



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Norfolk & Dedham Mutual Fire Insurance Company

NAIC Group Code 0144 0144 NAIC Company Code 23985 Employer's ID Number 04-1875920
(Current) (Prior)

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

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

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

Main Administrative Office 140 Kendrick Street
(Street and Number)
Needham, MA, US 02494 781-328-4010
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

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

Primary Location of Books and Records 140 Kendrick Street
(Street and Number)
Needham, MA, US 02494 781-328-4010
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.ndgroup.com

Statutory Statement Contact Carol Marie Rideout 781-328-4010-1235
(Name) (Area Code) (Telephone Number)
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OFFICERS

President & CEO Joel Patrick Murray Chief Financial Officer Alex Paul Butensky
Secretary David Nelson Cote Treasurer Thomas Frank Allighieri

OTHER

Erin Marie Cummings, Assistant Corporate Secretary

DIRECTORS OR TRUSTEES

Charles Morris Chamness Stephen Arthur Fine Barbara Finigan Fitzgerald
Francis Timothy Hegarty Jr. Joel Patrick Murray Glenn Eino Niinimaki
John Joseph O'Neil III Gregory Louis Petrini Lori Jean Shaver
Michael Joseph Shea John Joseph Zona

State of Massachusetts SS
County of Norfolk

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

Joel Patrick Murray
Joel Patrick Murray
President & CEO

David Nelson Cote
David Nelson Cote
Secretary

Alex Paul Butensky
Alex Paul Butensky
Chief Financial Officer

Subscribed and sworn to before me this 17 day of February
Connor

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	247,515,190		247,515,190	249,993,166
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	110,013,944		110,013,944	102,048,245
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	14,963,345		14,963,345	2,113,440
4.2 Properties held for the production of income (less \$0 encumbrances)			0	0
4.3 Properties held for sale (less \$0 encumbrances)			0	0
5. Cash (\$15,658,837, Schedule E - Part 1), cash equivalents (\$4,363,132, Schedule E - Part 2) and short-term investments (\$, Schedule DA)	20,021,969		20,021,969	44,550,318
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)	0		0	0
8. Other invested assets (Schedule BA)	69,013,719		69,013,719	43,354,731
9. Receivable for securities	2,005		2,005	4,578
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	461,530,172	0	461,530,172	442,064,477
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	3,480,263		3,480,263	2,281,276
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	6,047,157	380,239	5,666,918	4,892,443
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	42,543,543		42,543,543	42,343,195
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	5,452,678		5,452,678	3,665,991
16.2 Funds held by or deposited with reinsured companies	2,448,006		2,448,006	0
16.3 Other amounts receivable under reinsurance contracts	8,111,460		8,111,460	6,380,139
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	827,619		827,619	393,685
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	8,068,068		8,068,068	7,508,570
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	14,465,442	0	14,465,442	13,346,459
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	552,974,408	380,239	552,594,169	522,876,235
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	552,974,408	380,239	552,594,169	522,876,235
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Equities in Pools & Associations	13,763,225		13,763,225	12,350,966
2502. Funds Held	570,000		570,000	850,783
2503. Investment Due & Accrued FAIR	84,384		84,384	83,876
2598. Summary of remaining write-ins for Line 25 from overflow page	47,833	0	47,833	60,834
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	14,465,442	0	14,465,442	13,346,459

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	102,902,078	101,260,428
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	4,038,041	2,178,607
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	19,319,257	19,446,764
4. Commissions payable, contingent commissions and other similar charges	9,092,927	9,928,589
5. Other expenses (excluding taxes, licenses and fees)	1,255,331	1,739,129
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	1,118,426	1,461,016
7.1 Current federal and foreign income taxes (including \$751,927 on realized capital gains (losses))	2,127,562	0
7.2 Net deferred tax liability	6,355,343	6,016,416
8. Borrowed money \$15,336,372 and interest thereon \$	15,336,372	20,577,085
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$49,513,688 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	92,243,786	89,247,354
10. Advance premium	3,867,507	3,611,585
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,656,466	1,178,377
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		
15. Remittances and items not allocated		
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		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives	435,030	297,863
21. Payable for securities	50,610	
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	1,645,922	883,876
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	261,452,874	257,827,089
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	261,452,874	257,827,089
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	0
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	291,141,295	265,049,146
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	291,141,295	265,049,146
38. TOTALS (Page 2, Line 28, Col. 3)	552,594,169	522,876,235
DETAILS OF WRITE-INS		
2501. Unclaimed funds	1,267,663	687,528
2502. Due reinsurers	378,259	196,348
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,645,922	883,876
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	170,899,496	162,816,175
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	88,579,791	68,257,199
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	12,570,284	13,735,635
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	66,895,453	66,883,694
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	168,045,528	148,876,528
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	2,853,968	13,939,647
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	9,681,956	8,595,348
10. Net realized capital gains or (losses) less capital gains tax of \$ 3,312,813 (Exhibit of Capital Gains (Losses)).....	12,462,487	(4,369,925)
11. Net investment gain (loss) (Lines 9 + 10).....	22,144,443	4,225,423
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 326,428).....	(326,428)	(144,626)
13. Finance and service charges not included in premiums.....	777,221	903,145
14. Aggregate write-ins for miscellaneous income.....	637,133	39,713
15. Total other income (Lines 12 through 14).....	1,087,926	798,232
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	26,086,337	18,963,302
17. Dividends to policyholders.....		
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	26,086,337	18,963,302
19. Federal and foreign income taxes incurred.....	2,205,291	4,538,324
20. Net income (Line 18 minus Line 19)(to Line 22).....	23,881,046	14,424,978
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	265,049,146	236,793,949
22. Net income (from Line 20).....	23,881,046	14,424,978
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 133,482.....	2,269,270	14,159,425
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(205,445)	(25,687)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	147,278	(315,482)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	0	11,963
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	26,092,149	28,255,197
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	291,141,295	265,049,146
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. Miscellaneous income.....	637,131	37,069
1402. Interest Income.....	2	2,644
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	637,133	39,713
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	169,623,067	163,638,540
2. Net investment income	10,044,255	11,179,751
3. Miscellaneous income	1,087,926	798,232
4. Total (Lines 1 through 3)	180,755,248	175,616,523
5. Benefit and loss related payments	86,865,394	66,754,134
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	81,255,294	78,447,448
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	3,824,476	5,363,875
10. Total (Lines 5 through 9)	171,945,164	150,565,457
11. Net cash from operations (Line 4 minus Line 10)	8,810,084	25,051,066
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	34,254,629	52,171,935
12.2 Stocks	38,838,433	38,710,532
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	8,052,059	1,030,141
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	257,137	(1,498,067)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	81,402,258	90,414,541
13. Cost of investments acquired (long-term only):		
13.1 Bonds	33,277,365	17,354,455
13.2 Stocks	31,994,947	42,897,096
13.3 Mortgage loans	0	0
13.4 Real estate	12,849,905	725,164
13.5 Other invested assets	30,677,033	15,042,371
13.6 Miscellaneous applications	0	5,076
13.7 Total investments acquired (Lines 13.1 to 13.6)	108,799,249	76,024,162
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)	(27,396,991)	14,390,379
Cash from Financing and Miscellaneous Sources		
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	(5,240,713)	(9,679,055)
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)	(700,730)	(8,305,221)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(5,941,443)	(17,984,276)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(24,528,349)	21,457,169
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	44,550,318	23,093,149
19.2 End of period (Line 18 plus Line 19.1)	20,021,969	44,550,318

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

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	1,016,764	1,060,063	1,075,282	1,001,545
2.	Allied lines	2,560,566	1,279,005	1,387,854	2,451,717
3.	Farmowners multiple peril	5,552,815	3,134,622	2,955,373	5,732,064
4.	Homeowners multiple peril	43,843,662	28,075,257	28,991,119	42,927,800
5.	Commercial multiple peril	48,913,423	26,628,023	29,236,769	46,304,677
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	1,966,199	909,849	972,476	1,903,572
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	7,019	3,711	3,812	6,918
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	5,742,306	3,421,303	3,178,778	5,984,831
17.1	Other liability - occurrence	1,923,359	1,014,040	1,053,487	1,883,912
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	21,809,599	11,257,006	10,649,705	22,416,900
19.3, 19.4	Commercial auto liability	6,101,545	2,935,243	3,133,943	5,902,845
21.	Auto physical damage	19,577,487	9,529,220	9,605,188	19,501,519
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	13,519,171	12	0	13,519,183
32.	Reinsurance - nonproportional assumed liability	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	1,362,013	0	0	1,362,013
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	173,895,928	89,247,354	92,243,786	170,899,496
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	1,075,282				1,075,282
2.	Allied lines	1,387,854				1,387,854
3.	Farmowners multiple peril	2,955,373				2,955,373
4.	Homeowners multiple peril	28,991,119				28,991,119
5.	Commercial multiple peril	29,236,769				29,236,769
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine	972,476				972,476
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made					0
12.	Earthquake	3,812				3,812
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation	3,178,778				3,178,778
17.1	Other liability - occurrence	1,053,487				1,053,487
17.2	Other liability - claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence					0
18.2	Products liability - claims-made					0
19.1, 19.2	Private passenger auto liability	10,649,705				10,649,705
19.3, 19.4	Commercial auto liability	3,133,943				3,133,943
21.	Auto physical damage	9,605,188				9,605,188
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance - nonproportional assumed property					0
32.	Reinsurance - nonproportional assumed liability					0
33.	Reinsurance - nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	92,243,786	0	0	0	92,243,786
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					92,243,786
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	2,319,148	695,205	439	540,266	1,457,762	1,016,764
2. Allied lines	3,282,120	678,172	280	1,329,868	70,138	2,560,566
3. Farmowners multiple peril	8,715,860	(15,774)		2,891,162	256,109	5,552,815
4. Homeowners multiple peril	33,176,315	48,578,697		23,174,455	14,736,895	43,843,662
5. Commercial multiple peril	71,504,905	15,922,859		25,634,261	12,880,080	48,913,423
6. Mortgage guaranty	0					0
8. Ocean marine	0					0
9. Inland marine	1,681,362	1,278,673	40,153	1,022,400	11,589	1,966,199
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence						0
11.2 Medical professional liability - claims-made						0
12. Earthquake	8,838	1,858		3,677		7,019
13. Group accident and health	0					0
14. Credit accident and health (group and individual)	0					0
15. Other accident and health	0					0
16. Workers' compensation	6,854,152	2,041,923	1,092,849	2,989,838	1,256,780	5,742,306
17.1 Other liability - occurrence	4,171,723	1,126,810		1,009,065	2,366,109	1,923,359
17.2 Other liability - claims-made	0					0
17.3 Excess workers' compensation	0					0
18.1 Products liability - occurrence						0
18.2 Products liability - claims-made						0
19.1, 19.2 Private passenger auto liability	33,251,811	(59,556)		11,350,858	31,798	21,809,599
19.3, 19.4 Commercial auto liability	5,394,628	2,671,392	1,210,938	3,168,827	6,586	6,101,545
21. Auto physical damage	28,669,163	571,170	517,100	10,179,946		19,577,487
22. Aircraft (all perils)	0					0
23. Fidelity	0					0
24. Surety	0					0
26. Burglary and theft	0					0
27. Boiler and machinery	0					0
28. Credit	0					0
29. International	0					0
30. Warranty	0					0
31. Reinsurance - nonproportional assumed property	XXX		20,483,593	6,964,422		13,519,171
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX		2,063,656	701,643		1,362,013
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	199,030,025	73,491,429	25,409,008	90,960,688	33,073,846	173,895,928
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	2,206,810	252,374	836,117	1,623,067	192,468	354,239	1,461,296	145.9
2. Allied lines	1,370,447	251,541	551,473	1,070,515	189,377	185,505	1,074,387	43.8
3. Farmowners multiple peril	20,627,115		7,408,721	13,218,394	212,019	209,043	13,221,370	230.7
4. Homeowners multiple peril	9,408,448	19,834,455	9,999,348	19,243,555	9,098,217	9,158,419	19,183,353	44.7
5. Commercial multiple peril	23,335,298	4,887,595	9,960,983	18,261,910	24,430,447	25,909,554	16,782,803	36.2
6. Mortgage guaranty	0			0	0		0	0.0
8. Ocean marine	0			0	0		0	0.0
9. Inland marine	370,211	269,098	252,737	386,572	52,776	59,845	379,503	19.9
10. Financial guaranty	0			0	0		0	0.0
11.1 Medical professional liability - occurrence				0	0		0	0.0
11.2 Medical professional liability - claims-made				0	0		0	0.0
12. Earthquake	0			0	0		0	0.0
13. Group accident and health	0			0	0		0	0.0
14. Credit accident and health (group and individual)	0			0	0		0	0.0
15. Other accident and health	0			0	0		0	0.0
16. Workers' compensation	1,999,718	1,642,474	1,238,312	2,403,880	8,372,224	10,919,086	(142,982)	(2.4)
17.1 Other liability - occurrence	146,598	12,646	54,142	105,102	2,453,906	2,629,032	(70,024)	(3.7)
17.2 Other liability - claims-made	0			0	0		0	0.0
17.3 Excess workers' compensation	0			0	0		0	0.0
18.1 Products liability - occurrence				0	0		0	0.0
18.2 Products liability - claims-made				0	0		0	0.0
19.1, 19.2 Private passenger auto liability	13,199,119	544,831	4,672,943	9,071,007	15,111,889	15,460,894	8,722,002	38.9
19.3, 19.4 Commercial auto liability	1,103,177	996,317	713,829	1,385,665	10,587,536	7,859,973	4,113,228	69.7
21. Auto physical damage	17,308,576	750,937	6,140,241	11,919,272	(979,180)	(928,995)	11,869,087	60.9
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	12,423,571	4,224,017	8,199,554	31,743,472	27,097,623	12,845,403	95.0
32. Reinsurance - nonproportional assumed liability	XXX			0	0		0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX	75,224	25,576	49,648	1,436,927	2,346,210	(859,635)	(63.1)
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	91,075,517	41,941,063	46,078,439	86,938,141	102,902,078	101,260,428	88,579,791	51.8
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	183,745	74,060	87,662	170,143	27,506	6,316	11,497	192,468	78,047
2. Allied lines	205,942	33,972	81,574	158,340	41,487	5,538	15,988	189,377	79,688
3. Farmowners multiple peril	372,100		126,514	245,586	(50,857)		(17,290)	212,019	70,646
4. Homeowners multiple peril	5,069,131	10,227,753	5,203,256	10,093,628	(721,508)	(617,160)	(343,257)	9,098,217	2,925,269
5. Commercial multiple peril	33,849,135	17,062,118	19,814,334	31,096,919	(9,961,097)	(395,325)	(3,689,950)	24,430,447	8,265,406
6. Mortgage guaranty				0				0	
8. Ocean marine				0				0	
9. Inland marine	61,348	3,271	21,967	42,652	14,563	782	5,221	52,776	30,476
10. Financial guaranty				0				0	
11.1 Medical professional liability - occurrence				0				0	
11.2 Medical professional liability - claims-made				0				0	
12. Earthquake				0				0	
13. Group accident and health				0				(a) 0	
14. Credit accident and health (group and individual)				0				0	
15. Other accident and health				0				(a) 0	
16. Workers' compensation	2,612,943	4,512,114	2,422,596	4,702,461	2,522,163	3,038,161	1,890,561	8,372,224	1,368,597
17.1 Other liability - occurrence	2,059,094	1,127,992	1,529,604	1,657,482	1,414,398	340,508	958,482	2,453,906	587,135
17.2 Other liability - claims-made				0				0	
17.3 Excess workers' compensation				0				0	
18.1 Products liability - occurrence				0				0	
18.2 Products liability - claims-made				0				0	
19.1, 19.2 Private passenger auto liability	27,541,273	1,668,488	9,931,318	19,278,443	(5,761,887)	(551,075)	(2,146,408)	15,111,889	3,625,221
19.3, 19.4 Commercial auto liability	3,808,861	9,343,325	4,474,176	8,678,010	2,209,156	684,063	983,693	10,587,536	2,068,136
21. Auto physical damage	2,324,175	158,540	844,127	1,638,588	(3,825,751)	(140,567)	(1,348,550)	(979,180)	220,636
22. Aircraft (all perils)				0				0	
23. Fidelity				0				0	
24. Surety				0				0	
26. Burglary and theft				0				0	
27. Boiler and machinery				0				0	
28. Credit				0				0	
29. International				0				0	
30. Warranty				0				0	
31. Reinsurance - nonproportional assumed property	XXX	16,081,748	5,497,395	10,584,353	XXX	31,588,752	10,429,633	31,743,472	
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines	XXX	247,681	84,212	163,469	XXX	2,162,181	888,723	1,436,927	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	78,087,747	60,541,062	50,118,735	88,510,074	(14,091,827)	36,122,174	7,638,343	102,902,078	19,319,257
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	9,073,791			9,073,791
1.2 Reinsurance assumed	3,161,207			3,161,207
1.3 Reinsurance ceded	4,934,575			4,934,575
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	7,300,423	0	0	7,300,423
2. Commission and brokerage:				
2.1 Direct excluding contingent		31,807,438		31,807,438
2.2 Reinsurance assumed, excluding contingent		16,810,751		16,810,751
2.3 Reinsurance ceded, excluding contingent		18,003,346		18,003,346
2.4 Contingent - direct		7,337,838		7,337,838
2.5 Contingent - reinsurance assumed		3,768,006		3,768,006
2.6 Contingent - reinsurance ceded		3,776,791		3,776,791
2.7 Policy and membership fees		0		0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	37,943,896	0	37,943,896
3. Allowances to managers and agents	0	16,091	0	16,091
4. Advertising	0	157,827	0	157,827
5. Boards, bureaus and associations	48,382	1,609,097	1,110	1,658,589
6. Surveys and underwriting reports	0	1,166,462	0	1,166,462
7. Audit of assureds' records	0	224,359	0	224,359
8. Salary and related items:				
8.1 Salaries	3,293,916	7,287,956	344,343	10,926,215
8.2 Payroll taxes	253,265	488,308	23,735	765,308
9. Employee relations and welfare	827,454	2,408,587	57,713	3,293,754
10. Insurance	17,018	105,599	1,400	124,017
11. Directors' fees	21,726	848,097	39,533	909,356
12. Travel and travel items	104,591	788,423	12,490	905,504
13. Rent and rent items	4,682	518,698	58,942	582,322
14. Equipment	21,406	221,892	4	243,302
15. Cost or depreciation of EDP equipment and software	283,810	2,674,118	2,404	2,960,332
16. Printing and stationery	15,216	288,522	302	304,040
17. Postage, telephone and telegraph, exchange and express	44,306	610,123	39,240	693,669
18. Legal and auditing	(19,475)	208,661	487,294	676,480
19. Totals (Lines 3 to 18)	4,916,297	19,622,820	1,068,510	25,607,627
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	3,883,288		3,883,288
20.2 Insurance department licenses and fees	720	1,175,582		1,176,302
20.3 Gross guaranty association assessments				0
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	720	5,058,870	0	5,059,590
21. Real estate expenses		1,498	137,031	138,529
22. Real estate taxes		0	109,337	109,337
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	352,844	4,268,369	343,303	4,964,516
25. Total expenses incurred	12,570,284	66,895,453	1,658,181	81,123,918 (a)
26. Less unpaid expenses - current year	19,319,257	11,403,522	100,526	30,823,305
27. Add unpaid expenses - prior year	19,446,764	12,985,377	93,423	32,525,564
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	12,697,791	68,477,308	1,651,078	82,826,177
DETAILS OF WRITE-INS				
2401. Outside Services	352,246	3,362,227	88,925	3,803,398
2402. Miscellaneous	598	(12,678)	254,378	242,298
2403. Assumed Reinsurance Origination Exp		918,820		918,820
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	0	0
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	352,844	4,268,369	343,303	4,964,516

(a) Includes management fees of \$ 434,741 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 154,621	167,671
1.1 Bonds exempt from U.S. tax	(a) 2,390,335	2,342,134
1.2 Other bonds (unaffiliated)	(a) 5,089,340	5,002,961
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	2,009,138	2,022,091
2.21 Common stocks of affiliates	0	1,080,000
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 20,539	20,602
7. Derivative instruments	(f)	
8. Other invested assets	477,155	704,655
9. Aggregate write-ins for investment income	23	23
10. Total gross investment income	10,141,151	11,340,137
11. Investment expenses		(g) 1,658,181
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		1,658,181
17. Net investment income (Line 10 minus Line 16)		9,681,956
DETAILS OF WRITE-INS		
0901. Rounding	23	23
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	23	23
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 265,678 accrual of discount less \$ 1,826,965 amortization of premium and less \$ 70,046 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 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	60,575	0	60,575	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	12,268,934	0	12,268,934	2,016,569	0
2.21 Common stocks of affiliates	0	0	0	523,683	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	203,954	0	203,954	70,324	0
8. Other invested assets	3,241,837	0	3,241,837	(207,823)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	15,775,300	0	15,775,300	2,402,753	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	380,239	527,517	147,278
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	380,239	527,517	147,278
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	380,239	527,517	147,278
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

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

The Company does not adjust for State prescribed practices.

