).....	0	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.....	53

(b) Explanation of basis of allocation of premiums by states, etc.

Actual Premium Written

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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 .....	23,786,754	23,797,714	23,824,031	23,830,357
	2. Canada .....	0	0	0	0
	3. Other Countries .....	0	0	0	0
	4. Totals	23,786,754	23,797,714	23,824,031	23,830,357
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	999,542	1,005,680	995,440	1,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	5,009,342	5,301,434	5,607,701	4,650,000
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	216,709,522	226,226,142	225,735,221	207,910,562
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	131,897,930	137,116,127	132,041,033	131,046,968
	9. Canada .....	6,978,430	7,105,347	6,963,905	6,980,000
	10. Other Countries .....	12,744,523	13,307,610	12,816,353	12,681,000
	11. Totals	151,620,883	157,529,084	151,821,292	150,707,968
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	398,126,043	413,860,054	407,983,684	388,098,887
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	0	0	0	
	15. Canada .....	0	0	0	
	16. Other Countries .....	0	0	0	
	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 .....	154,736,921	154,736,921	100,295,605	
	21. Canada .....	0	0	0	
	22. Other Countries .....	0	0	0	
	23. Totals	154,736,921	154,736,921	100,295,605	
Parent, Subsidiaries and Affiliates	24. Totals	22,644,288	22,644,288	18,585,011	
	25. Total Common Stocks	177,381,210	177,381,210	118,880,616	
	26. Total Stocks	177,381,210	177,381,210	118,880,616	
	27. Total Bonds and Stocks	575,507,252	591,241,264	526,864,301	

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	3,126,891	6,043,990	14,593,845	21,283	745	XXX	23,786,754	6.0	13,045,738	3.2	23,786,754	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	3,126,891	6,043,990	14,593,845	21,283	745	XXX	23,786,754	6.0	13,045,738	3.2	23,786,754	0
<b>2. All Other Governments</b>												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	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	999,542	0	0	0	0	XXX	999,542	0.3	998,767	0.2	999,542	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	999,542	0	0	0	0	XXX	999,542	0.3	998,767	0.2	999,542	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	0	3,956,944	0	0	0	XXX	3,956,944	1.0	4,033,483	1.0	3,956,944	0
4.2 NAIC 2	0	1,052,397	0	0	0	XXX	1,052,397	0.3	1,083,176	0.3	1,052,397	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	5,009,342	0	0	0	XXX	5,009,342	1.3	5,116,659	1.3	5,009,342	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	36,207,241	97,378,345	66,500,519	15,441,635	1,181,783	XXX	216,709,522	54.4	231,411,830	57.6	216,709,522	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	36,207,241	97,378,345	66,500,519	15,441,635	1,181,783	XXX	216,709,522	54.4	231,411,830	57.6	216,709,522	0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	18,426,807	56,357,968	42,789,519	766,675	0	XXX	118,340,969	29.7	101,350,760	25.2	105,071,297	13,269,672
6.2 NAIC 2	5,186,318	19,776,488	8,307,315	0	0	XXX	33,270,121	8.4	49,532,290	12.3	29,024,352	4,245,769
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	525,123	0.1	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	23,613,125	76,134,456	51,096,834	766,675	0	XXX	151,611,090	38.1	151,408,173	37.7	134,095,650	17,515,441
<b>7. Hybrid Securities</b>												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	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	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	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	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	9,792	9,792	0.0	10,097	0.0	9,792	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	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	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	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	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	9,792	9,792	0.0	10,097	0.0	9,792	0
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	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