	SSAP #	F/S Page	F/S Line #		2021		2020
NET INCOME							
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$	23,881,046	\$	14,424,978
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:							
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$	23,881,046	\$	14,424,978
SURPLUS							
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$	291,141,295	\$	265,049,146
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:							
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:							
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$	291,141,295	\$	265,049,146

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

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

C. Accounting Policy

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

In addition, the Company uses the following accounting policies:

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

D. Going Concern

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

NOTE 2 Accounting Changes and Corrections of Errors

None

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

None

B. Statutory Merger

None

C. Impairment Loss

None

D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

None

NOTE 4 Discontinued Operations

None

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

NONE

B. Debt Restructuring

None

C. Reverse Mortgages

None

D. Loan-Backed Securities

(1) to (3) OTTI - None

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months
2. 12 Months or Longer

\$ 396,971
\$ -

NOTES TO FINANCIAL STATEMENTS

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

1. Less than 12 Months	\$ 19,510,540
2. 12 Months or Longer	\$ -

(5) No impairments

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
None
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
None
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
None
- H. Repurchase Agreements Transactions Accounted for as a Sale
None
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
None
- J. Real Estate
 - (1) Real Estate Impairment: none in 2021.
 - (2) Sale of Real Estate investments - None in 2021.
 - (3) Changes in the plan to sell Real Estate. None
 - (4) Sale of real estate land. Not applicable
 - (5) If the Company holds Real Estate investments with participating mortgage loans, disclose the features of the loan. None
- K. Low Income Housing tax Credits (LIHTC)
None
- L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					\$ -	\$ -	\$ -
c. Subject to repurchase agreements					\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements					\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements					\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements					\$ -	\$ -	\$ -
g. Placed under option contracts					\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -	\$ -	\$ -
i. FHLB capital stock	\$ 737,300				\$ 737,300	\$ 1,072,500	\$ (335,200)
j. On deposit with states	\$ 1,671,106				\$ 1,671,106	\$ 1,680,064	\$ (8,958)
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$28,367,546				\$28,367,546	\$28,449,071	\$ (81,525)
m. Pledged as collateral not captured in other categories	\$ 5,913,359				\$ 5,913,359	\$ 5,808,504	\$ 104,855
n. Other restricted assets					\$ -	\$ -	\$ -
o. Total Restricted Assets	\$36,689,311	\$ -	\$ -	\$ -	\$36,689,311	\$37,010,139	\$ (320,828)

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%
i. FHLB capital stock		\$ 737,300	0.133%	0.133%
j. On deposit with states		\$ 1,671,106	0.302%	0.302%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$28,367,546	5.130%	5.134%

NOTES TO FINANCIAL STATEMENTS

m. Pledged as collateral not captured in other categories		\$ 5,913,359	1.069%	1.070%
n. Other restricted assets		\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$36,689,311	6.635%	6.639%

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

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

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Eastern Bank LOC	\$ 5,913,359				\$ 5,913,359	\$ 5,808,504	\$ 104,855	\$ 5,913,359	1.069%	1.070%
Total (c)	\$ 5,913,359	\$ -	\$ -	\$ -	\$ 5,913,359	\$ 5,808,504	\$ 104,855	\$ 5,913,359	1.069%	1.070%

(a) Subset of column 1

(b) Subset of column 3

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

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

M. Working Capital Finance Investments
None

N. Offsetting and Netting of Assets and Liabilities
None

O. 5GI Securities
None

P. Short Sales
None

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs		1
2. Aggregate Amount of Investment Income	\$ 185,235	

R. Reporting Entity's Share of Cash Pool by Asset Type

Asset Type	Percent Share
(1) Cash	78.8%
(2) Cash Equivalents	21.2%
(3) Short-Term Investments	
(4) Total	100.0%

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships or Limited Liability Companies during the statement period.

NOTE 7 Investment Income

A. Due and accrued income over 90 days past due is excluded (non-admitted) from surplus.

B. The total amount excluded in 2021 was \$0.

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

(1) Credit Risk

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

Market Risk

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

(2) Company objectives for using derivatives:

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

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

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

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

The Company does not use derivatives in financing premiums.

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

Not Applicable, the Company does not use derivatives for hedging.

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

Not Applicable, the Company does not use derivatives for hedging.

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

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

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

(1) Not Applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 9 Income Taxes

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

1.

	As of End of Current Period			12/31/2020			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 7,895,655	\$ 82,218	\$ 7,977,873	\$ 7,549,966	\$ 116,776	\$ 7,666,742	\$ 345,689	\$ (34,558)	\$ 311,131
(b) Statutory Valuation Allowance Adjustment			\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 7,895,655	\$ 82,218	\$ 7,977,873	\$ 7,549,966	\$ 116,776	\$ 7,666,742	\$ 345,689	\$ (34,558)	\$ 311,131
(d) Deferred Tax Assets Nonadmitted			\$ -			\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 7,895,655	\$ 82,218	\$ 7,977,873	\$ 7,549,966	\$ 116,776	\$ 7,666,742	\$ 345,689	\$ (34,558)	\$ 311,131
(f) Deferred Tax Liabilities	\$ 4,202,322	\$10,130,894	\$14,333,216	\$ 3,685,746	\$ 9,997,412	\$13,683,158	\$ 516,576	\$ 133,482	\$ 650,058
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 3,693,333	\$ (10,048,676)	\$ (6,355,343)	\$ 3,864,220	\$ (9,880,636)	\$ (6,016,416)	\$ (170,887)	\$ (168,040)	\$ (338,927)

2.

	As of End of Current Period			12/31/2020			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 2,371,311		\$ 2,371,311	\$ 7,604,934		\$ 7,604,934	\$ (5,233,623)	\$ -	\$ (5,233,623)
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 4,376,256		\$ 4,376,256			\$ -	\$ 4,376,256	\$ -	\$ 4,376,256
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			\$ -			\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX		XXX	XXX		XXX	XXX	\$ -
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 1,148,088	\$ 82,218	\$ 1,230,306	\$ (54,968)	\$ 116,776	\$ 61,808	\$ 1,203,056	\$ (34,558)	\$ 1,168,498
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 7,895,655	\$ 82,218	\$ 7,977,873	\$ 7,549,966	\$ 116,776	\$ 7,666,742	\$ 345,689	\$ (34,558)	\$ 311,131

3.

	2021	2020
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	967.906%	881.162%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 291,141,295	\$ 265,049,146

4.

	As of End of Current Period		12/31/2020		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 7,895,655	\$ 82,218	\$ 7,549,966	\$ 116,776	\$ 345,689	\$ (34,558)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 7,895,655	\$ 82,218	\$ 7,549,966	\$ 116,776	\$ 345,689	\$ (34,558)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

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

B. In 2021 and 2020 there were no temporary differences for which a deferred tax liability was not established.

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

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 2,205,291	\$ 4,192,738	\$ (1,987,447)
(b) Foreign			\$ -
(c) Subtotal	\$ 2,205,291	\$ 4,192,738	\$ (1,987,447)
(d) Federal income tax on net capital gains	\$ 3,312,813	\$ (1,079,407)	\$ 4,392,220
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other		\$ 263,367	\$ (263,367)

NOTES TO FINANCIAL STATEMENTS

(g) Federal and foreign income taxes incurred	\$ 5,518,104	\$ 3,376,698	\$ 2,141,406
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 1,493,033	\$ 1,610,448	\$ (117,415)
(2) Unearned premium reserve	\$ 3,874,239	\$ 3,748,389	\$ 125,850
(3) Policyholder reserves			\$ -
(4) Investments			\$ -
(5) Deferred acquisition costs			\$ -
(6) Policyholder dividends accrual			\$ -
(7) Fixed Assets			\$ -
(8) Compensation and benefits accrual	\$ 1,381,370	\$ 1,423,018	\$ (41,648)
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted			\$ -
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other (including items <5% of total ordinary tax assets)	\$ 1,147,013	\$ 768,111	\$ 378,902
(99) Subtotal	\$ 7,895,655	\$ 7,549,966	\$ 345,689
(b) Statutory valuation allowance adjustment			\$ -
(c) Nonadmitted			\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 7,895,655	\$ 7,549,966	\$ 345,689
(e) Capital:			
(1) Investments			\$ -
(2) Net capital loss carry-forward			\$ -
(3) Real estate	\$ 82,218	\$ 116,776	\$ (34,558)
(4) Other (including items <5% of total ordinary tax assets)			\$ -
(99) Subtotal	\$ 82,218	\$ 116,776	\$ (34,558)
(f) Statutory valuation allowance adjustment			\$ -
(g) Nonadmitted			\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 82,218	\$ 116,776	\$ (34,558)
(i) Admitted deferred tax assets (2d + 2h)	\$ 7,977,873	\$ 7,666,742	\$ 311,131
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments			\$ -
(2) Fixed Assets			\$ -
(3) Deferred and uncollected premium			\$ -
(4) Policyholder reserves			\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 4,202,322	\$ 3,685,746	\$ 516,576
(99) Subtotal	\$ 4,202,322	\$ 3,685,746	\$ 516,576
(b) Capital:			
(1) Investments	\$ 10,130,894	\$ 9,997,412	\$ 133,482
(2) Real estate			\$ -
(3) Other (including items <5% of total capital tax liabilities)			\$ -
(99) Subtotal	\$ 10,130,894	\$ 9,997,412	\$ 133,482
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 14,333,216	\$ 13,683,158	\$ 650,058
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (6,355,343)	\$ (6,016,416)	\$ (338,927)

D. The provision for federal and foreign income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before taxes. The significant items causing this difference are as follows:

Income before taxes	\$ 6,173,821	21.00%
Tax exempt income deduction	\$ (491,848)	-1.67%
Tax exempt expenses	\$ 255,127	0.87%
Dividends received deduction	\$ (188,773)	-0.64%
Disallowed expenses	\$ 89,328	0.30%
Foreign dividend gross-up	\$ -	0.00%
Rate differential	\$ -	0.00%
Prior year true up	\$ 179,426	0.61%
Change in non-admitted assets	\$ -	0.00%
Other	\$ (498,977)	-1.70%
Totals	\$ 5,518,104	18.77%

Federal and foreign income taxes incurred	\$ 1,862,639	6.34%
Current taxes on realized capital gains	\$ 3,312,813	11.27%
Change in net deferred income taxes	\$ 342,652	1.17%
Total statutory income taxes	\$ 5,518,104	18.77%

E. At December 31, 2021, the Company did not have any unused operating loss carryforward available to offset against future taxable income.

F. Consolidated Federal Tax Return - not applicable.

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

H. Repatriation Transition Tax (RTT)

The Company elected to pay the \$387,841 RTT over 8 years. The amount per year which began in 2018, is \$48,480. Balance at 12/31/2021 is \$193,920.

I. Alternative Minimum Tax (AMT) Credit

The Company does not have AMT credits.

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

- D. Non-Insurance transactions greater than 1/2% of Admitted Assets: NONE
- E. The Company is a party to a Management agreement as described in A above. Newbury Corporation provides management service to N&D Group.
- F. Guarantees or Undertakings for Related Parties: Not Applicable
- G. Nature of Relationships that could affect Operations: Not Applicable
- H. Amount deducted for Investment in Upstream Company: Not Applicable
- I. Detail of investments in affiliates greater than 10% of Admitted Assets: Not Applicable
- J. Write downs for impairments of Investments in Affiliated companies: Not Applicable
- K. Foreign Insurance Subsidiary valuation using CARVM: Not Applicable
- L. Downstream Holding Company valued using the look-through method: Not Applicable

M. All SCA Investments

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

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities Newbury Corporation	68.0%	\$ (8,617,221)	\$ (8,617,221)	\$ -
Total SSAP No. 97 8b(ii) Entities	XXX	\$ (8,617,221)	\$ (8,617,221)	\$ -
c. SSAP No. 97 8b(iii) Entities				
Total SSAP No. 97 8b(iii) Entities	XXX	\$ -	\$ -	\$ -
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ (8,617,221)	\$ (8,617,221)	\$ -
f. Aggregate Total (a+ e)	XXX	\$ (8,617,221)	\$ (8,617,221)	\$ -

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Yes/No	NAIC Disallowed Entities Valuation Method, Resubmission Required Yes/No	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities Newbury Corporation	S2	06/25/2021	\$ (7,829,223)	Yes	No	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ (7,829,223)	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ (7,829,223)	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ (7,829,223)	XXX	XXX	XXX

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

** I - Immaterial or M - Material

N. Investment in Insurance SCAs

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

NOTE 11 Debt

A. The Company has an outstanding liability of \$0 for a Line of Credit with Eastern Bank. The available capacity is \$5,000,000. The principal is due on demand. At the option of the Company early repayment may be made at any time. Interest on outstanding balances is paid monthly. The interest rate is a floating rate of Eastern Bank's base less 25 basis points. The Company is required to maintain a collateral security deposit equal to the borrowing capacity. At December 31, 2021, assets having a book/adjusted carrying value of \$5,913,359 and a market value of \$5,871,914 are on deposit at the Bank of America.

B. FHLB (Federal Home Loan Bank) Agreements

NOTES TO FINANCIAL STATEMENTS

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

(2) FHLB Capital Stock
a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 102,344	\$ 102,344	
(c) Activity Stock	\$ 613,456	\$ 613,456	
(d) Excess Stock	\$ 21,500	\$ 21,500	
(e) Aggregate Total (a+b+c+d)	\$ 737,300	\$ 737,300	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 27,544,434	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 151,896	\$ 151,896	
(c) Activity Stock	\$ 823,104	\$ 823,104	
(d) Excess Stock	\$ 97,500	\$ 97,500	
(e) Aggregate Total (a+b+c+d)	\$ 1,072,500	\$ 1,072,500	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 28,004,725	XXX	XXX

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

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

			Eligible for Redemption			
	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	\$ -					
2. Class B	\$ 102,344	\$ 102,344				

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

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Protected Cell Account Total Collateral Pledged (Lines 2+3)			
	\$ 29,237,651	\$ 28,367,546	\$ 15,336,372
2. Current Year General Account Total Collateral Pledged			
	\$ 29,237,651	\$ 28,367,546	\$ 15,336,372
3. Current Year Protected Cell Account Total Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Total Collateral Pledged			
	\$ 28,370,978	\$ 28,449,071	\$ 20,577,085

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

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Protected Cell Account Maximum Collateral Pledged (Lines 2+3)			
	\$ 51,633,943	\$ 50,816,068	\$ 20,043,192
2. Current Year General Account Maximum Collateral Pledged			
	\$ 51,633,943	\$ 50,816,068	\$ 20,043,192
3. Current Year Protected Cell Account Maximum Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Maximum Collateral Pledged			
	\$ 37,210,705	\$ 37,689,628	\$ 29,717,830

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Protected Cell Account	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ 15,336,372	\$ 15,336,372		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 15,336,372	\$ 15,336,372	\$ -	\$ -
2. Prior Year end				
(a) Debt	\$ 20,577,085	\$ 20,577,085		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX

NOTES TO FINANCIAL STATEMENTS

(d) Aggregate Total (a+b+c)	\$	20,577,085	\$	20,577,085	\$	-	\$	-
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b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Protected Cell Account
1. Debt	\$ 20,043,192	\$ 20,043,192	
2. Funding Agreements	\$ -		
3. Other	\$ -		
4. Aggregate Total (1+2+3)	\$ 20,043,192	\$ 20,043,192	\$ -