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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) 58,760,481	163,737,247	123,883,882	16,229,593	1,182,528	0	363,793,732	91.4	XXX	XXX	350,524,060	13,269,672
11.2 NAIC 2	(d) 5,186,318	20,828,885	8,307,315	0	0	9,792	34,332,311	8.6	XXX	XXX	30,086,542	4,245,769
11.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	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	63,946,800	184,566,132	132,191,198	16,229,593	1,182,528	9,792	(b) 398,126,043	100.0	XXX	XXX	380,610,602	17,515,441
11.8 Line 11.7 as a % of Col. 7	16.1	46.4	33.2	4.1	0.3	0.0	100.0	XXX	XXX	XXX	95.6	4.4
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	38,575,554	182,894,602	119,081,570	10,165,106	123,746	0	XXX	XXX	350,840,578	87.3	338,867,835	11,972,743
12.2 NAIC 2	3,073,611	34,568,023	12,973,833	0	0	10,097	XXX	XXX	50,625,564	12.6	41,651,913	8,973,651
12.3 NAIC 3	525,123	0	0	0	0	0	XXX	XXX	525,123	0.1	525,123	0
12.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
12.7 Totals	42,174,288	217,462,625	132,055,402	10,165,106	123,746	10,097	XXX	XXX	(b) 401,991,264	100.0	381,044,870	20,946,394
12.8 Line 12.7 as a % of Col. 9	10.5	54.1	32.9	2.5	0.0	0.0	XXX	XXX	100.0	XXX	94.8	5.2
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	57,619,373	158,434,727	117,057,839	16,229,593	1,182,528	0	350,524,060	88.0	338,867,835	84.3	350,524,060	XXX
13.2 NAIC 2	4,387,110	17,382,324	8,307,315	0	0	9,792	30,086,542	7.6	41,651,913	10.4	30,086,542	XXX
13.3 NAIC 3	0	0	0	0	0	0	0	0.0	525,123	0.1	0	XXX
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.7 Totals	62,006,483	175,817,051	125,365,155	16,229,593	1,182,528	9,792	380,610,602	95.6	381,044,870	94.8	380,610,602	XXX
13.8 Line 13.7 as a % of Col. 7	16.3	46.2	32.9	4.3	0.3	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	15.6	44.2	31.5	4.1	0.3	0.0	95.6	XXX	XXX	XXX	95.6	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	1,141,109	5,302,520	6,826,043	0	0	0	13,269,672	3.3	11,972,743	3.0	XXX	13,269,672
14.2 NAIC 2	799,208	3,446,561	0	0	0	0	4,245,769	1.1	8,973,651	2.2	XXX	4,245,769
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	1,940,317	8,749,081	6,826,043	0	0	0	17,515,441	4.4	20,946,394	5.2	XXX	17,515,441
14.8 Line 14.7 as a % of Col. 7	11.1	50.0	39.0	0.0	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	0.5	2.2	1.7	0.0	0.0	0.0	4.4	XXX	XXX	XXX	XXX	4.4

(a) Includes \$ 12,515,441 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 6,593,310 current year of bonds with Z designations and \$ 1,602,400 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 \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 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 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	3,025,330	5,832,545	14,518,187	0	0	XXX	23,376,062	5.9	12,255,338	3.0	23,376,062	0
1.02 Residential Mortgage-Backed Securities	101,561	211,444	75,658	21,283	745	XXX	410,692	0.1	790,400	0.2	410,692	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	3,126,891	6,043,990	14,593,845	21,283	745	XXX	23,786,754	6.0	13,045,738	3.2	23,786,754	0
<b>2. All Other Governments</b>												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	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	999,542	0	0	0	0	XXX	999,542	0.3	998,767	0.2	999,542	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	999,542	0	0	0	0	XXX	999,542	0.3	998,767	0.2	999,542	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	0	5,009,342	0	0	0	XXX	5,009,342	1.3	5,116,659	1.3	5,009,342	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	5,009,342	0	0	0	XXX	5,009,342	1.3	5,116,659	1.3	5,009,342	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	27,359,694	71,760,757	43,267,360	7,976,831	0	XXX	150,364,642	37.8	155,243,612	38.6	150,364,642	0
5.02 Residential Mortgage-Backed Securities	8,847,547	24,139,699	12,944,598	7,464,804	1,181,783	XXX	54,578,432	13.7	64,377,422	16.0	54,578,432	0
5.03 Commercial Mortgage-Backed Securities	0	1,477,888	10,288,560	0	0	XXX	11,766,449	3.0	11,790,795	2.9	11,766,449	0
5.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	36,207,241	97,378,345	66,500,519	15,441,635	1,181,783	XXX	216,709,522	54.4	231,411,830	57.6	216,709,522	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	17,589,470	65,746,385	47,479,824	766,586	0	XXX	131,582,265	33.1	128,534,150	32.0	115,066,824	16,515,441
6.02 Residential Mortgage-Backed Securities	4,877	9,264	304	89	0	XXX	14,534	0.0	17,812	0.0	14,534	0
6.03 Commercial Mortgage-Backed Securities	0	3,888,485	3,616,705	0	0	XXX	7,505,190	1.9	2,940,043	0.7	7,505,190	0
6.04 Other Loan-Backed and Structured Securities	6,018,778	6,490,322	0	0	0	XXX	12,509,101	3.1	19,916,168	5.0	11,509,101	1,000,000
6.05 Totals	23,613,125	76,134,456	51,096,834	766,675	0	XXX	151,611,090	38.1	151,408,173	37.7	134,095,650	17,515,441
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	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	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0



COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**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	9,792	9,792	0.0	10,097	0.0	9,792	0
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	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	48,974,036	148,349,029	105,265,371	8,743,417	0	XXX	311,331,853	78.2	XXX	XXX	294,816,412	16,515,441
11.02 Residential Mortgage-Backed Securities	8,953,985	24,360,408	13,020,561	7,486,176	1,182,528	XXX	55,003,658	13.8	XXX	XXX	55,003,658	0
11.03 Commercial Mortgage-Backed Securities	0	5,366,373	13,905,266	0	0	XXX	19,271,639	4.8	XXX	XXX	19,271,639	0
11.04 Other Loan-Backed and Structured Securities	6,018,778	6,490,322	0	0	0	XXX	12,509,101	3.1	XXX	XXX	11,509,101	1,000,000
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	9,792	9,792	0.0	XXX	XXX	9,792	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	63,946,800	184,566,132	132,191,198	16,229,593	1,182,528	9,792	398,126,043	100.0	XXX	XXX	380,610,602	17,515,441
11.09 Line 11.08 as a % of Col. 7	16.1	46.4	33.2	4.1	0.3	0.0	100.0	XXX	XXX	XXX	95.6	4.4
<b>12. Total Bonds Prior Year</b>												
12.01 Issuer Obligations	16,329,285	169,116,191	109,750,548	6,952,502	0	XXX	XXX	XXX	302,148,526	75.2	285,142,175	17,006,351
12.02 Residential Mortgage-Backed Securities	15,301,555	34,872,732	11,674,997	3,212,604	123,746	XXX	XXX	XXX	65,185,635	16.2	65,185,635	0
12.03 Commercial Mortgage-Backed Securities	2,940,043	1,160,939	10,629,857	0	0	XXX	XXX	XXX	14,730,839	3.7	11,790,795	2,940,043
12.04 Other Loan-Backed and Structured Securities	7,603,404	12,312,763	0	0	0	XXX	XXX	XXX	19,916,168	5.0	18,916,168	1,000,000
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	10,097	XXX	XXX	10,097	0.0	10,097	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.08 Totals	42,174,288	217,462,625	132,055,402	10,165,106	123,746	10,097	XXX	XXX	401,991,264	100.0	381,044,870	20,946,394
12.09 Line 12.08 as a % of Col. 9	10.5	54.1	32.9	2.5	0.0	0.0	XXX	XXX	100.0	XXX	94.8	5.2
<b>13. Total Publicly Traded Bonds</b>												
13.01 Issuer Obligations	47,273,719	140,359,948	98,439,328	8,743,417	0	XXX	294,816,412	74.1	285,142,175	70.9	294,816,412	XXX
13.02 Residential Mortgage-Backed Securities	8,953,985	24,360,408	13,020,561	7,486,176	1,182,528	XXX	55,003,658	13.8	65,185,635	16.2	55,003,658	XXX
13.03 Commercial Mortgage-Backed Securities	0	5,366,373	13,905,266	0	0	XXX	19,271,639	4.8	11,790,795	2.9	19,271,639	XXX
13.04 Other Loan-Backed and Structured Securities	5,778,778	5,730,322	0	0	0	XXX	11,509,101	2.9	18,916,168	4.7	11,509,101	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	9,792	9,792	0.0	10,097	0.0	9,792	XXX
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	62,006,483	175,817,051	125,365,155	16,229,593	1,182,528	9,792	380,610,602	95.6	381,044,870	94.8	380,610,602	XXX
13.09 Line 13.08 as a % of Col. 7	16.3	46.2	32.9	4.3	0.3	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	15.6	44.2	31.5	4.1	0.3	0.0	95.6	XXX	XXX	XXX	95.6	XXX
<b>14. Total Privately Placed Bonds</b>												
14.01 Issuer Obligations	1,700,317	7,989,081	6,826,043	0	0	XXX	16,515,441	4.1	17,006,351	4.2	XXX	16,515,441
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	0	0	0	0	0	XXX	0	0.0	2,940,043	0.7	XXX	0
14.04 Other Loan-Backed and Structured Securities	240,000	760,000	0	0	0	XXX	1,000,000	0.3	1,000,000	0.2	XXX	1,000,000
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	1,940,317	8,749,081	6,826,043	0	0	0	17,515,441	4.4	20,946,394	5.2	XXX	17,515,441
14.09 Line 14.08 as a % of Col. 7	11.1	50.0	39.0	0.0	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	0.5	2.2	1.7	0.0	0.0	0.0	4.4	XXX	XXX	XXX	XXX	4.4

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates														
		3 C o d e	4 F o r e i g n	5 B o n d C h a r			8 R a t e U s e d t o O b t a i n F a i r V a l u e	9 F a i r V a l u e			12 U n r e a l i z e d V a l u e I n c r e a s e/ (D e c r e a s e)	13 C u r r e n t Y e a r ' s (A m o r t i z a t i o n) A c c r e t i o n	14 C u r r e n t Y e a r ' s O t h e r - T h a n - T e m p o r a r y I m p a i r m e n t R e c o g n i z e d	15 T o t a l F o r e i g n E x c h a n g e i n B o o k/ A d j u s t e d C a r r y i n g V a l u e	16 R a t e o f	17 E f f e c t i v e R a t e o f	18 W h e n P a i d	19 A d m i t t e d A m o u n t D u e a n d A c c r u e d	20 A m o u n t R e c e i v e d D u r i n g Y e a r	21 A c q u i r e d	22 S t a t e d C o n t r a c t u a l M a t u r i t y D a t e													
8399999 - Total Bonds																			407,983,684	XXX	413,860,054	388,098,887	398,126,043	(305)	(1,850,776)	0	0	XXX	XXX	XXX	3,346,212	12,883,376	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A ..\$	1B ..\$	1C ..\$	1D ..\$	1E ..\$	1F ..\$	1G ..\$
1A	1A ..\$	2B ..\$	2C ..\$				
1B	2A ..\$	3B ..\$	3C ..\$				
1C	3A ..\$	4B ..\$	4C ..\$				
1D	4A ..\$	5B ..\$	5C ..\$				
1E	5A ..\$	6 ..\$					
1F	6 ..\$						

E10

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**SCHEDULE D - PART 2 - SECTION 1**

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	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 Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	21 Date Acquired		
		3 Code	4 For- eign					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 (Amor- tization) 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

E11

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 1B 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 1C 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 1D 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 1E 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 1F 6 ..\$ .....

COMBINED STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**SCHEDULE D - PART 2 - SECTION 2**

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
9899999 - Total Preferred and Common Stocks					177,381,210	XXX	177,381,210	118,880,616	2,516,687	2,571,693	0	22,263,623	0	22,263,623	0	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
 Number  
 1A 1A ..\$ ..... 1B ..\$ ..... 1C ..\$ ..... 1D ..\$ ..... 1E ..\$ ..... 1F ..\$ ..... 1G ..\$ .....  
 1B 2A ..\$ ..... 2B ..\$ ..... 2C ..\$ .....  
 1C 3A ..\$ ..... 3B ..\$ ..... 3C ..\$ .....  
 1D 4A ..\$ ..... 4B ..\$ ..... 4C ..\$ .....  
 1E 5A ..\$ ..... 5B ..\$ ..... 5C ..\$ .....  
 1F 6 ..\$ .....

E12



# COMBINED INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2021

(To Be Filed by May 1)

Of The (Name) Norfolk & Dedham Group .....

ADDRESS (City, State and Zip Code) Needham , MA 02494 .....

NAIC Group Code 0144 ..... NAIC Company Code 01449 ..... Employer's Identification Number (FEIN) 04-1255040 .....

Contact Person Carol M. Rideout .....Title Controller .....Telephone 800-688-1825 .....

## INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits are reflected in:
- |                           |  |   |
|---------------------------|--|---|
| 1.1 Premiums Earned ..... |  | [ <input type="checkbox"/> ]            |
| 1.2 Losses Incurred ..... |  | [ <input type="checkbox"/> ]            |
| 1.3 Not Applicable .....  |  | [ <input checked="" type="checkbox"/> ] |
2. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:
- |  |          |           |
|--|----------|-----------|
| 2.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2 .....  | \$ ..... | 3,418,973 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....  | \$ ..... | 0         |
| 2.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2 ..... | \$ ..... | 0         |
| 2.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2 .....  | \$ ..... | 3,042,489 |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 ..... | \$ ..... | 2,400,000 |
3. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:
- |  |          |            |
|--|----------|------------|
| 3.1 Net Investment Income, Page 4, Line 9, Column 1 .....                | \$ ..... | 15,929,962 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 ..... | \$ ..... | 18,660,689 |
- 4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? .....
- Yes [  ] No [  ]
- 4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? .....
- Yes [  ] No [  ]
- Statement may be attached.
- 4.3 If yes, explain:

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**PART I - ALLOCATION TO EXPENSE GROUPS**