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

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

- A. Defined Benefit Plan
A-D. The Company has no direct employees. Employees of the Newbury Corporation service all the companies in the N&D Group. Newbury Corporation has a non-contributory defined benefit plan covering substantially all employees.
- E. Defined Contribution Plan
The Management Company, Newbury Corporation, has a 401(k) Incentive Savings plan for which substantially all employees are eligible. (see Note 12 A-D)
- F. Multiemployer Plans
Not Applicable
- G. Consolidated/Holding Company Plans
Newbury Corporation sponsors a non-contributory, defined benefit plan covering substantially all employees who work in excess of 1,000 hours in a plan year. The benefits, following five (5) years of plan service, are based on a Career Average Benefit formula, the sum of 2% of each year's earnings plus 0.25% of each year's earnings over covered compensation for a maximum of 20 consecutive years that produce the highest sum. The funding policy is to contribute annually the amount required by applicable regulations and to charge each affiliated company for its' allocable share of such contributions based on the expense sharing agreement. The Pension contribution allocated to the Company amounted to \$2,541,000 and \$4,752,000 for 2021 and 2020, respectively. The Company has no legal obligation for benefits under this plan. In addition to pension benefits, the Company pays the premium for a fixed amount of life insurance benefit for employees who retire at normal retirement age as determined under the Social Security Retirement Act., or who retire early under an early retirement program. Early retirees may participate in the health care plan up to age 65, the retiree pays the employee portion of the premium. Newbury Corporation sponsors a 401(k) incentive savings plan for which substantially all employees are eligible for deferral upon date of employment up to 75% of salary, up to the IRS limit, with a Company match of 50% of the first 5% deferred (2.5%) beginning after six (6) months of employment. The match is funded bi-weekly and allocated to the Company based on the pooling agreement percentage. In addition to the match the Board of Directors may vote a profit contribution to the 401(k) plan annually for all participating employees. The Company's share of this savings plan expense was \$707,309 and \$963,036 for 2021 and 2020, respectively. The Company has no legal obligation for benefits under this plan.
- H. Postemployment Benefits and Compensated Absences
The Newbury Corporation has no obligations to current or former employees for benefits after their employment but before retirement other than for compensation related to earned vacation. The liability for earned but untaken vacation has been accrued.
- I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
Not Applicable

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

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

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
Not Applicable
- B. Assessments
(1) Guaranty Funds
The Company is subject to Guaranty Fund Assessments by the states in which it writes direct business. The Company has accrued a liability for guaranty fund assessments equal to \$402,435. The represents Managements best estimate of the 2022 potential assessments for insolvencies.
- C. Gain Contingencies
None
- D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits
None
- E. Product Warranties
(1) None
- F. Joint and Several Liabilities
None

NOTES TO FINANCIAL STATEMENTS

- G. All Other Contingencies
None

NOTE 15 Leases

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

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

None

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

- A. Transfers of Receivables Reported as Sales
None
- B. Transfer and Servicing of Financial Assets
None
- C. Wash Sales
(1) None

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

- A. ASO Plans:
Not Applicable
- B. ASC Plans:
Not Applicable
- C. Medicare or Similarly Structured Cost Based Reimbursement Contract
None

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

None

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stocks - Indust & Misc	\$ 75,737,884				\$ 75,737,884
Mutual Funds				\$ 27,000,751	\$ 27,000,751
Total assets at fair value/NAV	\$ 75,737,884	\$ -	\$ -	\$ 27,000,751	\$ 102,738,635

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Derivatives - Call Options				\$ 435,030	\$ 435,030
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ 435,030	\$ 435,030

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

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

NOTE 21 Other Items

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

NOTE 22 Events Subsequent

Type I – Recognized Subsequent Events:
None

Type II – Nonrecognized Subsequent Events:

NOTES TO FINANCIAL STATEMENTS

None

NOTE 23 Reinsurance

- A. Unsecured Reinsurance Recoverables
None
- B. Reinsurance Recoverable in Dispute
None
- C. Reinsurance Assumed and Ceded
(1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 38,663,553	\$ 7,206,872	\$ 46,744,578	\$ 7,816,648	\$ (8,081,025)	\$ (609,776)
b. All Other	\$ 1,300,761	\$ -	\$ 2,769,110	\$ 666,838	\$ (1,468,349)	\$ (666,838)
	\$ 39,964,314	\$ 7,206,872	\$ 49,513,688	\$ 8,483,486	\$ (9,549,374)	\$ (1,276,614)
d. Direct Unearned Premium Reserve						\$ 101,793,159

(2)

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 7,424,892	\$ 666,878	\$ 1,595,115	\$ 6,496,655
b. Sliding Scale Adjustments				\$ -
c. Other Profit Commission Arrangements		\$ 1,212,293		\$ 1,212,293
d. TOTAL	\$ 7,424,892	\$ 1,879,171	\$ 1,595,115	\$ 7,708,948

(3) Protected Cells : None

- D. Uncollectible Reinsurance
None
- E. Commutation of Reinsurance Reflected in Income and Expenses.
None
- F. Retroactive Reinsurance
None
- G. Reinsurance Accounted for as a Deposit
None
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
None
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
None
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
(1) None
- K. Reinsurance Credit
None

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

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

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

Yes [] No [X]

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2020 were \$120.7 million. As of December 31, 2021, \$30.3 million has been paid for claims and claims adjustment expenses attributed to insured events of prior years. Reserves remaining for prior years are now \$80.7 million. Therefore, there has been a \$9.7 million favorable prior year development since December 31, 2020. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

NOTE 26 Intercompany Pooling Arrangements

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

NAME OF COMPANY	NAIC CODE	PRIOR TO 2010	2010	2011-2015	2016-2021
Norfolk & Dedham Mutual Fire Insurance Co.	23965	68	53	67	66
Dorchester Mutual Insurance Co.	13706	13	11	14	14
Fitchburg Mutual Insurance Co.	13943	19	16	19	20
Rockingham Insurance Co.	13706		20		

Amounts due to/from pooling participants at December 31, 2021 was as follows:

NAME OF COMPANY	DUE TO	DUE FROM
Dorchester Mutual Insurance Co.		691,805
Fitchburg Mutual Insurance Co.		1,019,298
Newbury Corporation		6,311,239

NOTES TO FINANCIAL STATEMENTS

NOTE 27 Structured Settlements

None

NOTE 28 Health Care Receivables

Not Applicable

NOTE 29 Participating Policies

Not Applicable

NOTE 30 Premium Deficiency Reserves

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

NOTE 31 High Deductibles

None

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

Not Applicable

NOTE 33 Asbestos/Environmental Reserves

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

(1) Direct

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 1	\$ -	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ (1)		\$ -	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:			\$ -	\$ -	\$ -
d. Ending reserves:	\$ -	\$ -	\$ -	\$ -	\$ -

(2) Assumed Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 31,246	\$ 31,246	\$ 353,752	\$ 353,752	\$ 353,752
b. Incurred losses and loss adjustment expense:	\$ 16,574	\$ 348,928	\$ 11,770	\$ 1,624	\$ 394
c. Calendar year payments for losses and loss adjustment expenses:	\$ 16,574	\$ 26,422	\$ 11,770	\$ 1,624	\$ 196
d. Ending reserves:	\$ 31,246	\$ 353,752	\$ 353,752	\$ 353,752	\$ 353,950

(3) Net of Ceded Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:	\$ 20,624	\$ 20,624	\$ 233,477	\$ 233,477	\$ 233,477
b. Incurred losses and loss adjustment expense:	\$ 10,939	\$ 230,292	\$ 8,784	\$ 1,072	\$ 259
c. Calendar year payments for losses and loss adjustment expenses:	\$ 10,939	\$ 17,439	\$ 8,784	\$ 1,072	\$ 129
d. Ending reserves:	\$ 20,624	\$ 233,477	\$ 233,477	\$ 233,477	\$ 233,607

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

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

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

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

- D. The Company's exposure to oil spill losses arises from the sale of general liability insurance.

The Company estimates the full impact of the environmental exposure by establishing full case basis reserves on all known losses.

(1) Direct

	2017	2018	2019	2020	2021
a. Beginning reserves:				\$ 50,000	\$ -
b. Incurred losses and loss adjustment expense:		\$ 9,991	\$ 319,305	\$ (50,000)	
c. Calendar year payments for losses and loss adjustment expenses:		\$ 9,991	\$ 269,305	\$ -	
d. Ending reserves:	\$ -	\$ -	\$ 50,000	\$ -	\$ -

(2) Assumed Reinsurance

	2017	2018	2019	2020	2021
a. Beginning reserves:		\$ 72,954	\$ 35,677	\$ 55,000	\$ -
b. Incurred losses and loss adjustment expense:	\$ 282,391	\$ 5,805	\$ 33,406	\$ (45,190)	\$ 345,445
c. Calendar year payments for losses and loss adjustment expenses:	\$ 209,437	\$ 43,082	\$ 14,083	\$ 9,810	\$ 201,950
d. Ending reserves:	\$ 72,954	\$ 35,677	\$ 55,000	\$ -	\$ 143,495

(3) Net of Ceded Reinsurance

2017	2018	2019	2020	2021
------	------	------	------	------

NOTES TO FINANCIAL STATEMENTS

a. Beginning reserves:		\$	72,954	\$	35,677	\$	55,000	\$	-	
b. Incurred losses and loss adjustment expense:	\$	282,391	\$	5,805	\$	33,406	\$	(48,525)	\$	227,994
c. Calendar year payments for losses and loss adjustment expenses:	\$	209,437	\$	43,082	\$	14,083	\$	6,475	\$	133,287
d. Ending reserves:	\$	72,954	\$	35,677	\$	55,000	\$	-	\$	94,707

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

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

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

- (1) Direct Basis:
- (2) Assumed Reinsurance Basis: \$ 14,350
- (3) Net of Ceded Reinsurance Basis: \$ 9,471

NOTE 34 Subscriber Savings Accounts
Not Applicable

NOTE 35 Multiple Peril Crop Insurance
Not Applicable

NOTE 36 Financial Guaranty Insurance
Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? MASSACHUSETTS
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2019
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2019
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/21/2021
- 3.4 By what department or departments?
MASSACHUSETTS
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact, and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

GENERAL INTERROGATORIES

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

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

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
MARCUM, LLP, 555 Long Wharf Drive, 12th FL, New Haven, CT 06511
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
MaryEllen Coggins, Actuary, Consultant, PriceWaterhouse, Coopers, LLC, 125 High Street, Boston, MA 02110
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
 - 12.11 Name of real estate holding company BGO Diversified - Class B
 - 12.12 Number of parcels involved 92
 - 12.13 Total book/adjusted carrying value \$ 3,776,562
- 12.2 If, yes provide explanation:
BGO Diversified is a core, open-end private equity real estate fund.
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

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

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- | | |
|---|----------|
| 20.11 To directors or other officers..... | \$ |
| 20.12 To stockholders not officers..... | \$ |
| 20.13 Trustees, supreme or grand (Fraternal Only) | \$ |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- | | |
|---|----------|
| 20.21 To directors or other officers..... | \$ |
| 20.22 To stockholders not officers..... | \$ |
| 20.23 Trustees, supreme or grand (Fraternal Only) | \$ |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- | | |
|---------------------------------|----------|
| 21.21 Rented from others..... | \$ |
| 21.22 Borrowed from others..... | \$ |
| 21.23 Leased from others | \$ |
| 21.24 Other | \$ |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- | |
|---|
| 22.21 Amount paid as losses or risk adjustment \$ |
| 22.22 Amount paid as expenses |
| 22.23 Other amounts paid |
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$

25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

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

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

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []

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

26.21 Subject to repurchase agreements \$
 26.22 Subject to reverse repurchase agreements \$
 26.23 Subject to dollar repurchase agreements \$
 26.24 Subject to reverse dollar repurchase agreements \$
 26.25 Placed under option agreements \$
 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
 26.27 FHLB Capital Stock \$ 737,300
 26.28 On deposit with states \$ 1,671,106
 26.29 On deposit with other regulatory bodies \$
 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 5,913,359
 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$ 28,367,546
 26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

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

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [] No []
 27.42 Permitted accounting practice Yes [] No []
 27.43 Other accounting guidance Yes [] No []

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []

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

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

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

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

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

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

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GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]
 29.04 If yes, give full and complete information relating thereto:

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

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

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

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
109684	Sun Life Capital Management (US) LLC	5493001YLOM8HWPEN55	SEC	NO.....
8174	UBS Financial Services	EVTYRCGORNFBJSNONI67C	SEC	NO.....

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

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
464288-24-0	ISHARES:MSCI ACWI XUS	9,356,702
922908-36-3	VANGUARD 500 IDX ETF	16,295,848
922908-76-9	VANGUARD TSM IDX ETF	1,348,201
30.2999 - Total		27,000,751

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

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
ISHARES:MSCI ACWI XUS	TAIWAN SEMICONDUCTOR MANUFACTURING	188,070	12/31/2021
ISHARES:MSCI ACWI XUS	NESTLE SA	135,672	12/31/2021
ISHARES:MSCI ACWI XUS	TENCENT HOLDINGS LTD	116,023	12/31/2021
ISHARES:MSCI ACWI XUS	ASML HOLDING NV	114,152	12/31/2021
ISHARES:MSCI ACWI XUS	SAMSUNG ELECTRONICS LTD	108,538	12/31/2021
VANGUARD 500 IDX ETF	APPLE INC.	1,108,118	12/31/2021
VANGUARD 500 IDX ETF	MICROSOFT CORP.	1,010,343	12/31/2021
VANGUARD 500 IDX ETF	ALPHABET INC.	668,130	12/31/2021
VANGUARD 500 IDX ETF	AMAZON.COM INC.	586,651	12/31/2021
VANGUARD 500 IDX ETF	TESLA INC.	342,213	12/31/2021
VANGUARD TSM IDX ETF	APPLE INC.	76,847	12/31/2021
VANGUARD TSM IDX ETF	MICROSOFT CORP.	70,106	12/31/2021
VANGUARD TSM IDX ETF	ALPHABET INC.	45,839	12/31/2021
VANGUARD TSM IDX ETF	AMAZON.COM INC.	40,446	12/31/2021
VANGUARD TSM IDX ETF	TESLA INC.	24,268	12/31/2021

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GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	247,515,190	257,814,831	10,299,641
31.2 Preferred stocks	0		0
31.3 Totals	247,515,190	257,814,831	10,299,641

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

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

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

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

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

33.2 If no, list exceptions:

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

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

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

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

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

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

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

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

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

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

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

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

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GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$875,109

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

1 Name	2 Amount Paid
Insurance Services Office, Inc.	691,764
.....

39.1 Amount of payments for legal expenses, if any?\$40,375

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

1 Name	2 Amount Paid
Lewis, Brisbois, Bisfaard & Smith LLP	15,026
.....

40.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$10,967

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

1 Name	2 Amount Paid
NAMIC	10,843
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

1.6 Individual policies:

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

1.7 Group policies:

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

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	170,899,496	162,816,175
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	0	0
2.5 Reserve Denominator	218,503,162	212,133,153
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

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

4. For mutual reporting Entities and Reciprocal Exchanges Only:

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

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

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

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

5. For Reciprocal Exchanges Only:

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

5.2 If yes, is the commission paid:

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

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

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

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company retains \$2 million of an Excess of Loss reinsurance treaty up to \$30 million. In addition, the company buys facultative reinsurance up to \$90 million for its most concentrated Workers' Compensation locations.
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company has reviewed property catastrophe model results provided by its reinsurance broker, the Holborn Corporation of New York, NY. Holborn runs two catastrophe models: RMS v.18.2 and AIR Touchstone v.8.0.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company purchases property catastrophe reinsurance that attaches at \$15 million and exhausts at \$605 million. The Company fully cedes all layers in its catastrophe reinsurance program except for 19.64% of the first layer (\$15 million excess of \$15 million). Additionally, the sixth layer (\$90 million excess of \$455 million) is covered at 115% of the limit. The catastrophe reinsurance program is projected to be exhausted once every 181 years based on the average of the two models.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes No
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss.
.....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes No
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes No
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes No
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes No
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes No
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes No
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes No
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes No
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes No
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes No N/A

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

FIVE-YEAR HISTORICAL DATA

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

	1 2021	2 2020	3 2019	4 2018	5 2017
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	57,756,670	58,436,195	61,847,994	60,275,053	57,689,537
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	39,743,681	38,877,034	37,622,714	35,788,903	34,367,268
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	177,882,862	168,544,739	158,840,386	151,469,970	140,834,230
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	22,547,249	17,416,548	25,535,387	25,665,818	22,234,900
6. Total (Line 35)	297,930,462	283,274,516	283,846,481	273,199,745	255,125,935
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	35,576,809	36,571,448	39,115,992	37,911,377	36,549,835
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	25,128,035	23,778,578	22,993,747	22,152,055	21,196,316
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	98,309,900	93,845,047	88,708,869	84,690,813	79,727,356
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	14,881,184	11,494,922	16,853,355	16,312,440	14,031,534
12. Total (Line 35)	173,895,928	165,689,995	167,671,963	161,066,686	151,505,041
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	2,853,968	13,939,647	7,047,848	(3,171,033)	3,437,988
14. Net investment gain or (loss) (Line 11)	22,144,443	4,225,423	14,728,508	9,341,190	8,891,002
15. Total other income (Line 15)	1,087,926	798,232	3,046,606	2,813,300	2,265,513
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	2,205,291	4,538,324	4,082,860	(211,033)	4,305,889
18. Net income (Line 20)	23,881,046	14,424,978	20,740,102	9,194,490	10,288,614
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	552,594,169	522,876,235	496,700,552	461,196,918	453,780,087
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	5,666,918	4,892,443	5,044,272	919,671	917,801
20.2 Deferred and not yet due (Line 15.2)	42,543,543	42,343,195	40,602,366	37,229,488	33,651,958
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	261,452,874	257,827,089	259,906,603	254,419,252	244,509,685
22. Losses (Page 3, Line 1)	102,902,078	101,260,428	100,948,058	97,428,803	84,738,699
23. Loss adjustment expenses (Page 3, Line 3)	19,319,257	19,446,764	17,294,834	16,708,456	15,579,091
24. Unearned premiums (Page 3, Line 9)	92,243,786	89,247,354	86,373,534	83,359,424	78,979,370
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	291,141,295	265,049,146	236,793,949	206,777,666	209,270,402
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	8,810,084	25,051,066	18,161,743	20,938,716	28,710,589
Risk-Based Capital Analysis					
28. Total adjusted capital	291,141,295	265,049,146	236,793,949	206,777,666	209,270,402
29. Authorized control level risk-based capital	28,667,930	30,079,512	28,426,305	30,669,479	25,001,364
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	53.6	56.6	67.6	70.6	67.1
31. Stocks (Lines 2.1 & 2.2)	23.8	23.1	20.9	19.9	21.3
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	3.2	0.5	0.4	0.5	0.4
34. Cash, cash equivalents and short-term investments (Line 5)	4.3	10.1	5.4	4.2	7.1
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	15.0	9.8	5.6	4.8	4.1
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)	0	0	0		
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0	0	0		
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	7,275,309	6,751,626	7,602,783	6,559,474	12,518,362
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)		0	0	0	0
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	7,275,309	6,751,626	7,602,783	6,559,474	12,518,362
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	2.5	2.5	3.2	3.2	6.0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	2,269,270	14,159,425	8,903,234	(11,005,587)	6,564,790
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	26,092,149	28,255,197	30,016,283	(2,492,735)	15,577,351
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	19,644,880	22,884,451	23,013,816	22,256,810	20,675,597
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	22,779,994	15,054,391	18,533,242	19,763,046	17,378,137
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	78,092,911	51,506,630	52,375,793	58,241,047	42,906,725
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	12,498,795	14,434,683	25,059,452	15,562,313	6,508,849
59. Total (Line 35)	133,016,580	103,880,155	118,982,303	115,823,216	87,469,308
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	12,965,654	15,091,412	15,149,041	14,636,178	13,572,960
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	14,999,426	9,862,894	12,168,937	12,923,027	11,342,870
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	50,723,859	33,463,633	33,816,218	37,743,853	27,988,098
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	8,249,202	9,526,890	16,539,237	10,271,121	4,295,841
65. Total (Line 35)	86,938,141	67,944,829	77,673,433	75,574,179	57,199,769
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	51.8	41.9	49.3	56.3	50.1
68. Loss expenses incurred (Line 3)	7.4	8.4	7.6	8.4	7.2
69. Other underwriting expenses incurred (Line 4)	39.1	41.1	38.8	37.3	40.4
70. Net underwriting gain (loss) (Line 8)	1.7	8.6	4.3	(2.0)	2.3
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	37.8	39.9	36.3	34.5	37.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	59.2	50.4	56.9	64.7	57.3
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	59.7	62.5	70.8	77.9	72.4
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(7,822)	(6,428)	(4,237)	(10,540)	(4,090)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(3.0)	(2.7)	(2.0)	(5.0)	(2.1)
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(11,905)	(7,621)	(13,390)	(10,308)	(12,420)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(5.0)	(3.7)	(6.4)	(5.3)	(7.0)

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												950
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	950
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19.AL



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.AK



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.AZ



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2021

NAIC Company Code 23965

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 19,230

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

19 AR



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												14,909
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	14,909
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19 CT



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.DC



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 GA



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.HI



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.ID



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.1L



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 IN



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 KS



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												442
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	442
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19 KY



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												1,050
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,050
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19.LA



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 ME



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,319,148	2,285,415		1,220,632	2,206,810	2,170,033	211,250	60,809	60,388	62,814	474,636	49,373
2.1 Allied lines	3,282,120	3,116,935		1,738,518	1,370,447	1,460,832	247,429	40,288	97,273	93,394	740,841	74,626
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	31,106,807	30,670,481		16,537,913	8,891,606	8,881,160	4,312,098	592,756	1,029,597	1,376,326	6,331,937	795,806
5.1 Commercial multiple peril (non-liability portion)	59,992,185	56,925,489		31,633,813	21,699,892	25,087,371	8,932,822	450,896	1,458,318	3,533,891	13,339,641	1,414,890
5.2 Commercial multiple peril (liability portion)	11,397,298	10,817,555		5,840,766	1,631,856	1,021,479	14,955,216	1,448,362	1,358,488	3,185,620	2,462,761	334,509
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,143,300	1,113,781		569,436	166,850	214,810	56,733	1,264	32,790	31,880	254,726	62,145
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	8,838	8,693		4,704							2,099	290
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	6,852,954	7,011,666		3,337,968	1,999,718	636,219	5,135,106		968	2,384	1,090,673	243,546
17.1 Other Liability - occurrence	4,153,584	3,905,260		2,076,660	146,598	953,985	3,473,492	35,658	126,732	254,506	893,327	152,984
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	2,196,552	2,258,876		1,052,964	816,787	918,047	1,043,631	50,826	80,064	128,417	390,322	82,375
19.2 Other private passenger auto liability	31,055,259	31,913,088		15,073,641	12,071,221	12,133,647	20,529,834	1,246,556	1,621,473	3,122,828	5,379,740	1,116,133
19.3 Commercial auto no-fault (personal injury protection)	65,514	66,204		32,268	35,803	59,418	100,542	236	4,150	11,268	13,031	2,482
19.4 Other commercial auto liability	5,330,841	5,072,209		2,614,870	1,067,374	3,399,303	5,917,474	89,888	322,341	629,679	1,066,497	182,806
21.1 Private passenger auto physical damage	25,838,579	25,872,262		12,648,267	15,866,709	15,792,660	(1,249,285)	77,169	89,915	81,807	4,500,744	852,134
21.2 Commercial auto physical damage	2,830,584	2,715,719		1,372,692	1,444,000	1,500,979	(252,290)	13,101	10,688	12,778	562,088	95,687
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	187,573,563	183,753,633	0	95,755,112	69,415,671	74,229,943	63,414,052	4,107,809	6,293,185	12,527,592	37,503,063	5,459,786
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,253,771

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

19 MA



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												339
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	339
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19.MI



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												600
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	600
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19 MN



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 MS



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												4
2.1 Allied lines												3
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	763,083	860,404		414,071	444,997	450,316	10,000	1,909	(5,667)		94,285	30,123
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	59,205	63,989		30,747	14,825	14,880			(397)		7,290	8,312
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	822,288	924,393	0	444,818	459,822	465,196	10,000	1,909	(6,064)	0	101,575	38,442
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,989

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

19 MO



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 MT



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 NIE



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 NV



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	255,118	246,369		140,117	277,802	184,553	33,657	1,423	(12,179)	10,341	62,499	18,347
5.1 Commercial multiple peril (non-liability portion)	73,807	67,063		39,995		(250,000)				250,000	19,128	4,865
5.2 Commercial multiple peril (liability portion)	41,615	37,985		21,880	3,550	3,550					10,626	2,908
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,879	2,146		782							448	124
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,970	1,997		1,337							495	130
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage					(2,133)	(2,133)						
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	374,389	355,560	0	204,111	279,219	(64,030)	33,657	1,423	(12,179)	260,341	93,196	26,374
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,126

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

19 NH



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2021

NAIC Company Code 23965

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

(a) Finance and service charges not included in Lines 1 to 35 \$ 729

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

19 NJ



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 NM



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.NY



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 NC



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19/ND



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 OH



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 OK



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 OR



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												14,829
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					311,111	263,075	205,921					
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	311,111	263,075	205,921	0	0	0	0	14,829
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19.PA



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												15,929
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	15,929
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 SC



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 SD



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												785
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	785
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.VT



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19 VA



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.WA



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2021

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												100
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	100
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

191WV



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.WI



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2021

NAIC Company Code 23965

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

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

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

19.WY



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2021

NAIC Company Code 23965

Table with columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal/Private crop/flood, Farmowners/Homeowners multiple peril, Commercial multiple peril, Mortgage/Ocean/Inland marine, Financial/Medical/Earthquake, Group/Credit accident and health, Medicare/All other accident and health, Federal employees health benefits, Workers' compensation, Other Liability, Private passenger/commercial auto, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins, and TOTALS (a).

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,276,845

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

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
04-1255040	13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA	41,413	2,797	11,916	14,713	797		22,368				
04-1328790	13943	FITCHBURG MUTUAL INSURANCE COMPANY	MA	32,079	1,241	38,657	39,898	(130)		16,295				
0199999. Affiliates - U.S. Intercompany Pooling				73,491	4,038	50,573	54,611	667	0	38,663	0	0	0	0
0499999. Total - U.S. Non-Pool				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				73,491	4,038	50,573	54,611	667	0	38,663	0	0	0	0
AA-9995035	00000	MUTUAL REINSURANCE BUREAU	IL	216		9	9	36						
75-1444207	30058	SCOR REINSURANCE CO	NY	5,758		4,713	4,713	97						
0999999. Total Other U.S. Unaffiliated Insurers				5,974	0	4,722	4,722	133	0	0	0	0	0	0
AA-9991161	00000	COMMONWEALTH AUTO REINSURERS	MA	1,728		1,445	1,445			845				
AA-9991128	00000	MISSOURI JOINT UNDERWRITING ASSN	MO	1		0	0			0				
AA-9992118	00000	NATIONAL WORKERS COMP REINS POOL	NY	1,093		1,986	1,986			456				
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				2,822	0	3,432	3,432	0	0	1,301	0	0	0	0
AA-9995015	00000	ASSOCIATED INLAND MARINE	MA	40			0							
1199999. Total Pools, Associations or Other Similar Facilities - Voluntary Pools				40	0	0	0	0	0	0	0	0	0	0
1299999. Total - Pools and Associations				2,862	0	3,432	3,432	0	0	1,301	0	0	0	0
AA-3190156	00000	AEGIS INS CO LTD	BMU	187		626	626	(2)						
AA-1128987	00000	LLOYDS #2987 BRIT	GBR	175		1,396	1,396	123						
AA-1128010	00000	LLOYDS #2010 CATHEDRAL	GBR	0		124	124							
AA-3191289	00000	FIDELIS INSURANCE BERMUDA LTD	BMU	9,416		4,146	4,146	558						
AA-3191190	00000	HAMILTON RE LTD	BMU	2,851		1,665	1,665							
AA-3190871	00000	LANCASHIRE INSURANCE CO LTD	BMU	1,438		160	160	56						
AA-3190829	00000	MARKEL BERMUDA LTD	BMU	33		1,691	1,691	277						
AA-3194129	00000	MONTPELIER REINSURANCE LTD	BMU	0		6	6	(1)						
AA-5340660	00000	NEW INDIA ASSURANCE CO LTD	IND	100		521	521	0						
AA-1780078	00000	PARTNER REINS EUROPE SE	IRL	0		234	234	45						
AA-3190339	00000	RENAISSAICE RE LTD	BMU	2,064		248	248	304			2,370			
AA-1440076	00000	SIRIUS INTERNATIONAL INS CORP	SWI	307		668	668	(280)			78			
AA-3190870	00000	VALIDUS	BMU	4		78	78	(1)						
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				98,901	4,038	70,289	74,327	1,879	0	39,964	2,448	0	0	0

SCHEDULE F - PART 2

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
04-1255040	13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA		36,833	2,081	0	18,893	3,577	2,806	460	19,247	657	47,722			47,722			
04-1328790	13943	FITCHBURG MUTUAL INSURANCE COMPANY	MA		52,618	2,973	0	26,990	5,110	4,008	657	27,497	938	68,173			68,173			
0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling					89,451	5,054	0	45,883	8,687	6,814	1,117	46,745	1,595	115,895	0	0	115,895	0		
27-0022109	11648	CHARLES RIVER INSURANCE CO	VT		1,510	330	0	959	0	0	0	0	0	1,289	0	0	1,289	0		
0299999. Total Authorized - Affiliates - U.S. Non-Pool - Captive					1,510	330	0	959	0	0	0	0	0	1,289	0	0	1,289	0		
0499999. Total Authorized - Affiliates - U.S. Non-Pool					1,510	330	0	959	0	0	0	0	0	1,289	0	0	1,289	0		
0799999. Total Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0		
0899999. Total Authorized - Affiliates					90,961	5,385	0	46,842	8,687	6,814	1,117	46,745	1,595	117,184	0	0	117,184	0		
95-3187355	35300	ALLIANZ GLOBAL RISKS US INSURANCE CO.	IL		384	0	0	0	0	0	0	0	0	0	0	0	0	0		
95-4387273	19489	ALLIED WORLD ASSURANCE CO	DE		262	0	190	0	0	0	0	0	0	190	0	0	190	0		
36-2661954	10103	AMERICAN AGRICULTURE INS CO	IN		295	0	0	0	0	0	0	0	0	0	0	0	0	0		
13-5124990	19380	AMERICAN HOME ASSURANCE COMPANY	NY		1	0	0	0	0	0	0	0	0	1	0	0	1	0		
39-1173498	29068	American Family Connect Property and Casualty Insurance Company	WI		143	0	0	0	0	0	0	0	0	0	0	0	0	0		
06-1430254	10348	ARCH REINSURANCE CO	DE		835	0	0	0	0	0	0	174	0	174	0	0	(105)	0		
39-1338397	37273	AXIS INSURANCE COMPANY	IL		1,646	0	212	0	0	0	0	0	0	212	279	0	212	0		
39-0712210	18767	CHURCH MUTUAL INSURANCE CO	WI		127	0	0	0	0	0	0	0	0	0	0	0	0	0		
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY CO	IA		604	0	381	0	0	0	0	0	0	381	0	0	381	0		
22-2005057	26921	EVEREST	DE		450	0	0	0	0	0	0	0	0	0	0	0	0	0		
38-1316179	21555	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	MI		127	0	0	0	0	0	0	0	0	0	0	0	0	0		
42-0245840	13897	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	IA		48	0	0	0	0	0	0	0	0	0	0	0	0	0		
13-2673100	22039	GENERAL REINSURANCE CORP	DE		3,076	0	676	1,063	755	119	0	1,481	0	4,095	862	0	3,232	0		
06-0384680	11452	HARTFORD STEAM BOILER	CT		1,091	18	59	92	65	10	0	572	0	816	115	0	701	0		
74-2195939	42374	HOUSTON CASUALTY CO	TX		57	0	0	0	0	0	0	0	0	0	0	0	0	0		
61-0392792	22993	KENTUCKY FARM BUREAU INSURANCE CO	KY		127	0	0	0	0	0	0	0	0	0	0	0	0	0		
31-4259550	14621	MOTORISTS MUTUAL INSURANCE CO	OH		127	0	0	0	0	0	0	0	0	0	0	0	0	0		
AA-9995035		MUTUAL REINSURANCE	IL		1,011	0	317	0	0	0	0	0	0	317	0	0	317	0		
05-0316605	21482	MUTUAL BOILER RE	RI		0	0	0	0	0	0	0	0	0	0	21	0	(21)	0		
13-3138390	42307	NAVAGATORS INSURANCE CO	NY		149	0	0	0	0	0	0	0	0	0	0	0	0	0		
47-0698507	23680	ODYSSEY AMERICA RE	CT		419	0	0	0	0	0	0	0	0	0	0	0	0	0		
13-3031176	38636	PARTNER REINS OF THE US	NY		157	0	127	0	0	0	0	0	0	128	0	0	128	0		
75-1444207	30058	SCOR REINSURANCE CO	NY		1,889	2	719	0	0	0	0	0	0	723	0	0	723	0		
43-0613000	23388	SHELTER MUTUAL	MO		415	0	0	0	0	0	0	0	0	0	0	0	0	0		
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY		0	0	0	0	0	0	0	0	0	1	0	0	1	0		
42-0644327	13021	UNITED FIRE & CASUALTY COMPANY	IA		95	0	0	0	0	0	0	0	0	0	0	0	0	0		
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					13,534	20	7	2,681	1,155	820	129	2,227	0	7,039	0	1,277	0	5,761	0	
AA-9991161		COMMONWEALTH AUTO REINSURERS	MA		0	0	4	6	4	1	0	0	0	15	0	0	15	0		
AA-9991213		MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.	MA		1,281	0	0	0	0	0	0	0	0	0	0	0	0	0		
1099999. Total Authorized - Pools - Mandatory Pools					1,281	0	0	4	6	4	1	0	0	15	0	0	15	0		
AA-9995015		ASSOCIATED INLAND MARINE	MA		(9)	0	0	0	0	0	0	0	0	0	0	0	0	5		
1199999. Total Authorized - Pools - Voluntary Pools					(9)	0	0	0	0	0	0	0	0	0	0	0	0	0	5	
AA-1120337		ASPEN INSURANCE UK LTD	GBR		72	0	0	0	0	0	0	38	0	38	70	0	(32)	0		
AA-3194122		DAVINCI REINS LTM	BMU		5	0	0	0	0	0	0	0	0	0	0	0	0	0		
AA-3194130		ENDURANCE SPECIALTY INS LTD	BMU		274	0	0	0	0	0	0	0	0	0	0	0	0	0		
AA-1340125		HANNOVER RUCKVERSICHERUNGS	DEU		2,344	0	593	0	0	0	0	0	0	593	0	0	593	0		
AA-3190871		LANCASHIRE INS. CO. LTD.	BMU		1,183	0	0	0	0	0	0	0	0	0	0	0	0	0		
AA-1120337		LLOYDS OF LONDON	GBR		826	0	0	0	0	0	0	391	0	391	135	0	256	0		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
AA-1128987		LLOYDS BRIT 2987	GBR		3,425	25						42		67		53		14		
AA-1840000		MAPFRE RE COMPANIA DE REASEGUROS, S.A.	ESP		761									0		37		(37)		
AA-3190829		MARKEL BERMUDA LTD	BMU		846									0				0		
AA-1121425		MARKEL INTERNATIONAL INSURANCE CO LTD	GBR		73									0				0		
AA-3190686		PARTNER RE	BMU		209									0				0		
AA-3190339		RENAISSANCE REINS LTD	BMU		181									0				0		
1299999. Total Authorized - Other Non-U.S. Insurers					10,199	25	0	593	0	0	0	471	0	1,089	0	295	0	794	0	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					115,966	5,430	7	50,120	9,848	7,638	1,247	49,443	1,595	125,327	0	1,572	0	123,755	5	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39-6040366	19283	AMERICAN STANDARD INSURANCE CO OF W	WI		91									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	0
AA-1460019		AMLIN BERMUDA LTD	CHE		341									0				0		
AA-3191352		ASCOT REINSURANCE COMPANY LTD			62							71		71		84		(13)		
AA-1340028		DEVK RUCKVERSICHERUNGS	DEU		435									0				0		
AA-3191289		FIDELIS	BMU		811									0				0		
AA-3191190		HAMILTON	BMU		323									0				0		
AA-3190060		HANNOVER RE	BMU		568									0				0		
AA-1120835		KOREAN INSURANCE CO LTD	GBR		467									0				0		
AA-1440013		LANSFORSKRINGER	SWE		43									0				0		
AA-3191239		LUMEN RE LIMITED	BMU		879	6								6				6		
AA-3191298		QATAR REINS CO	BMU		350									0				0		
AA-1340004		R&V VERSICHERUNG AG	DEU		1,461	6	2							8				8		
AA-1320276		SCOR REASSURANCE	FRA		706									0				0		
AA-1440076		SIRIUS INTERNATIONAL REINS. CORP	SWE		986	3								3				3	3	
AA-5324100		TAIPING RE (formerly China RE)	HKG		242									0				0		
AA-2230015		SOMPO SEGUROS SA	BRA		263									0				0		
AA-3191432		VANTAGE RISK LTD	BMU		41									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	
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	
3299999. Total Certified - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3599999. Total Certified - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999. Total Certified - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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
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
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)					124,035	5,444	8	50,120	9,848	7,638	1,247	49,514	1,595	125,414	0	1,656	0	123,758	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	0
9999999 Totals					124,035	5,444	8	50,120	9,848	7,638	1,247	49,514	1,595	125,414	0	1,656	0	123,758	8	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	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)
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY					0	47,722	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY					0	68,173	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	115,895	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27-0022109	CHARLES RIVER INSURANCE CO					0	1,289	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
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
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	117,184	0	0	0	0	0	0	0	XXX	0	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0
95-4387273	ALLIED WORLD ASSURANCE CO					0	190	0	190	228	0	228	0	228	4.	0	12
36-2661954	AMERICAN AGRICULTURE INS CO					0	0	0	0	0	0	0	0	0	4.	0	0
13-5124990	AMERICAN HOME ASSURANCE COMPANY					0	1	0	1	1	0	1	0	1	4.	0	0
39-1173498	American Family Connect Property and Casualty Insurance Company					0	0	0	0	0	0	0	0	0	4.	0	0
06-1430254	ARCH REINSURANCE CO					174	0	0	174	209	209	0	0	0	4.	0	0
39-1338397	AXIS INSURANCE COMPANY					0	212	0	212	254	0	254	0	254	4.	0	13
39-0712210	CHURCH MUTUAL INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0
42-0234980	EMPLOYERS MUTUAL CASUALTY CO					0	381	0	381	457	0	457	0	457	4.	0	24
22-2005057	EVEREST					0	0	0	0	0	0	0	0	0	4.	0	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN					0	0	0	0	0	0	0	0	0	4.	0	0
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA					0	0	0	0	0	0	0	0	0	4.	0	0
13-2673100	GENERAL REINSURANCE CORP					862	3,232	0	4,095	4,914	862	4,051	0	4,051	4.	0	215
06-0384680	HARTFORD STEAM BOILER					115	701	0	816	979	115	864	0	864	4.	0	46
74-2195939	HOUSTON CASUALTY CO					0	0	0	0	0	0	0	0	0	4.	0	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0
AA-9995035	MUTUAL REINSURANCE					0	317	0	317	380	0	380	0	380	4.	0	20
05-0316605	MUTUAL BOILER RE					0	0	0	0	0	0	0	0	0	4.	0	0
13-3138390	NAVAGATORS INSURANCE CO					0	0	0	0	0	0	0	0	0	4.	0	0
47-0698507	ODYSSEY AMERICA RE					0	0	0	0	0	0	0	0	0	4.	0	0
13-3031176	PARTNER REINS OF THE US					0	128	0	128	154	0	154	0	154	4.	0	8
75-1444207	SCOR REINSURANCE CO					0	723	0	723	868	0	868	0	868	4.	0	46
43-0613000	SHELTER MUTUAL					0	0	0	0	0	0	0	0	0	4.	0	0
13-1675535	SWISS REINSURANCE AMERICA CORP					0	1	0	1	1	0	1	0	1	4.	0	0
42-0644327	UNITED FIRE & CASUALTY COMPANY					0	0	0	0	0	0	0	0	0	4.	0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	1,151	5,887	0	7,039	8,446	1,186	7,260	0	7,260	XXX	0	385
AA-9991161	COMMONWEALTH AUTO REINSURERS					0	15	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	0	15	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9995015	ASSOCIATED INLAND MARINE					0	0	0	0	0	0	0	0	0	4.	0	0
1199999	Total Authorized - Pools - Voluntary Pools	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
AA-1120337	ASPEN INSURANCE UK LTD					38	0	0	38	46	46	0	0	0	4.	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	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)
AA-3194122	DAVINCI REINS LTM					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3194130	ENDURANCE SPECIALTY INS LTD					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS					.0	593	.0	593	712	0	712	0	712	4.	.0	38
AA-3190871	LANCASHIRE INS. CO. LTD.					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-1120337	LLOYDS OF LONDON					135	256	.0	391	469	135	334	0	334	4.	.0	18
AA-1128987	LLOYDS BRIT 2987					53	14	.0	67	81	53	28	0	28	4.	.0	1
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3190829	MARKEL BERMUDA LTD					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3190686	PARTNER RE					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3190339	RENAISSANCE REINS LTD					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	226	863	0	1,089	1,307	234	1,074	0	1,074	XXX	0	57
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	1,377	123,950	0	8,128	9,753	1,420	8,334	0	8,334	XXX	0	442
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2299999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
39-6040366	AMERICAN STANDARD INSURANCE CO OF W					.0	0	.0	0	.0	0	0	0	0	4.	.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
AA-1460019	AMLIN BERMUDA LTD					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3191352	ASCOT REINSURANCE COMPANY LTD					71	0	.0	71	85	84	1	0	1	4.	.0	0
AA-1340028	DEVK RUCKVERSICHERUNGS					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3191289	FIDELIS					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3191190	HAMILTON					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3190060	HANNOVER RE					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-1120835	KOREAN INSURANCE CO LTD					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-1440013	LANSFORSKRINGER					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3191239	LUMEN RE LIMITED		86			6	0	.0	6	7	0	7	7	0	4.	.0	0
AA-3191298	QATAR REINS CO					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-1340004	R&V VERSICHERUNG AG		44			8	0	.0	8	9	0	9	9	0	4.	.0	0
AA-1320276	SCOR REASSURANCE					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP			3		3	0	.0	3	3	3	0	0	0	4.	.0	0
AA-5324100	TAIPING RE (formerly China RE)					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-2230015	SOMPO SEGUROS SA					.0	0	.0	0	.0	0	0	0	0	4.	.0	0
AA-3191432	VANTAGE RISK LTD					.0	0	.0	0	.0	0	0	0	0	4.	.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
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
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999	Total Certified - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	133	XXX	0	1,464	123,950	0	8,215	9,858	1,507	8,351	16	8,335	XXX	1	442
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	1,464	123,950	0	8,215	9,858	1,507	8,351	16	8,335	XXX	1	442