(\$000 OMITTED)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses			5 Investment Expenses	6 Total Expenses
		2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees		
1. Claim adjustment services:						
1.1 Direct .....	11,777	0	0	0	0	11,777
1.2 Reinsurance assumed .....	412	0	0	0	0	412
1.3 Reinsurance ceded .....	1,128	0	0	0	0	1,128
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	11,061	0	0	0	0	11,061
2. Commission and brokerage:						
2.1 Direct excluding contingent .....	0	46,220	0	0	0	46,220
2.2 Reinsurance assumed excluding contingent .....	0	3,082	0	0	0	3,082
2.3 Reinsurance ceded excluding contingent .....	0	2,915	0	0	0	2,915
2.4 Contingent - direct .....	0	10,401	0	0	0	10,401
2.5 Contingent - reinsurance assumed .....	0	703	0	0	0	703
2.6 Contingent - reinsurance ceded .....	0	0	0	0	0	0
2.7 Policy and membership fees .....	0	0	0	0	0	0
2.8 Net commission and brokerage (Lines 2.1+2.2-2.3+2.4+2.5-2.6+2.7) .....	0	57,491	0	0	0	57,491
3. Allowances to managers and agents .....	0	24	0	0	0	24
4. Advertising .....	0	230	9	0	0	239
5. Boards, bureaus and associations .....	73	9	2,429	0	2	2,513
6. Surveys and underwriting reports .....	0	0	1,766	0	0	1,766
7. Audit of assureds' records .....	0	0	340	0	0	340
8. Salary related items:						
8.1 Salaries .....	4,981	4,720	6,304	0	520	16,525
8.2 Payroll taxes .....	380	328	403	0	35	1,146
9. Employee relations and welfare .....	1,251	898	2,748	0	87	4,984
10. Insurance .....	26	16	144	0	2	188
11. Directors' fees .....	32	316	967	0	59	1,374
12. Travel and travel items .....	157	958	231	0	18	1,364
13. Rent and rent items .....	7	70	716	0	89	882
14. Equipment .....	32	14	322	0	0	368
15. Cost or depreciation of EDP equipment and software .....	428	182	3,867	0	3	4,481
16. Printing and stationery .....	22	82	353	0	0	458
17. Postage, telephone and telegraph, exchange and express .....	66	123	800	0	58	1,047
18. Legal and auditing .....	(30)	29	286	0	761	1,046
19. Totals (Lines 3 to 18) .....	7,426	7,999	21,685	0	1,634	38,744
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	0	0	5,884	0	5,884
20.2 Insurance department licenses and fees .....	1	0	0	1,780	0	1,781
20.3 Gross guaranty association assessments .....	0	0	0	0	0	0
20.4 All other (excluding Federal and foreign income and real estate) .....	0	0	0	0	0	0
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....	1	0	0	7,664	0	7,665
21. Real estate expenses .....	0	0	0	0	137	137
22. Real estate taxes .....	0	0	0	0	109	109
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	533	843	5,622	0	520	7,518
25. TOTAL EXPENSES INCURRED	19,021	66,333	27,307	7,664	2,400	122,725
<b>DETAILS OF WRITE-INS</b>						
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	533	843	5,622	0	520	7,518

**INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group**  
**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**  
 PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE  
 (\$000 OMITTED)

	Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Loss Adjustment Expense				Loss Adjustment Expense				Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances			
									Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid						Adjusting and Other Expenses Unpaid	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
1. Fire	1,541	XXX	1,517	100.0	0	0.0	2,214	145.9	61	4.0	43	2.8	292	19.2	98	6.4	20	1.3	1,629	107.4	445	29.4
2.1 Allied Lines	3,880	XXX	3,715	100.0	0	0.0	1,628	43.8	88	2.4	132	3.6	287	7.7	99	2.7	22	0.6	2,103	56.6	841	22.6
2.2 Multiple Peril Crop	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3 Federal Flood	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(22)	0.0
2.4 Private Crop	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.5 Private Flood	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3. Farmowners Multiple Peril	8,413	XXX	8,685	100.0	0	0.0	20,032	230.7	139	1.6	276	3.2	321	3.7	83	1.0	24	0.3	4,475	51.5	4,441	51.1
4. Homeowners Multiple Peril	66,421	XXX	65,035	100.0	0	0.0	29,066	44.7	2,325	3.6	2,925	4.5	13,785	21.2	3,846	5.9	586	0.9	43,953	67.6	13,790	21.2
5.1 Commercial Multiple Peril (Non-Liability Portion)	60,995	XXX	57,863	100.0	0	0.0	23,235	40.2	(279)	(0.5)	1,820	3.1	5,749	9.9	3,784	6.5	390	0.7	37,342	64.5	15,966	27.6
5.2 Commercial Multiple Peril (Liability Portion)	13,116	XXX	12,295	100.0	0	0.0	2,194	17.8	2,137	17.4	1,275	10.4	31,254	254.2	6,646	54.1	1,703	13.9	6,955	56.6	2,274	18.5
6. Mortgage Guaranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Ocean Marine	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Inland Marine	2,979	XXX	2,884	100.0	0	0.0	575	19.9	37	1.3	262	9.1	80	2.8	36	1.3	10	0.3	1,473	51.1	518	18.0
10. Financial Guaranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Medical Professional Liability	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Earthquake	11	XXX	10	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	6	55.1	2	18.5
13. Group A&H (See Interrogatory 1)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Credit A&H	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (See Interrogatory 1)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
16. Workers' Compensation	8,710	XXX	9,072	100.0	0	0.0	(217)	(2.4)	(363)	(4.0)	879	9.7	12,685	139.8	3	0.0	2,070	22.8	4,817	53.1	2,042	22.5
17.1 Other Liability - Occurrence	2,914	XXX	2,854	100.0	0	0.0	(106)	(3.7)	46	1.6	280	9.8	3,718	130.3	248	8.7	641	22.5	1,591	55.7	1,295	45.4
17.2 Other Liability - Claims-Made	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
17.3 Excess Workers' Compensation	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
18. Products Liability	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.1, 19.2 Private Passenger Auto Liability	33,045	XXX	33,965	100.0	0	0.0	13,215	38.9	1,797	5.3	1,820	5.4	22,897	67.4	3,420	10.1	2,074	6.1	16,127	47.5	8,176	24.1
19.3, 19.4 Commercial Auto Liability	9,245	XXX	8,944	100.0	0	0.0	6,232	69.7	630	7.0	747	8.4	16,042	179.4	1,345	15.0	1,788	20.0	4,746	53.1	1,880	21.0
21.1 Private Passenger Auto Physical Damage	25,711	XXX	25,745	100.0	0	0.0	15,786	61.3	90	0.4	1,703	6.6	(1,249)	(4.9)	82	0.3	197	0.8	12,648	49.1	6,471	25.1
21.2 Commercial Auto Physical Damage	3,951	XXX	3,803	100.0	0	0.0	2,198	57.8	22	0.6	130	3.4	(234)	(6.2)	20	0.5	35	0.9	1,901	50.0	705	18.5
22. Aircraft (all perils)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
23. Fidelity	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
24. Surety	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
26. Burglary and Theft	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
27. Boiler and Machinery	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
28. Credit	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
29. International	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
30. Warranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
31, 32, 33 Reinsurance - Nonproportional Assumed	22,547	XXX	22,547	100.0	0	0.0	18,160	80.5	0	0.0	0	0.0	50,273	223.0	0	0.0	0	0.0	0	0.0	(102)	(0.5)
34. Aggregate write-ins for Other Lines of Business	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	263,479	XXX	258,937	100.0	0	0.0	134,212	51.8	6,730	2.6	12,292	4.7	155,900	60.2	19,711	7.6	9,561	3.7	139,766	54.0	58,722	22.7
<b>DETAILS OF WRITE-INS</b>																						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (Continued)**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE  
(\$'000 OMITTED)