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	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)
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	2,081					2,081		2,081	0		0.0	0.0	0.0	YES	0	
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	2,973					2,973		2,973	0		0.0	0.0	0.0	YES	0	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	5,054	0	0	0	0	5,054	0	5,054	0	0	0.0	0.0	0.0	XXX	0	
27-0022109	CHARLES RIVER INSURANCE CO	330					330		330	0		0.0	0.0	0.0	YES	0	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	330	0	0	0	0	330	0	330	0	0	0.0	0.0	0.0	XXX	0	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	330	0	0	0	0	330	0	330	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	XXX	0	
0899999	Total Authorized - Affiliates	5,385	0	0	0	0	5,385	0	5,385	0	0	0.0	0.0	0.0	XXX	0	
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.						0		0	0		0.0	0.0	0.0	YES	0	
95-4387273	ALLIED WORLD ASSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
36-2661954	AMERICAN AGRICULTURE INS CO						0		0	0		0.0	0.0	0.0	YES	0	
13-5124990	AMERICAN HOME ASSURANCE COMPANY American Family Connect Property and Casualty Insurance Company						0		0	0		0.0	0.0	0.0	YES	0	
39-1173498	ARCH REINSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
06-1430254	AXIS INSURANCE COMPANY						0		0	0		0.0	0.0	0.0	YES	0	
39-0712210	CHURCH MUTUAL INSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
42-0234980	EMPLOYERS MUTUAL CASUALTY CO						0		0	0		0.0	0.0	0.0	YES	0	
22-2005057	EVEREST						0		0	0		0.0	0.0	0.0	YES	0	
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN						0		0	0		0.0	0.0	0.0	YES	0	
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA						0		0	0		0.0	0.0	0.0	YES	0	
13-2673100	GENERAL REINSURANCE CORP	1					1		1	0		0.0	0.0	0.0	YES	0	
06-0384680	HARTFORD STEAM BOILER	18					18		18	0		0.0	0.0	0.0	YES	0	
74-2195939	HOUSTON CASUALTY CO						0		0	0		0.0	0.0	0.0	YES	0	
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
31-4259550	MOTORISTS MUTUAL INSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
AA-9995035	MUTUAL REINSURANCE						0		0	0		0.0	0.0	0.0	YES	0	
05-0316605	MUTUAL BOILER RE						0		0	0		0.0	0.0	0.0	YES	0	
13-3138390	NAVAGATORS INSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
47-0698507	ODYSSEY AMERICA RE						0		0	0		0.0	0.0	0.0	YES	0	
13-3031176	PARTNER REINS OF THE US	1					1		1	0		0.0	0.0	0.0	YES	0	
75-1444207	SCOR REINSURANCE CO	4					4		4	0		0.0	0.0	0.0	YES	0	
43-0613000	SHELTER MUTUAL						0		0	0		0.0	0.0	0.0	YES	0	
13-1675535	SWISS REINSURANCE AMERICA CORP	1					1		1	0		0.0	0.0	0.0	YES	0	
42-0644327	UNITED FIRE & CASUALTY COMPANY						0		0	0		0.0	0.0	0.0	YES	0	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	27	0	0	0	0	27	0	27	0	0	0.0	0.0	0.0	XXX	0	
AA-9991161	COMMONWEALTH AUTO REINSURERS MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.						0		0	0		0.0	0.0	0.0	YES	0	
AA-9991213	ASSOC.						0		0	0		0.0	0.0	0.0	YES	0	
1099999	Total Authorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
AA-9995015	ASSOCIATED INLAND MARINE						0		0	0		0.0	0.0	0.0	YES	0	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50	
		37 Current	38 Overdue				42 Total Overdue Cols. 38+39 +40+41											43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
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	
AA-1120337	ASPEN INSURANCE UK LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3194122	DAVINCI REINS LTM						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3194130	ENDURANCE SPECIALTY INS LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1340125	HANNOVER RUCKVERSICHERUNGS						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3190871	LANCASHIRE INS. CO. LTD.						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1120337	LLOYDS OF LONDON						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1128987	LLOYDS BRIT 2987	25					25			25		0.0	0.0	0.0	0.0	YES	0	
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3190829	MARKEL BERMUDA LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3190686	PARTNER RE						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3190339	RENAISSANCE REINS LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
1299999	Total Authorized - Other Non-U.S. Insurers	25	0	0	0	0	25	0	0	25	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)	5,437	0	0	0	0	5,437	0	0	5,437	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	
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	
39-6040366	AMERICAN STANDARD INSURANCE CO OF W						0			0		0.0	0.0	0.0	0.0	YES	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	
AA-1460019	AMLIN BERMUDA LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3191352	ASCOT REINSURANCE COMPANY LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1340028	DEVK RUCKVERSICHERUNGS						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3191289	FIDELIS						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3191190	HAMILTON						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3190060	HANNOVER RE						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1120835	KOREAN INSURANCE CO LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1440013	LANSFORSKRINGER						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3191239	LUMEN RE LIMITED	6					6			6		0.0	0.0	0.0	0.0	YES	0	
AA-3191298	QATAR REINS CO						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1340004	R&V VERSICHERUNG AG	8					8			8		0.0	0.0	0.0	0.0	YES	0	
AA-1320276	SCOR REASSURANCE						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	3					3			3		0.0	0.0	0.0	0.0	YES	0	
AA-5324100	TAIPING RE (formerly China RE)						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-2230015	SOMPO SEGUROS SA						0			0		0.0	0.0	0.0	0.0	YES	0	
AA-3191432	VANTAGE RISK LTD						0			0		0.0	0.0	0.0	0.0	YES	0	
2699999	Total Unauthorized - Other Non-U.S. Insurers	16	0	0	0	0	16	0	0	16	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	16	0	0	16	0	0.0	0.0	0.0	0.0	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)											
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days		42 Total Overdue Cols. 38+39 +40+41										
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3599999. Total Certified - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3699999. Total Certified - Affiliates		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	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	
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	
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)		5,453	0	0	0	0	0	5,453	0	0	5,453	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		5,453	0	0	0	0	0	5,453	0	0	5,453	0	0	0.0	0.0	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
27-0022109	CHARLES RIVER INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-4387273	ALLIED WORLD ASSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5124990	AMERICAN HOME ASSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-1173498	American Family Connect Property and Casualty Insurance Company	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1430254	ARCH REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-1338397	AXIS INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-0712210	CHURCH MUTUAL INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	EVEREST	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	GENERAL REINSURANCE CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	HARTFORD STEAM BOILER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	HOUSTON CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-4259550	MOTORISTS MUTUAL INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9995035	MUTUAL REINSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
05-0316605	MUTUAL BOILER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3138390	NAVAGATORS INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	ODYSSEY AMERICA RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3031176	PARTNER REINS OF THE US	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	SCOR REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-0613000	SHELTER MUTUAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINSURANCE AMERICA CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0644327	UNITED FIRE & CASUALTY COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991161	COMMONWEALTH AUTO REINSURERS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9995015	ASSOCIATED INLAND MARINE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1199999	Total Authorized - Pools - Voluntary Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
AA-1120337	ASPEN INSURANCE UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194122	DAVINCI REINS LTM	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194130	ENDURANCE SPECIALTY INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340125	HANNOVER RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190871	LANCASHIRE INS. CO. LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	LLOYDS OF LONDON	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128987	LLOYDS BRIT 2987	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190829	MARKEL BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190686	PARTNER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190339	RENAISSANCE REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999	Total Authorized - Other Non-U.S. Insurers			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	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			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	
2299999	Total Unauthorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460019	AMLIN BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191352	ASCOT REINSURANCE COMPANY LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340028	DEVK RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191289	FIDELIS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191190	HAMILTON	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190060	HANNOVER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120835	KOREAN INSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1440013	LANSFORSKRINGER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191239	LUMEN RE LIMITED	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191298	QATAR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340004	R&V VERSICHERUNG AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1320276	SCOR REASSURANCE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5324100	TAIPING RE (formerly China RE)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-2230015	SOMPO SEGUROS SA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191432	VANTAGE RISK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2699999	Total Unauthorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
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	
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	74 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%])	76 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	XXX	XXX	0
27-0022109	CHARLES RIVER INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	XXX	XXX	0	0	0	XXX	XXX	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.	0	XXX	XXX	0	0	0	XXX	XXX	0
95-4387273	ALLIED WORLD ASSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURE INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5124990	AMERICAN HOME ASSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
39-1173498	American Family Connect Property and Casualty Insurance Company	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1430254	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
39-1338397	AXIS INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
39-0712210	CHURCH MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST	0	XXX	XXX	0	0	0	XXX	XXX	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOILER	0	XXX	XXX	0	0	0	XXX	XXX	0
74-2195939	HOUSTON CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9995035	MUTUAL REINSURANCE	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	MUTUAL BOILER RE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVAGATORS INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0698507	ODYSSEY AMERICA RE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3031176	PARTNER REINS OF THE US	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUTUAL	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINSURANCE AMERICA CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0644327	UNITED FIRE & CASUALTY COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991161	COMMONWEALTH AUTO REINSURERS	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999	Total Authorized - Pools - Mandatory Pools	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9995015	ASSOCIATED INLAND MARINE	0	XXX	XXX	0	0	0	XXX	XXX	0
1199999	Total Authorized - Pools - Voluntary Pools	0	XXX	XXX	0	0	0	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance			
			71	72	73	74	75	76	77	78
			Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0	Complete if Col. 52 = "No"; Otherwise Enter 0	Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance (Cols. 75 + 76 + 77)
AA-1120337	ASPEN INSURANCE UK LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194122	DAVINCI REINS LTM	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194130	ENDURANCE SPECIALTY INS LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190871	LANCASHIRE INS. CO. LTD.	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120337	LLOYDS OF LONDON	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1128987	LLOYDS BRIT 2987	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190829	MARKEL BERMUDA LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190686	PARTNER RE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190339	RENAISSANCE REINS LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	XXX	XXX	XXX	0	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	XXX	XXX	XXX	0	XXX	0
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1460019	AMLIN BERMUDA LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191352	ASCOT REINSURANCE COMPANY LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1340028	DEVK RUCKVERSICHERUNGS	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191289	FIDELIS	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191190	HAMILTON	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3190060	HANNOVER RE	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1120835	KOREAN INSURANCE CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1440013	LANSFORSKRINGER	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191239	LUMEN RE LIMITED	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191298	QATAR REINS CO	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1340004	R&V VERSICHERUNG AG	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1320276	SCOR REASSURANCE	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5324100	TAIPING RE (formerly China RE)	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-2230015	SOMPO SEGUROS SA	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191432	VANTAGE RISK LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	0	XXX	XXX	XXX	0	XXX	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	XXX	XXX	XXX	0	XXX	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		74 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 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)				
3599999. Total Certified - Affiliates - Other (Non-U.S.)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	XXX	XXX	XXX	0	0	0	0	XXX	XXX	0	0	
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	XXX	XXX	XXX	0	0	0	0	XXX	XXX	0	0	
5099999. Total Reciprocal Jurisdiction - Affiliates		0	XXX	XXX	XXX	0	0	0	0	XXX	XXX	0	0	
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	XXX	XXX	XXX	0	0	0	0	XXX	XXX	0	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	0	0	0	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0	0	0	0	
9999999 Totals		0	0	0	0	0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	GENERAL REINSURANCE CORP	32.500	3,076
2.	HARTFORD STEAM BOILER	32.500	1,091
3.	.....	
4.	.....	
5.	.....	

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

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	DORCHESTER MUTUAL INSURANCE COMPANY	47,748	36,833	Yes [X] No []
7.	FITCHBURG MUTUAL INSURANCE COMPANY	68,212	52,618	Yes [X] No []
8.	GENERAL REINSURANCE	4,094	3,076	Yes [] No [X]
9.	CHARLES RIVER INSURANCE CO	1,289	1,510	Yes [X] No []
10.	HARTFORD STEAM BOILER	816	1,091	Yes [] No [X]

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	461,530,172		461,530,172
2. Premiums and considerations (Line 15)	48,210,461	1,656,467	49,866,928
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	5,452,678	(5,517,450)	(64,772)
4. Funds held by or deposited with reinsured companies (Line 16.2)	2,448,006		2,448,006
5. Other assets	34,952,852		34,952,852
6. Net amount recoverable from reinsurers		123,808,176	123,808,176
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	552,594,169	119,947,193	672,541,362
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	126,259,376	68,838,012	195,097,388
10. Taxes, expenses, and other obligations (Lines 4 through 8)	35,285,961	1,595,115	36,881,076
11. Unearned premiums (Line 9)	92,243,786	49,514,066	141,757,852
12. Advance premiums (Line 10)	3,867,507		3,867,507
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	1,656,466		1,656,466
15. Funds held by company under reinsurance treaties (Line 13)	8,216		8,216
16. Amounts withheld or retained by company for account of others (Line 14)			0
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	2,131,562		2,131,562
19. Total liabilities excluding protected cell business (Line 26)	261,452,874	119,947,193	381,400,067
20. Protected cell liabilities (Line 27)			0
21. Surplus as regards policyholders (Line 37)	291,141,295	XXX	291,141,295
22. Totals (Line 38)	552,594,169	119,947,193	672,541,362

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

If yes, give full explanation: See Notes to the Annual Statement #26.

Schedule H - Part 1 - Analysis of Underwriting Operations

N O N E

Schedule H - Part 2 - Reserves and Liabilities

N O N E

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

N O N E

Schedule H - Part 4 - Reinsurance

N O N E

Schedule H - Part 5 - Health Claims

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	402	135	17	6	26	4	20	301	XXX
2. 2012	171,295	67,438	103,857	76,287	25,357	3,325	1,133	12,948	3,522	6,521	62,547	XXX
3. 2013	179,290	70,129	109,161	79,323	26,256	3,591	1,207	9,750	1,644	6,285	63,558	XXX
4. 2014	192,423	74,299	118,124	83,762	27,651	4,461	1,507	9,008	1,453	6,587	66,620	XXX
5. 2015	206,953	81,397	125,556	116,902	48,339	5,185	1,793	12,597	3,068	8,016	81,485	XXX
6. 2016	224,197	90,744	133,453	93,908	31,968	4,722	1,631	9,634	1,711	7,299	72,954	XXX
7. 2017	248,220	101,149	147,071	103,818	35,487	5,265	1,801	9,864	1,573	8,259	80,086	XXX
8. 2018	266,198	109,512	156,687	119,209	41,271	4,379	1,510	10,181	1,698	8,591	89,290	XXX
9. 2019	278,663	114,005	164,658	99,626	35,225	2,691	974	9,244	1,400	7,631	73,962	XXX
10. 2020	279,718	116,902	162,816	78,283	26,915	1,676	571	7,810	1,162	4,939	59,122	XXX
11. 2021	293,486	122,587	170,899	94,158	32,766	934	318	6,505	1,082	2,834	67,432	XXX
12. Totals	XXX	XXX	XXX	945,679	331,371	36,247	12,451	97,568	18,316	66,983	717,355	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	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	1,516	518	633	215	1	0	0	0	72	25	0	1,464	XXX
2. 2012	166	57	303	103	0	0	0	0	20	7	0	323	XXX
3. 2013	705	240	172	59	12	4	1	0	103	35	0	655	XXX
4. 2014	908	309	610	207	16	6	2	1	44	15	0	1,043	XXX
5. 2015	3,064	1,042	279	95	134	46	14	5	169	57	0	2,416	XXX
6. 2016	4,959	1,686	(603)	(205)	263	90	28	10	257	87	3	3,237	XXX
7. 2017	13,619	4,660	1,656	1,852	758	258	82	28	493	168	48	9,643	XXX
8. 2018	22,058	7,500	(356)	(129)	1,789	608	195	66	918	312	186	16,246	XXX
9. 2019	25,481	8,839	(3,407)	(2,375)	2,799	957	306	104	1,493	508	657	18,640	XXX
10. 2020	24,695	8,446	8,013	2,619	3,839	1,308	2,259	668	1,845	627	1,086	26,984	XXX
11. 2021	41,456	16,823	14,731	5,198	7,529	3,322	825	365	4,146	1,410	4,509	41,570	XXX
12. Totals	138,629	50,119	22,030	7,638	17,140	6,598	3,713	1,246	9,561	3,251	6,487	122,221	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	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	1,416	48
2. 2012	93,049	30,180	62,870	54.3	44.8	60.5	0	0		309	13
3. 2013	93,658	29,444	64,213	52.2	42.0	58.8	0	0		579	77
4. 2014	98,811	31,148	67,662	51.4	41.9	57.3	0	0		1,002	41
5. 2015	138,345	54,444	83,901	66.8	66.9	66.8	0	0		2,206	210
6. 2016	113,169	36,978	76,192	50.5	40.7	57.1	0	0		2,876	362
7. 2017	135,556	45,828	89,729	54.6	45.3	61.0	0	0		8,763	880
8. 2018	158,372	52,836	105,536	59.5	48.2	67.4	0	0		14,331	1,915
9. 2019	138,234	45,632	92,602	49.6	40.0	56.2	0	0		15,610	3,029
10. 2020	128,420	42,314	86,106	45.9	36.2	52.9	0	0		21,643	5,341
11. 2021	170,286	61,284	109,002	58.0	50.0	63.8	0	0		34,166	7,403
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	102,902	19,319

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.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	27,819	26,869	31,199	28,913	28,197	26,487	26,070	26,163	26,356	26,674	318	511
2. 2012	53,675	54,559	54,052	53,781	54,303	54,862	53,925	53,719	53,742	53,431	(311)	(288)
3. 2013	XXX	55,019	55,614	59,037	58,331	57,031	55,695	56,080	56,043	56,039	(3)	(41)
4. 2014	XXX	XXX	64,552	64,757	64,948	62,311	61,041	60,480	59,951	60,078	128	(402)
5. 2015	XXX	XXX	XXX	83,716	77,899	77,092	75,132	74,469	74,438	74,260	(179)	(210)
6. 2016	XXX	XXX	XXX	XXX	68,419	70,224	69,925	69,227	68,244	68,099	(146)	(1,128)
7. 2017	XXX	XXX	XXX	XXX	XXX	87,278	82,957	81,757	82,905	81,113	(1,793)	(644)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	102,353	100,966	97,798	96,447	(1,351)	(4,519)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,955	85,912	83,772	(2,139)	(5,183)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,585	78,240	(2,345)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,842	XXX	XXX
12. Totals											(7,822)	(11,905)

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	11,562	18,959	22,045	24,011	24,138	24,427	24,824	24,980	25,257	XXX	XXX
2. 2012	29,087	42,759	46,898	49,639	51,607	52,116	52,992	53,044	53,087	53,122	XXX	XXX
3. 2013	XXX	29,193	44,237	49,064	51,600	53,578	54,937	55,278	55,393	55,452	XXX	XXX
4. 2014	XXX	XXX	36,505	47,199	52,740	55,058	57,086	58,755	58,940	59,065	XXX	XXX
5. 2015	XXX	XXX	XXX	52,544	63,007	66,789	68,660	71,131	71,624	71,955	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	37,440	52,276	57,439	61,751	64,108	65,031	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	36,417	55,498	63,085	68,409	71,795	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	48,208	69,898	77,509	80,807	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,634	59,363	66,118	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,319	52,474	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,009	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	(3,100)	(687)	1,443	327	1,423	1,047	467	388	469	418
2. 2012	(3,592)	(2,867)	(2,544)	(2,435)	(810)	266	176	173	212	200
3. 2013	XXX	(1,929)	(2,735)	(696)	(536)	100	(443)	280	237	114
4. 2014	XXX	XXX	(550)	(2,304)	877	(865)	(1,067)	684	277	404
5. 2015	XXX	XXX	XXX	(348)	(1,966)	(2,728)	(1,950)	(877)	(477)	193
6. 2016	XXX	XXX	XXX	XXX	1,095	(1,000)	(3,236)	(2,093)	(834)	(379)
7. 2017	XXX	XXX	XXX	XXX	XXX	21,508	810	(3,591)	(472)	(142)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	21,086	1,696	(718)	(99)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,278	1,963	(830)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,664	6,986
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,993

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(1)	0	3	1	1	0	1	3	XXX
2. 2012.....	52,838	22,417	30,421	24,894	8,263	699	238	3,524	954	426	19,660	2,620
3. 2013.....	55,167	24,706	30,461	24,709	8,198	606	203	2,023	312	253	18,624	1,256
4. 2014.....	60,397	26,086	34,311	25,109	8,317	1,037	347	2,306	342	418	19,446	1,367
5. 2015.....	66,672	29,249	37,423	47,059	18,722	1,336	460	4,571	1,207	1,247	32,578	3,871
6. 2016.....	72,601	33,062	39,539	28,068	9,741	1,292	440	2,665	484	580	21,360	1,363
7. 2017.....	80,085	35,956	44,129	26,263	8,966	1,503	511	2,730	458	800	20,561	1,322
8. 2018.....	80,900	37,300	43,601	36,162	12,337	1,155	393	3,204	601	636	27,191	1,907
9. 2019.....	81,560	37,404	44,157	31,896	10,894	803	273	2,542	421	137	23,653	1,323
10. 2020.....	86,624	38,768	47,856	29,582	10,110	657	223	2,515	457	116	21,964	1,434
11. 2021.....	89,177	40,518	48,659	42,925	15,039	437	149	2,360	482	34	30,053	1,462
12. Totals	XXX	XXX	XXX	316,665	110,585	9,527	3,237	28,442	5,719	4,648	235,093	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.....	53	18	0	0	1	0	0	0	0	0	0	35	1
2. 2012.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2013.....	3	1	0	0	1	0	0	0	0	0	0	3	0
4. 2014.....	505	172	300	102	8	3	1	0	0	0	0	537	1
5. 2015.....	532	181	0	0	42	14	4	1	0	0	0	381	1
6. 2016.....	1,079	367	0	0	70	24	7	2	9	3	0	770	4
7. 2017.....	1,025	348	168	169	207	70	21	7	0	0	2	825	3
8. 2018.....	720	245	(120)	(41)	360	122	37	13	0	0	54	658	3
9. 2019.....	1,197	407	(883)	(300)	482	164	50	17	0	0	200	559	7
10. 2020.....	1,977	672	189	64	712	242	68	23	86	29	248	2,001	19
11. 2021.....	8,579	2,919	(1,043)	(355)	1,682	572	178	61	514	175	564	6,538	210
12. Totals	15,669	5,330	(1,390)	(361)	3,564	1,212	366	125	610	207	1,069	12,306	249

	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								
												26	27	28	29	30	31	32	33
												26	27	28	29	30	31	32	33
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	35	1								
2. 2012.....	29,117	9,456	19,661	55.1	42.2	64.6	0	0	0.0	0	0								
3. 2013.....	27,341	8,715	18,626	49.6	35.3	61.1	0	0	0.0	2	1								
4. 2014.....	29,265	9,282	19,983	48.5	35.6	58.2	0	0	0.0	531	6								
5. 2015.....	53,543	20,584	32,960	80.3	70.4	88.1	0	0	0.0	351	30								
6. 2016.....	33,191	11,061	22,130	45.7	33.5	56.0	0	0	0.0	712	57								
7. 2017.....	31,917	10,530	21,386	39.9	29.3	48.5	0	0	0.0	675	151								
8. 2018.....	41,518	13,669	27,849	51.3	36.6	63.9	0	0	0.0	396	262								
9. 2019.....	36,086	11,875	24,211	44.2	31.7	54.8	0	0	0.0	207	351								
10. 2020.....	35,786	11,821	23,965	41.3	30.5	50.1	0	0	0.0	1,430	571								
11. 2021.....	55,632	19,042	36,591	62.4	47.0	75.2	0	0	0.0	4,972	1,566								
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9,310	2,996								

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	311	106	0	0	1	0	0	206	XXX
2. 2012	31,733	10,721	21,012	15,916	5,240	1,449	482	2,758	704	1,135	13,698	2,527
3. 2013	33,273	11,131	22,142	17,295	5,697	1,535	512	2,266	255	1,089	14,632	2,539
4. 2014	34,756	11,609	23,147	15,875	5,153	1,607	540	1,759	176	968	13,372	2,357
5. 2015	35,605	11,904	23,701	13,960	4,193	1,169	391	1,448	73	950	11,920	2,229
6. 2016	34,645	12,063	22,582	16,174	5,345	1,437	489	1,586	123	830	13,240	2,195
7. 2017	35,242	12,193	23,049	15,944	5,421	1,359	462	1,691	110	928	13,002	2,199
8. 2018	35,361	12,219	23,142	13,815	4,697	929	316	1,556	77	681	11,211	2,074
9. 2019	35,526	12,289	23,237	13,349	4,539	540	183	1,475	65	637	10,576	1,991
10. 2020	34,225	11,765	22,460	7,354	2,500	286	97	871	39	235	5,875	1,208
11. 2021	34,112	11,696	22,417	5,118	1,740	69	24	751	25	54	4,150	1,605
12. Totals	XXX	XXX	XXX	135,110	44,630	10,381	3,497	16,162	1,646	7,507	111,879	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	206	70	0	0	0	0	0	0	0	0	0	136	1
2. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2013	75	26	0	0	1	0	0	6	2	0	54	1	
4. 2014	195	66	(17)	(6)	8	3	1	14	5	0	133	2	
5. 2015	586	199	(66)	(23)	21	7	2	40	14	0	385	5	
6. 2016	892	303	(414)	(141)	59	20	7	37	13	0	383	9	
7. 2017	2,446	832	(939)	(319)	161	55	18	117	40	9	1,190	22	
8. 2018	3,874	1,317	(1,283)	(436)	410	140	46	201	68	37	2,143	37	
9. 2019	4,282	1,456	(1,293)	(439)	709	241	79	243	83	130	2,653	79	
10. 2020	5,433	1,847	(1,003)	(341)	773	263	86	378	128	237	3,740	150	
11. 2021	11,221	3,815	(1,298)	(441)	936	318	104	1,038	353	579	7,920	906	
12. Totals	29,210	9,931	(6,313)	(2,146)	3,077	1,046	342	2,074	705	993	18,737	1,212	

	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	136	0
2. 2012	20,123	6,425	13,698	63.4	59.9	65.2	0	0	0.0	0	0
3. 2013	21,178	6,491	14,686	63.6	58.3	66.3	0	0	0.0	50	5
4. 2014	19,442	5,938	13,505	55.9	51.1	58.3	0	0	0.0	117	15
5. 2015	17,161	4,856	12,305	48.2	40.8	51.9	0	0	0.0	343	42
6. 2016	19,777	6,154	13,623	57.1	51.0	60.3	0	0	0.0	316	67
7. 2017	20,797	6,606	14,191	59.0	54.2	61.6	0	0	0.0	994	195
8. 2018	19,548	6,194	13,354	55.3	50.7	57.7	0	0	0.0	1,710	434
9. 2019	19,382	6,154	13,229	54.6	50.1	56.9	0	0	0.0	1,973	680
10. 2020	14,177	4,563	9,614	41.4	38.8	42.8	0	0	0.0	2,924	816
11. 2021	17,939	5,869	12,070	52.6	50.2	53.8	0	0	0.0	6,549	1,371
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15,112	3,625

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2012	3,096	1,042	2,054	1,144	376	83	28	217	56	11	984	119
3. 2013	3,318	1,107	2,211	1,248	404	154	52	329	66	7	1,210	109
4. 2014	3,578	1,193	2,385	1,137	372	40	13	355	56	35	1,090	142
5. 2015	3,868	1,290	2,578	1,376	448	120	41	385	60	9	1,333	139
6. 2016	4,348	1,509	2,839	1,977	666	252	86	376	61	14	1,792	139
7. 2017	5,350	1,843	3,506	1,539	523	105	36	229	7	16	1,306	179
8. 2018	6,873	2,363	4,511	2,932	997	282	96	237	11	7	2,347	176
9. 2019	8,228	2,837	5,391	2,044	695	160	54	231	11	17	1,675	207
10. 2020	8,299	2,849	5,451	1,252	426	69	23	120	7	8	985	143
11. 2021	8,976	3,073	5,903	624	212	4	1	95	4	2	505	179
12. Totals	XXX	XXX	XXX	15,272	5,119	1,270	430	2,574	339	126	13,227	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	0	2	0	0	0	0	0	0	0	0	0	(2)	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	3	0	0	0	0	0	0	0	0	0	6	0
5. 2015	14	5	1	0	0	0	0	0	0	0	0	10	0
6. 2016	556	189	12	4	13	5	1	1	76	26	0	434	1
7. 2017	265	90	11	4	18	6	2	1	9	3	0	201	1
8. 2018	3,334	1,133	(407)	(139)	155	53	17	6	294	100	0	2,239	9
9. 2019	3,240	1,101	(268)	(91)	209	71	23	8	273	93	0	2,295	21
10. 2020	3,874	1,317	20	7	304	104	34	12	403	137	3	3,059	26
11. 2021	1,861	633	3,525	1,199	513	175	57	19	733	249	8	4,415	90
12. Totals	13,152	4,474	2,893	984	1,211	412	135	46	1,788	608	11	12,655	148

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(2)	0
2. 2012	1,445	460	985	46.7	44.2	47.9	0	0	0.0	0	0
3. 2013	1,733	523	1,210	52.2	47.2	54.7	0	0	0.0	1	0
4. 2014	1,540	444	1,096	43.0	37.2	45.9	0	0	0.0	6	0
5. 2015	1,897	554	1,343	49.0	42.9	52.1	0	0	0.0	10	0
6. 2016	3,263	1,037	2,226	75.0	68.7	78.4	0	0	0.0	375	59
7. 2017	2,176	669	1,507	40.7	36.3	43.0	0	0	0.0	182	19
8. 2018	6,842	2,257	4,586	99.5	95.5	101.7	0	0	0.0	1,931	307
9. 2019	5,912	1,942	3,970	71.9	68.5	73.6	0	0	0.0	1,962	333
10. 2020	6,076	2,032	4,044	73.2	71.3	74.2	0	0	0.0	2,570	489
11. 2021	7,411	2,492	4,919	82.6	81.1	83.3	0	0	0.0	3,555	860
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,588	2,068