	Other Underwriting Expenses																		Total Profit or Loss	
	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. 1, Line 25 minus 2.8 Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain on Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus			
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %		41 Amount
1. Fire	541	35.6	65	4.3	52	3.4	238	15.7	10	0.6	(1,686)	(111.1)	52	3.4	(1,635)	(107.7)	203	13.4	(1,432)	(94.4)
2.1 Allied Lines	893	24.0	92	2.5	53	1.4	191	5.2	18	0.5	655	17.6	58	1.6	713	19.2	292	7.9	1,005	27.1
2.2 Multiple Peril Crop	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3 Federal Flood	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	1	0.0	1	0.0	0	0.0	1	0.0
2.4 Private Crop	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.5 Private Flood	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3. Farmowners Multiple Peril	1,067	12.3	267	3.1	464	5.3	538	6.2	49	0.6	(14,049)	(161.8)	26	0.3	(14,022)	(161.5)	643	7.4	(13,380)	(154.1)
4. Homeowners Multiple Peril	17,412	26.8	2,075	3.2	1,785	2.7	5,926	9.1	368	0.6	3,889	6.0	1,828	2.8	5,717	8.8	6,229	9.6	11,947	18.4
5.1 Commercial Multiple Peril (Non-Liability Portion)	16,065	27.8	1,600	2.8	1,104	1.9	3,206	5.5	299	0.5	11,410	19.7	1,077	1.9	12,487	21.6	5,106	8.8	17,593	30.4
5.2 Commercial Multiple Peril (Liability Portion)	2,846	23.1	375	3.0	1,073	8.7	3,116	25.3	52	0.4	(669)	(5.4)	2,331	19.0	1,662	13.5	2,643	21.5	4,305	35.0
6. Mortgage Guaranty	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Ocean Marine	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Inland Marine	609	21.1	121	4.2	525	18.2	948	32.9	15	0.5	(178)	(6.2)	9	0.3	(169)	(5.8)	234	8.1	65	2.3
10. Financial Guaranty	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Medical Professional Liability	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Earthquake	2	16.2	0	0.0	0	0.0	0	0.0	0	0.0	9	83.8	0	1.6	9	85.4	1	7.0	10	92.4
13. Group A&H (See Interrogatory 1)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Credit A&H	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (See Interrogatory 1)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
16. Workers' Compensation	1,439	15.9	323	3.6	824	9.1	2,395	26.4	39	0.4	3,833	42.2	1,023	11.3	4,856	53.5	1,441	15.9	6,297	69.4
17.1 Other Liability - Occurrence	331	11.6	205	7.2	367	12.8	1,088	38.1	28	1.0	673	23.6	247	8.6	919	32.2	431	15.1	1,351	47.3
17.2 Other Liability - Claims-Made	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
17.3 Excess Workers' Compensation	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
18. Products Liability	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.1, 19.2 Private Passenger Auto Liability	5,760	17.0	1,309	3.9	1,267	3.7	4,083	12.0	188	0.6	4,902	14.4	1,809	5.3	6,711	19.8	3,635	10.7	10,346	30.5
19.3, 19.4 Commercial Auto Liability	1,862	20.8	201	2.2	291	3.3	741	8.3	22	0.2	(1,738)	(19.4)	1,038	11.6	(701)	(7.8)	1,353	15.1	653	7.3
21.1 Private Passenger Auto Physical Damage	4,501	17.5	922	3.6	827	3.2	2,662	10.3	146	0.6	(599)	(2.3)	89	0.3	(510)	(2.0)	1,793	7.0	1,284	5.0
21.2 Commercial Auto Physical Damage	793	20.9	103	2.7	112	2.9	290	7.6	14	0.4	169	4.5	21	0.6	190	5.0	260	6.8	451	11.9
22. Aircraft (all perils)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
23. Fidelity	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
24. Surety	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
26. Burglary and Theft	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
27. Boiler and Machinery	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
28. Credit	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
29. International	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
30. Warranty	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
31, 32, 33 Reinsurance - Nonproportional Assumed	3,370	14.9	6	0.0	98	0.4	1,886	8.4	0	0.0	(973)	(4.3)	2,727	12.1	1,753	7.8	2,951	13.1	4,704	20.9
34. Aggregate write-ins for Other Lines of Business	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	57,490	22.2	7,664	3.0	8,841	3.4	27,309	10.5	1,248	0.5	5,647	2.2	12,336	4.8	17,983	6.9	27,215	10.5	45,198	17.5
<b>DETAILS OF WRITE-INS</b>																				
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group

**PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

(\$000 OMITTED)

	Premiums Written Pg. 8, Pt. 1B, Col. 1)		Premiums Earned Sch. T, Line 59, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 59, Col. 6)		Loss Adjustment Expense				Unpaid Losses (Sch. T, Line 59, Col. 7)		Loss Adjustment Expense				Unearned Premium Reserves		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		13 Amount	14 %	Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		19 Amount	20 %	21 Amount	22 %
									9 Amount	10 %	11 Amount	12 %			15 Amount	16 %	17 Amount	18 %				
1. Fire	3,060	XXX	3,029	100.0	0	0.0	2,205	72.8	61	2.0	38	1.2	290	9.6	97	3.2	26	0.8	1,616	53.3	476	15.7
2.1 Allied Lines	3,983	XXX	3,813	100.0	0	0.0	1,626	42.6	87	2.3	122	3.2	283	7.4	97	2.6	33	0.9	2,098	55.0	841	22.1
2.2 Multiple Peril Crop	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3 Federal Flood	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.4 Private Crop	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.5 Private Flood	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3. Farmowners Multiple Peril	8,716	XXX	8,987	100.0	0	0.0	20,632	229.6	139	1.5	276	3.1	321	3.6	83	0.9	24	0.3	4,475	49.8	2,183	24.3
4. Homeowners Multiple Peril	83,440	XXX	81,684	100.0	0	0.0	29,712	36.4	2,265	2.8	1,461	1.8	13,802	16.9	3,851	4.7	1,750	2.1	44,742	54.8	13,982	17.1
5.1 Commercial Multiple Peril (Non-Liability Portion)	72,868	XXX	69,814	100.0	0	0.0	27,657	39.6	927	1.3	1,820	2.6	9,627	13.8	5,006	7.2	390	0.6	38,026	54.5	17,872	25.6
5.2 Commercial Multiple Peril (Liability Portion)	15,615	XXX	14,927	100.0	0	0.0	2,181	14.6	2,108	14.1	1,242	8.3	31,354	210.1	6,671	44.7	1,703	11.4	7,960	53.3	3,788	25.4
6. Mortgage Guaranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Ocean Marine	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Inland Marine	2,887	XXX	2,840	100.0	0	0.0	569	20.0	22	0.8	178	6.3	80	2.8	36	1.3	83	2.9	1,484	52.3	596	21.0
10. Financial Guaranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Medical Professional Liability	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Earthquake	11	XXX	11	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	6	54.8	2	19.0
13. Group A&H (See Interrogatory 1)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Credit A&H	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (See Interrogatory 1)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
16. Workers' Compensation	8,973	XXX	9,158	100.0	0	0.0	(1,315)	(14.4)	(363)	(4.0)	575	6.3	8,068	88.1	3	0.0	1,899	20.7	4,304	47.0	2,113	23.1
17.1 Other Liability - Occurrence	6,229	XXX	5,909	100.0	0	0.0	493	8.3	111	1.9	314	5.3	5,281	89.4	357	6.0	382	6.5	3,158	53.4	1,351	22.9
17.2 Other Liability - Claims-Made	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
17.3 Excess Workers' Compensation	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
18. Products Liability	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.1, 19.2 Private Passenger Auto Liability	33,252	XXX	34,172	100.0	0	0.0	12,961	37.9	1,797	5.3	1,819	5.3	22,897	67.0	3,419	10.0	2,073	6.1	16,127	47.2	8,328	24.4
19.3, 19.4 Commercial Auto Liability	8,079	XXX	7,844	100.0	0	0.0	5,627	71.7	590	7.5	746	9.5	14,185	180.8	1,346	17.2	1,788	22.8	4,098	52.3	1,944	24.8
21.1 Private Passenger Auto Physical Damage	25,839	XXX	25,872	100.0	0	0.0	15,786	61.0	90	0.3	1,702	6.6	(1,249)	(4.8)	82	0.3	197	0.8	12,648	48.9	6,471	25.0
21.2 Commercial Auto Physical Damage	3,450	XXX	3,326	100.0	0	0.0	1,904	57.3	19	0.6	130	3.9	(383)	(11.5)	20	0.6	36	1.1	1,704	51.2	846	25.4
22. Aircraft (all perils)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
23. Fidelity	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
24. Surety	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
26. Burglary and Theft	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
27. Boiler and Machinery	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
28. Credit	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
29. International	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
30. Warranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34. Aggregate write-ins for Other Lines of Business	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	276,401	XXX	271,387	100.0	0	0.0	120,038	44.2	7,852	2.9	10,424	3.8	104,556	38.5	21,069	7.8	10,384	3.8	142,446	52.5	60,794	22.4
<b>DETAILS OF WRITE-INS</b>																						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Group  
**PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (Continued)**  
 PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN  
 (\$000 OMITTED)

	Other Underwriting Expenses										Pre-Tax Profit or Loss Excluding All Investment	
	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred		Other Income Less Other Expenses			
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %		
1. Fire .....	614	20.3	67	2.2	52	1.7	239	7.9	9	0.3	(237)	(7.8)
2.1 Allied Lines .....	892	23.4	94	2.5	54	1.4	191	5.0	18	0.5	765	20.1
2.2 Multiple Peril Crop .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3 Federal Flood .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.4 Private Crop .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.5 Private Flood .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3. Farmowners Multiple Peril .....	1,067	11.9	281	3.1	464	5.2	538	6.0	49	0.5	(14,359)	(159.8)
4. Homeowners Multiple Peril .....	18,337	22.4	2,256	2.8	1,784	2.2	5,927	7.3	367	0.4	20,308	24.9
5.1 Commercial Multiple Peril (Non-Liability Portion) .....	16,365	23.4	1,576	2.3	1,104	1.6	3,206	4.6	299	0.4	17,458	25.0
5.2 Commercial Multiple Peril (Liability Portion) .....	3,417	22.9	350	2.3	1,073	7.2	3,116	20.9	52	0.3	1,491	10.0
6. Mortgage Guaranty .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Ocean Marine .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Inland Marine .....	609	21.5	130	4.6	524	18.5	949	33.4	14	0.5	(128)	(4.5)
10. Financial Guaranty .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Medical Professional Liability .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Earthquake .....	3	24.3	0	3.8	0	0.0	0	0.0	0	0.0	8	71.9
13. Group A&H (See Interrogatory 1) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Credit A&H .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (See Interrogatory 1) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
16. Workers' Compensation .....	1,397	15.3	334	3.6	824	9.0	2,396	26.2	40	0.4	5,351	58.4
17.1 Other Liability - Occurrence .....	1,366	23.1	212	3.6	367	6.2	1,088	18.4	28	0.5	1,986	33.6
17.2 Other Liability - Claims-Made .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
17.3 Excess Workers' Compensation .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
18. Products Liability .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.1, 19.2 Private Passenger Auto Liability .....	5,770	16.9	1,208	3.5	1,267	3.7	4,083	11.9	188	0.6	5,454	16.0
19.3, 19.4 Commercial Auto Liability .....	1,602	20.4	190	2.4	291	3.7	740	9.4	22	0.3	(1,919)	(24.5)
21.1 Private Passenger Auto Physical Damage .....	4,501	17.4	858	3.3	827	3.2	2,662	10.3	146	0.6	(408)	(1.6)
21.2 Commercial Auto Physical Damage .....	682	20.5	97	2.9	112	3.4	290	8.7	14	0.4	106	3.2
22. Aircraft (all perils) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
23. Fidelity .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
24. Surety .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
26. Burglary and Theft .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
27. Boiler and Machinery .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
28. Credit .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
29. International .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
30. Warranty .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
34. Aggregate write-ins for Other Lines of Business .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34) .....	56,621	20.9	7,655	2.8	8,743	3.2	25,425	9.4	1,246	0.5	35,875	13.2
<b>DETAILS OF WRITE-INS</b>												
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

Schedule Z Part 1

**NONE**

Schedule Z Part 2

**NONE**

Schedule Z Part 3

**NONE**