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	31	11	13	4	21	4	18	47	XXX
2. 2012	10,141	3,733	6,408	3,619	1,193	3	1	1,504	423	202	3,508	237
3. 2013	10,368	3,801	6,567	5,887	1,921	48	16	2,005	537	332	5,466	257
4. 2014	10,601	3,875	6,726	3,638	1,168	35	11	1,324	341	72	3,477	199
5. 2015	11,571	4,289	7,282	4,459	1,462	9	3	1,405	348	100	4,059	183
6. 2016	12,755	4,839	7,916	3,949	1,340	4	1	1,637	436	149	3,813	230
7. 2017	12,889	4,989	7,900	4,318	1,468	0	0	1,591	434	108	4,008	257
8. 2018	12,841	4,937	7,904	3,369	1,145	2	1	1,395	348	53	3,271	215
9. 2019	13,383	4,849	8,534	3,279	1,115	8	3	1,489	344	17	3,314	235
10. 2020	12,108	4,761	7,347	1,472	501	2	1	775	160	0	1,589	130
11. 2021	10,357	4,372	5,985	625	212	0	0	433	97	0	749	115
12. Totals	XXX	XXX	XXX	34,645	11,535	122	41	13,579	3,471	1,050	33,299	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					
									13	14				15	16	17	18	19	20
1. Prior	779	265	431	147	0	0	0	0	72	25	0	846	6
2. 2012	61	21	155	53	0	0	0	0	20	7	0	156	1
3. 2013	579	197	87	30	0	0	0	0	96	33	0	503	7
4. 2014	170	58	240	82	0	0	0	0	30	10	0	291	0
5. 2015	194	66	279	95	0	0	0	0	41	14	0	340	1
6. 2016	435	148	157	54	0	0	0	0	69	23	0	436	4
7. 2017	634	216	285	97	0	0	0	0	95	32	18	670	5
8. 2018	631	214	322	109	0	0	0	0	105	36	24	698	11
9. 2019	2,147	730	599	204	1	1	0	0	550	187	63	2,176	30
10. 2020	907	308	1,123	382	1	0	0	0	346	118	56	1,569	55
11. 2021	588	200	1,883	640	1	0	0	0	645	219	65	2,056	79
12. Totals	7,125	2,423	5,560	1,890	3	1	0	0	2,070	704	227	9,741	199

	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	798	48
2. 2012	5,361	1,697	3,663	52.9	45.5	57.2	0	0	0.0	142	13
3. 2013	8,702	2,733	5,969	83.9	71.9	90.9	0	0	0.0	439	64
4. 2014	5,437	1,669	3,768	51.3	43.1	56.0	0	0	0.0	271	20
5. 2015	6,387	1,988	4,399	55.2	46.4	60.4	0	0	0.0	312	27
6. 2016	6,252	2,002	4,249	49.0	41.4	53.7	0	0	0.0	391	45
7. 2017	6,925	2,247	4,678	53.7	45.0	59.2	0	0	0.0	607	63
8. 2018	5,823	1,853	3,970	45.3	37.5	50.2	0	0	0.0	629	70
9. 2019	8,073	2,583	5,491	60.3	53.3	64.3	0	0	0.0	1,813	364
10. 2020	4,627	1,469	3,158	38.2	30.9	43.0	0	0	0.0	1,340	229
11. 2021	4,174	1,368	2,805	40.3	31.3	46.9	0	0	0.0	1,630	426
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,372	1,368

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	2	0	0	2	XXX
2. 2012	31,739	13,724	18,015	11,947	4,056	892	306	2,386	655	498	10,207	796
3. 2013	34,380	14,242	20,138	9,967	3,324	1,065	361	1,159	192	330	8,314	522
4. 2014	37,925	15,465	22,460	15,100	5,036	1,579	535	1,108	242	461	11,974	645
5. 2015	43,415	18,105	25,310	29,384	16,373	2,164	763	2,265	954	621	15,723	1,243
6. 2016	49,606	21,015	28,590	20,053	6,671	1,570	550	1,245	283	591	15,365	637
7. 2017	55,922	23,390	32,532	13,490	4,614	2,087	712	1,514	304	473	11,462	688
8. 2018	65,461	27,703	37,758	20,331	7,530	1,798	629	1,718	385	907	15,304	947
9. 2019	72,319	30,693	41,626	18,456	7,500	1,036	409	1,464	295	676	12,752	749
10. 2020	78,089	35,143	42,946	16,591	5,836	510	173	1,821	289	215	12,624	756
11. 2021	83,533	37,228	46,305	22,318	7,866	334	114	1,490	279	87	15,883	785
12. Totals	XXX	XXX	XXX	177,637	68,805	13,035	4,550	16,172	3,878	4,859	129,610	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	280	95	0	0	0	0	0	0	0	0	0	185	2
2. 2012	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2013	20	7	0	0	10	4	1	0	1	0	0	21	1
4. 2014	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2015	1,715	583	0	0	71	24	8	3	88	30	0	1,242	5
6. 2016	1,808	615	(508)	(173)	117	40	13	4	66	23	3	987	8
7. 2017	6,331	2,152	(1,139)	(275)	362	123	40	14	256	87	15	3,749	24
8. 2018	9,791	3,329	(3,679)	(1,259)	834	284	93	32	299	102	45	4,852	38
9. 2019	10,798	3,833	(3,888)	(1,323)	1,347	462	149	51	357	122	139	5,619	61
10. 2020	6,979	2,373	(1,672)	(692)	1,902	647	2,058	599	309	105	254	6,544	58
11. 2021	13,191	6,828	530	32	4,036	2,089	448	232	717	244	709	9,497	178
12. Totals	50,911	19,815	(10,357)	(3,690)	8,679	3,672	2,811	934	2,093	712	1,165	32,695	375

	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	185	0
2. 2012	15,224	5,017	10,207	48.0	36.6	56.7	0	0	0.0	0	0
3. 2013	12,223	3,888	8,335	35.6	27.3	41.4	0	0	0.0	13	8
4. 2014	17,787	5,813	11,974	46.9	37.6	53.3	0	0	0.0	0	0
5. 2015	35,694	18,730	16,965	82.2	103.4	67.0	0	0	0.0	1,132	110
6. 2016	24,364	8,012	16,352	49.1	38.1	57.2	0	0	0.0	858	130
7. 2017	22,941	7,731	15,210	41.0	33.1	46.8	0	0	0.0	3,314	434
8. 2018	31,186	11,030	20,156	47.6	39.8	53.4	0	0	0.0	4,042	809
9. 2019	29,718	11,348	18,371	41.1	37.0	44.1	0	0	0.0	4,399	1,219
10. 2020	28,498	9,329	19,168	36.5	26.5	44.6	0	0	0.0	3,626	2,918
11. 2021	43,064	17,683	25,380	51.6	47.5	54.8	0	0	0.0	6,861	2,636
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	24,430	8,265

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2012	2,717	1,058	1,659	882	290	67	23	108	9	0	735	4
3. 2013	2,819	1,096	1,723	88	28	20	6	78	3	0	149	3
4. 2014	3,079	1,194	1,885	2,900	926	16	4	193	3	0	2,177	8
5. 2015	3,368	1,356	2,012	218	54	172	56	247	6	0	519	11
6. 2016	3,371	1,597	1,774	1,014	345	37	13	211	4	0	899	11
7. 2017	3,426	1,821	1,606	455	155	22	7	195	4	0	506	6
8. 2018	3,866	2,194	1,673	68	23	27	9	128	1	0	190	4
9. 2019	4,355	2,569	1,786	57	19	11	4	121	3	0	164	3
10. 2020	4,655	2,794	1,861	2	1	5	2	106	0	0	110	3
11. 2021	5,031	3,147	1,884	9	3	2	1	71	0	0	78	4
12. Totals	XXX	XXX	XXX	5,693	1,844	379	125	1,458	33	0	5,527	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 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	17	6	0	0	4	2	0	0	0	0	0	14	0
7. 2017	118	40	0	0	11	4	1	0	15	5	0	96	1
8. 2018	109	37	13	5	18	6	1	1	15	5	0	104	1
9. 2019	348	132	138	53	33	12	3	1	69	24	0	370	1
10. 2020	1,389	522	528	198	87	32	7	3	315	107	0	1,465	2
11. 2021	1,205	792	1,075	704	149	96	16	10	227	77	0	992	3
12. Totals	3,187	1,530	1,755	959	302	151	28	15	641	218	0	3,041	8

	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	1,057	322	735	38.9	30.4	44.3	0	0	0.0	0	0
3. 2013	186	37	149	6.6	3.3	8.7	0	0	0.0	0	0
4. 2014	3,110	932	2,177	101.0	78.1	115.5	0	0	0.0	0	0
5. 2015	636	117	519	18.9	8.6	25.8	0	0	0.0	0	0
6. 2016	1,283	370	913	38.1	23.1	51.5	0	0	0.0	11	3
7. 2017	817	216	602	23.9	11.8	37.5	0	0	0.0	78	18
8. 2018	380	87	293	9.8	4.0	17.5	0	0	0.0	81	23
9. 2019	781	248	534	17.9	9.6	29.9	0	0	0.0	302	68
10. 2020	2,439	864	1,576	52.4	30.9	84.7	0	0	0.0	1,198	268
11. 2021	2,753	1,683	1,070	54.7	53.5	56.8	0	0	0.0	784	208
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,454	587

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE
(\$000 OMITTED)

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	208	69	25	9	12	2	0	165	XXX
2. 2020	10,033	5,220	4,813	2,969	1,061	115	40	327	39	3	2,271	XXX
3. 2021	10,111	4,747	5,364	3,656	1,274	63	21	276	34	3	2,666	XXX
4. Totals	XXX	XXX	XXX	6,832	2,403	202	70	615	76	6	5,101	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	8	0	0	2	1	0	0	0	0	6	17	0
2. 2020	126	43	8	3	41	14	4	1	6	2	10	121	1
3. 2021	414	141	89	30	169	58	17	6	47	16	25	485	18
4. Totals	562	191	96	33	212	72	21	7	53	18	41	623	19

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	15	2
2. 2020	3,594	1,202	2,392	35.8	23.0	49.7	0	0	0.0	88	33
3. 2021	4,730	1,579	3,151	46.8	33.3	58.8	0	0	0.0	332	154
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	435	188

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(546)	(185)	59	20	28	1	412	(295)	XXX
2. 2020	28,224	9,665	18,559	13,898	4,725	34	11	1,274	171	4,361	10,297	5,337
3. 2021	29,642	10,141	19,502	18,628	6,334	25	9	1,029	160	2,654	13,180	4,603
4. Totals	XXX	XXX	XXX	31,980	10,873	117	40	2,331	333	7,428	23,182	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	32	(220)	(75)	27	9	3	1	5	2	147	(61)	5
2. 2020	62	21	(420)	(143)	20	7	2	1	3	1	278	(220)	7
3. 2021	2,326	791	(3,326)	(1,131)	44	15	5	2	225	77	2,558	(479)	614
4. Totals	2,483	844	(3,966)	(1,349)	92	31	10	4	233	79	2,982	(759)	626

	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	(83)	23
2. 2020	14,872	4,795	10,078	52.7	49.6	54.3	0	0	0.0	(236)	17
3. 2021	18,957	6,255	12,701	64.0	61.7	65.1	0	0	0.0	(660)	181
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(979)	221

Schedule P - Part 1K - Fidelity/Surety

N O N E

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

N O N E

Schedule P - Part 1M - International

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	67	23	0	0	0	0	0	44	XXX
2. 2012.....	13,364	4,410	8,954	3,865	1,269	0	0	27	9	0	2,614	XXX
3. 2013.....	13,556	4,473	9,083	5,835	1,917	0	0	0	0	0	3,918	XXX
4. 2014.....	13,596	4,487	9,109	4,097	1,342	0	0	0	0	0	2,755	XXX
5. 2015.....	12,497	4,124	8,373	1,724	557	0	0	0	0	0	1,166	XXX
6. 2016.....	15,857	5,386	10,471	7,267	2,451	0	0	0	0	0	4,816	XXX
7. 2017.....	21,261	7,872	13,389	24,505	8,332	0	0	0	0	0	16,173	XXX
8. 2018.....	25,645	9,346	16,299	23,930	8,136	0	0	0	0	0	15,794	XXX
9. 2019.....	25,291	8,599	16,692	10,623	3,612	0	0	0	0	0	7,012	XXX
10. 2020.....	15,859	5,392	10,467	5,162	1,755	0	0	0	0	0	3,407	XXX
11. 2021.....	20,484	6,964	13,519	257	87	0	0	0	0	0	169	XXX
12. Totals	XXX	XXX	XXX	87,331	29,481	0	0	27	9	0	57,868	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	68	202	69	0	0	0	0	0	0	0	265	XXX
2. 2012.....	105	36	148	51	0	0	0	0	0	0	0	167	XXX
3. 2013.....	24	8	85	29	0	0	0	0	0	0	0	72	XXX
4. 2014.....	30	10	87	29	0	0	0	0	0	0	0	77	XXX
5. 2015.....	22	8	65	22	0	0	0	0	0	0	0	57	XXX
6. 2016.....	172	59	150	51	0	0	0	0	0	0	0	213	XXX
7. 2017.....	2,799	981	3,187	2,081	0	0	0	0	0	0	0	2,924	XXX
8. 2018.....	3,349	1,139	4,137	1,385	0	0	0	0	0	0	0	4,963	XXX
9. 2019.....	3,387	1,151	1,997	(607)	0	0	0	0	0	0	0	4,840	XXX
10. 2020.....	3,922	1,334	8,232	2,799	0	0	0	0	0	0	0	8,022	XXX
11. 2021.....	2,073	705	13,297	4,521	0	0	0	0	0	0	0	10,144	XXX
12. Totals	16,082	5,497	31,589	10,430	0	0	0	0	0	0	0	31,744	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	265	0
2. 2012.....	4,145	1,364	2,781	31.0	30.9	31.1	0	0	0.0	167	0
3. 2013.....	5,944	1,954	3,990	43.8	43.7	43.9	0	0	0.0	72	0
4. 2014.....	4,213	1,381	2,831	31.0	30.8	31.1	0	0	0.0	77	0
5. 2015.....	1,811	587	1,224	14.5	14.2	14.6	0	0	0.0	57	0
6. 2016.....	7,589	2,560	5,029	47.9	47.5	48.0	0	0	0.0	213	0
7. 2017.....	30,492	11,394	19,097	143.4	144.7	142.6	0	0	0.0	2,924	0
8. 2018.....	31,417	10,660	20,757	122.5	114.1	127.4	0	0	0.0	4,963	0
9. 2019.....	16,007	4,156	11,851	63.3	48.3	71.0	0	0	0.0	4,840	0
10. 2020.....	17,316	5,888	11,429	109.2	109.2	109.2	0	0	0.0	8,022	0
11. 2021.....	15,626	5,313	10,313	76.3	76.3	76.3	0	0	0.0	10,144	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31,744	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY
(\$000 OMITTED)

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 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	16	30	0	0	0	0	0	0	0	0	XXX
7. 2017	407	138	269	0	0	0	0	0	0	0	0	XXX
8. 2018	709	241	468	14	5	0	0	0	0	0	0	XXX
9. 2019	1,411	480	931	60	20	0	0	0	0	0	0	XXX
10. 2020	1,601	544	1,057	1	1	0	0	0	0	0	0	XXX
11. 2021	2,064	702	1,362	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	75	26	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	83	95	0	0	0	0	0	0	0	(12)	XXX
8. 2018	169	57	699	260	0	0	0	0	0	0	0	551	XXX
9. 2019	53	18	372	191	0	0	0	0	0	0	0	216	XXX
10. 2020	26	9	1,008	343	0	0	0	0	0	0	0	682	XXX
11. 2021	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	248	84	2,162	889	0	0	0	0	0	0	0	1,437	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
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	83	95	(12)	20.4	68.8	(4.5)	0	0	0.0	(12)	0
8. 2018	882	322	560	124.5	133.8	119.7	0	0	0.0	551	0
9. 2019	485	229	256	34.4	47.7	27.5	0	0	0.0	216	0
10. 2020	1,035	352	683	64.6	64.6	64.6	0	0	0.0	682	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	1,437	0

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 1T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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.....	3,352	3,307	3,848	4,802	3,769	3,358	3,349	3,337	3,377	3,376	(1)	39
2. 2012.....	17,059	17,782	17,790	17,698	17,419	17,137	17,105	17,097	17,094	17,091	(2)	(6)
3. 2013.....	XXX	17,511	16,228	17,598	17,257	16,994	16,941	16,916	16,917	16,916	(2)	0
4. 2014.....	XXX	XXX	17,815	19,389	19,288	18,290	18,123	17,764	17,764	18,019	255	255
5. 2015.....	XXX	XXX	XXX	31,313	30,818	30,091	30,024	29,809	29,780	29,594	(185)	(215)
6. 2016.....	XXX	XXX	XXX	XXX	16,985	20,610	20,397	20,242	19,962	19,943	(19)	(300)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	19,369	19,153	19,210	19,282	19,115	(167)	(95)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	26,457	26,490	25,654	25,246	(408)	(1,244)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,187	22,404	22,091	(313)	(1,096)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,349	21,850	501	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,373	XXX	XXX
12. Totals											(342)	(2,662)

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

1. Prior.....	6,385	6,447	8,099	6,451	6,355	5,885	5,849	5,827	5,826	6,167	341	340
2. 2012.....	10,370	11,524	11,627	11,892	12,058	11,995	11,767	11,656	11,645	11,644	(1)	(13)
3. 2013.....	XXX	11,891	12,399	13,141	13,666	12,972	12,821	12,688	12,690	12,671	(19)	(17)
4. 2014.....	XXX	XXX	13,141	12,853	12,795	12,479	12,245	12,165	11,886	11,913	27	(253)
5. 2015.....	XXX	XXX	XXX	12,815	12,267	11,454	11,400	11,163	10,942	10,903	(39)	(259)
6. 2016.....	XXX	XXX	XXX	XXX	11,197	11,612	11,566	11,851	12,141	12,136	(5)	285
7. 2017.....	XXX	XXX	XXX	XXX	XXX	12,557	12,414	12,383	12,431	12,532	101	150
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	14,002	13,187	11,938	11,742	(196)	(1,445)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,338	12,270	11,658	(612)	(1,679)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,881	8,533	(349)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,659	XXX	XXX
12. Totals											(751)	(2,892)

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

1. Prior.....	877	1,460	1,412	1,327	1,398	1,023	1,031	1,015	1,014	1,014	0	(1)
2. 2012.....	1,167	797	810	931	865	822	825	821	823	824	1	3
3. 2013.....	XXX	1,337	1,027	866	1,268	1,002	970	941	948	947	(1)	5
4. 2014.....	XXX	XXX	1,254	833	954	800	822	801	804	797	(7)	(4)
5. 2015.....	XXX	XXX	XXX	1,020	1,162	1,043	1,098	1,047	1,023	1,018	(6)	(30)
6. 2016.....	XXX	XXX	XXX	XXX	1,052	1,294	2,010	1,968	1,899	1,861	(38)	(106)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,202	1,737	1,680	1,345	1,279	(66)	(401)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	2,770	3,602	4,107	4,166	59	564
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,502	3,562	3,569	7	67
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,430	3,665	235	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,345	XXX	XXX
12. Totals											184	97

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

1. Prior.....	5,252	4,797	5,074	5,049	4,866	4,612	4,471	4,730	4,941	4,908	(33)	179
2. 2012.....	2,647	2,795	2,632	2,539	2,669	2,398	2,519	2,543	2,521	2,570	49	27
3. 2013.....	XXX	3,432	4,435	5,752	4,638	4,745	4,469	4,348	4,393	4,437	44	89
4. 2014.....	XXX	XXX	5,895	4,461	4,074	3,362	3,213	2,830	2,799	2,765	(34)	(65)
5. 2015.....	XXX	XXX	XXX	3,562	4,223	3,878	3,335	3,250	3,309	3,315	6	64
6. 2016.....	XXX	XXX	XXX	XXX	3,936	4,158	3,637	3,322	3,102	3,003	(100)	(319)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	4,389	4,353	3,748	3,468	3,458	(11)	(290)
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	4,130	3,352	3,085	2,853	(232)	(499)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,978	4,270	3,983	(288)	5
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,141	2,313	(1,828)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,043	XXX	XXX
12. Totals											(2,426)	(809)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	4,348	4,086	5,104	4,544	5,429	5,353	5,507	5,454	5,397	5,400	3	(55)
2. 2012.....	9,629	8,061	7,708	7,477	8,078	9,333	8,831	8,752	8,813	8,476	(337)	(276)
3. 2013.....	XXX	7,481	6,883	7,041	6,898	7,235	6,728	7,441	7,367	7,368	1	(73)
4. 2014.....	XXX	XXX	9,082	9,425	10,946	11,485	10,876	11,280	11,204	11,108	(96)	(172)
5. 2015.....	XXX	XXX	XXX	19,000	13,535	15,616	14,503	14,904	15,413	15,597	184	693
6. 2016.....	XXX	XXX	XXX	XXX	19,286	17,458	16,643	15,489	15,098	15,346	249	(143)
7. 2017.....	XXX	XXX	XXX	XXX	XXX	13,606	13,298	13,675	14,765	13,831	(934)	156
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	21,881	19,648	18,782	18,625	(157)	(1,023)
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,020	17,157	16,966	(192)	(1,054)
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,842	17,432	(4,410)	XXX
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,697	XXX	XXX
12. Totals											(5,689)	(1,947)

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

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

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 2H - SECTION 1 - OTHER 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	1,003	406	636	631	631	631	630	629	629	629	0	0
2. 2012	629	993	803	841	797	862	638	637	637	636	(1)	(1)
3. 2013	XXX	404	292	451	376	154	(57)	(58)	74	74	0	132
4. 2014	XXX	XXX	3,099	3,171	2,603	2,158	2,163	2,125	1,988	1,987	(2)	(138)
5. 2015	XXX	XXX	XXX	1,477	1,214	1,120	1,069	659	391	279	(112)	(381)
6. 2016	XXX	XXX	XXX	XXX	264	192	85	860	733	707	(26)	(154)
7. 2017	XXX	XXX	XXX	XXX	XXX	1,044	865	511	461	401	(60)	(110)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	319	398	443	157	(287)	(241)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	799	565	370	(195)	(429)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,468	1,262	(207)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	850	XXX	XXX
12. Totals											(889)	(1,322)

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
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	748	578	555	(23)	(193)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,917	2,100	183	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,878	XXX	XXX
4. Totals											160	(193)

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(920)	(1,406)	(1,381)	25	(461)
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,739	8,973	234	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,684	XXX	XXX
4. Totals											259	(461)

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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	6,323	6,115	7,070	6,118	5,783	5,662	5,272	5,212	5,215	5,225	10	13
2. 2012	2,650	3,074	3,210	2,967	2,994	2,885	2,811	2,784	2,781	2,763	(18)	(21)
3. 2013	XXX	3,068	4,559	4,531	4,580	4,288	4,046	4,029	4,011	3,990	(21)	(39)
4. 2014	XXX	XXX	3,275	3,741	3,558	3,024	2,905	2,844	2,846	2,831	(15)	(13)
5. 2015	XXX	XXX	XXX	1,935	2,118	1,431	1,336	1,281	1,248	1,224	(24)	(57)
6. 2016	XXX	XXX	XXX	XXX	4,850	4,629	5,308	5,412	5,235	5,029	(206)	(383)
7. 2017	XXX	XXX	XXX	XXX	XXX	23,339	19,151	18,821	19,536	19,097	(439)	277
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	19,610	21,471	21,088	20,757	(331)	(714)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,349	11,982	11,851	(131)	(498)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,722	11,429	3,707	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,313	XXX	XXX
12. Totals											2,532	(1,436)

**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	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	0
7. 2017	XXX	XXX	XXX	XXX	XXX	17	249	249	198	(12)	(210)	(261)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	459	379	363	560	197	181
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	690	256	(434)	(199)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,096	683	(413)	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(860)	(279)

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 2T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	1,356	2,655	3,018	3,334	3,298	3,313	3,325	3,340	3,341	71	
2. 2012	10,560	15,672	16,226	16,520	16,864	16,999	17,079	17,090	17,090	17,091	2,117	503
3. 2013	XXX	10,471	15,965	16,694	16,872	16,915	16,899	16,906	16,912	16,913	993	263
4. 2014	XXX	XXX	13,390	16,560	17,127	17,199	17,229	17,404	17,423	17,482	1,074	292
5. 2015	XXX	XXX	XXX	25,295	28,705	29,070	28,889	29,345	29,234	29,213	3,247	623
6. 2016	XXX	XXX	XXX	XXX	13,171	17,358	18,506	18,733	19,015	19,180	1,031	328
7. 2017	XXX	XXX	XXX	XXX	XXX	12,333	16,763	17,543	17,887	18,289	993	326
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	19,221	23,719	24,599	24,588	1,399	505
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,127	20,699	21,532	967	349
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,993	19,906	1,089	326
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,174	927	325

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

1. Prior	.000	2,839	4,529	5,288	5,703	5,780	5,806	5,826	5,826	6,031	310	
2. 2012	4,206	7,965	9,676	10,802	11,078	11,280	11,608	11,645	11,644	11,644	1,965	562
3. 2013	XXX	4,736	8,827	10,282	11,486	12,286	12,496	12,583	12,601	12,621	2,003	535
4. 2014	XXX	XXX	4,474	7,773	9,033	9,981	11,148	11,633	11,755	11,789	1,852	503
5. 2015	XXX	XXX	XXX	4,848	8,297	9,183	9,867	10,331	10,463	10,545	1,727	497
6. 2016	XXX	XXX	XXX	XXX	4,141	7,503	8,610	10,440	11,460	11,777	1,633	553
7. 2017	XXX	XXX	XXX	XXX	XXX	4,373	7,408	8,813	10,412	11,420	1,699	478
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3,703	6,861	8,654	9,731	1,590	447
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,718	7,616	9,166	1,538	374
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,686	5,042	879	179
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,424	624	75

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

1. Prior	.000	509	810	885	943	960	968	1,016	1,016	1,016	17	
2. 2012	237	406	675	701	799	809	815	817	822	824	99	20
3. 2013	XXX	250	476	544	618	853	870	934	944	946	88	21
4. 2014	XXX	XXX	374	583	665	710	764	782	789	791	118	24
5. 2015	XXX	XXX	XXX	342	631	774	855	932	984	1,008	113	26
6. 2016	XXX	XXX	XXX	XXX	334	698	856	1,284	1,408	1,477	105	33
7. 2017	XXX	XXX	XXX	XXX	XXX	440	803	881	1,004	1,085	143	35
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	404	889	1,865	2,121	146	21
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	529	1,178	1,455	154	32
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395	872	101	16
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	414	84	5

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

1. Prior	.000	1,509	2,367	3,063	3,843	3,573	3,750	3,979	4,082	4,110	67	
2. 2012	515	1,230	1,596	1,984	2,240	2,223	2,424	2,379	2,396	2,428	93	143
3. 2013	XXX	594	1,847	2,921	3,373	3,529	3,859	3,925	3,972	3,998	111	139
4. 2014	XXX	XXX	826	1,585	2,019	2,236	2,347	2,451	2,478	2,494	77	122
5. 2015	XXX	XXX	XXX	717	1,693	2,341	2,633	2,763	2,961	3,002	110	72
6. 2016	XXX	XXX	XXX	XXX	606	1,690	2,364	2,525	2,576	2,612	29	197
7. 2017	XXX	XXX	XXX	XXX	XXX	710	2,080	2,486	2,667	2,850	27	225
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	738	1,417	1,854	2,225	16	188
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	702	1,584	2,169	13	192
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	276	973	2	73
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	412	6	30

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	2,465	4,249	4,929	5,066	5,188	5,195	5,210	5,215	5,215	42	
2. 2012	4,446	6,772	7,005	7,287	8,153	8,252	8,475	8,476	8,476	8,476	520	276
3. 2013	XXX	3,747	5,280	5,796	6,030	6,590	7,259	7,329	7,340	7,347	312	209
4. 2014	XXX	XXX	6,035	7,928	9,186	10,163	10,503	11,107	11,107	11,108	393	252
5. 2015	XXX	XXX	XXX	8,518	10,602	11,992	12,824	14,066	14,264	14,412	859	379
6. 2016	XXX	XXX	XXX	XXX	8,190	12,265	12,663	13,525	14,143	14,403	379	250
7. 2017	XXX	XXX	XXX	XXX	XXX	5,434	7,274	8,471	9,646	10,252	356	308
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	10,773	12,507	13,229	13,971	558	351
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,022	10,577	11,583	420	268
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,354	11,092	452	246
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,673	362	245

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment	
	1	2	3	4	5	6	7	8	9	10			
	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				

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				

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	386	622	629	629	629	629	629	629	629	629	3	
2. 2012	0	1	292	600	616	625	636	636	636	636	636	2	2
3. 2013	XXX	(2)	4	11	17	19	74	74	74	74	74	1	2
4. 2014	XXX	XXX	1	15	1,403	1,420	1,726	1,987	1,987	1,987	1,987	3	5
5. 2015	XXX	XXX	XXX	1	63	91	157	207	223	279	279	2	9
6. 2016	XXX	XXX	XXX	XXX	4	15	20	609	672	693	693	4	7
7. 2017	XXX	XXX	XXX	XXX	XXX	0	64	72	307	315	315	4	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	2	7	34	63	63	1	2
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	32	45	45	1	1
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	4	4	0	1
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	7	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

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	384	538	XXX	XXX
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,381	1,983	XXX	XXX
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,424	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(996)	(1,318)		
2. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,201	9,195	3,850	1,480
3. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,311	3,722	267

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**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	2,487	3,771	4,279	4,527	4,748	4,806	4,881	4,915	4,960	XXX	XXX
2. 2012	68	1,289	2,033	2,322	2,433	2,496	2,524	2,571	2,593	2,596	XXX	XXX
3. 2013	XXX	123	2,094	3,142	3,559	3,742	3,839	3,885	3,911	3,918	XXX	XXX
4. 2014	XXX	XXX	843	2,018	2,577	2,671	2,713	2,732	2,742	2,755	XXX	XXX
5. 2015	XXX	XXX	XXX	64	431	918	1,100	1,145	1,165	1,166	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX	405	2,369	4,204	4,558	4,759	4,816	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX	1,284	9,225	13,296	15,068	16,173	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	88	11,892	14,864	15,794	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	4,517	7,012	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	3,407	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	169	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	XXX	XXX
2. 2012							0	0	0	0	XXX	XXX
3. 2013	XXX						0	0	0	0	XXX	XXX
4. 2014	XXX	XXX					0	0	0	0	XXX	XXX
5. 2015	XXX	XXX	XXX				0	0	0	0	XXX	XXX
6. 2016	XXX	XXX	XXX	XXX			0	0	0	0	XXX	XXX
7. 2017	XXX	XXX	XXX	XXX	XXX		0	0	0	0	XXX	XXX
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	9	XXX	XXX
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	39	XXX	XXX
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	XXX	XXX
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3T - Warranty

N O N E

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SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	(1,277)	(702)	(592)	(57)	3	3	2	1	0	0
2. 2012	(322)	(514)	(487)	(210)	(26)	4	1	0	0	0
3. 2013	XXX	334	(920)	169	293	(13)	2	1	0	0
4. 2014	XXX	XXX	(102)	(185)	639	(230)	6	2	1	198
5. 2015	XXX	XXX	XXX	(533)	702	(198)	(125)	8	3	3
6. 2016	XXX	XXX	XXX	XXX	(1,851)	(150)	(258)	(189)	(8)	5
7. 2017	XXX	XXX	XXX	XXX	XXX	1,450	(402)	(239)	(480)	12
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	476	(254)	(395)	(55)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	(296)	(550)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	544	170
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(571)

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

1. Prior	(1,112)	82	1,808	211	341	5	3	0	0	0
2. 2012	(5,927)	(2,531)	(1,297)	(452)	8	9	4	1	0	0
3. 2013	XXX	(3,801)	(1,820)	(994)	357	24	7	2	1	0
4. 2014	XXX	XXX	(2,698)	(589)	(118)	(216)	(71)	202	(33)	(11)
5. 2015	XXX	XXX	XXX	(3,503)	(804)	(646)	(330)	(24)	(121)	(42)
6. 2016	XXX	XXX	XXX	XXX	(4,078)	(1,262)	(1,826)	(1,315)	(326)	(269)
7. 2017	XXX	XXX	XXX	XXX	XXX	(2,849)	(2,168)	(1,754)	(1,153)	(608)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	(404)	(809)	(768)	(817)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,952)	(1,235)	(801)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(667)	(605)
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(788)

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

1. Prior	(22)	14	6	(16)	2	1	0	0	0	0
2. 2012	493	126	(29)	(12)	2	0	0	0	0	0
3. 2013	XXX	371	(175)	(184)	(11)	5	0	1	2	0
4. 2014	XXX	XXX	190	(77)	123	(12)	(1)	1	4	0
5. 2015	XXX	XXX	XXX	(189)	125	(32)	7	2	6	1
6. 2016	XXX	XXX	XXX	XXX	65	(49)	85	29	12	9
7. 2017	XXX	XXX	XXX	XXX	XXX	(38)	240	97	35	8
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	329	97	74	(257)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	804	367	(161)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	760	35
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,364

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

1. Prior	2,237	1,300	498	456	206	169	138	275	322	284
2. 2012	1,270	826	553	263	226	18	16	125	104	102
3. 2013	XXX	1,900	1,250	1,601	444	439	234	152	155	57
4. 2014	XXX	XXX	3,286	1,603	1,040	468	321	201	175	159
5. 2015	XXX	XXX	XXX	1,714	1,484	912	373	240	215	184
6. 2016	XXX	XXX	XXX	XXX	2,232	1,356	750	400	233	104
7. 2017	XXX	XXX	XXX	XXX	XXX	2,523	1,282	742	317	188
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	2,410	1,124	512	212
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,670	890	395
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,104	742
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,243

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	(4,922)	(2,655)	(2,113)	(1,603)	(76)	154	2	(44)	0	0
2. 2012	(417)	(1,580)	(1,835)	(2,355)	(1,241)	15	3	(66)	1	0
3. 2013	XXX	(1,511)	(2,057)	(2,141)	(2,400)	(724)	(845)	16	1	1
4. 2014	XXX	XXX	(2,202)	(4,384)	(2,067)	(1,151)	(1,469)	64	58	0
5. 2015	XXX	XXX	XXX	1,470	(4,414)	(3,026)	(2,163)	(1,465)	(640)	5
6. 2016	XXX	XXX	XXX	XXX	2,569	(1,408)	(2,182)	(1,311)	(946)	(327)
7. 2017	XXX	XXX	XXX	XXX	XXX	629	(3,571)	(4,017)	(1,479)	(837)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	762	(2,271)	(3,022)	(2,358)
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	(2,426)	(2,467)
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,103	479
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	714

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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	XXX						
7. 2017	XXX	XXX	XX	XXX	XXX					
8. 2018	XXX	XXX	XX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XX	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 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	XXX						
7. 2017	XXX	XXX	XX	XXX	XXX					
8. 2018	XXX	XXX	XX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XX	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 4H - SECTION 1 - OTHER LIABILITY - OCCURRENCE

1. Prior	127	3	0	0	1	0	0	0	0	0
2. 2012	53	106	5	0	(65)	1	0	0	0	0
3. 2013	XXX	124	1	37	44	0	0	0	0	0
4. 2014	XXX	XXX	376	292	489	6	2	133	0	0
5. 2015	XXX	XXX	XXX	469	152	86	163	266	0	0
6. 2016	XXX	XXX	XXX	XXX	241	29	(203)	(55)	1	0
7. 2017	XXX	XXX	XXX	XXX	XXX	747	547	147	63	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	248	(35)	145	10
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	613	463	87
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	457	335
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	377

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	XXX						
7. 2017	XXX	XXX	XX	XXX	XXX					
8. 2018	XXX	XXX	XX	XXX	XXX	XXX				
9. 2019	XXX	XXX	XX	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

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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	99	(8)	0
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	7
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	70

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,595)	(490)	(144)
2. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,785)	(276)
3. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,192)

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

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**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	2,156	1,272	1,834	1,336	947	715	322	156	147	134
2. 2012	2,339	826	580	330	287	219	152	113	107	98
3. 2013	XXX	1,819	1,101	851	742	370	158	109	79	56
4. 2014	XXX	XXX	1,659	1,166	813	275	148	80	72	57
5. 2015	XXX	XXX	XXX	1,742	953	221	141	96	61	43
6. 2016	XXX	XXX	XXX	XXX	2,987	691	398	358	203	99
7. 2017	XXX	XXX	XXX	XXX	XXX	20,729	5,106	1,271	2,041	1,106
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	18,934	3,789	2,559	2,753
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,307	3,899	2,604
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,045	5,433
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,776

**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	0	0
3. 2013	XXX				0	0	0	0	0	0
4. 2014	XXX	XXX			0	0	0	0	0	0
5. 2015	XXX	XXX	XXX		0	0	0	0	0	0
6. 2016	XXX	XXX	XXX	XXX	0	0	0	0	0	0
7. 2017	XXX	XXX	XXX	XXX	XXX	17	100	249	198	(12)
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	459	372	288	439
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	671	181
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,091	665
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

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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	381	48	16	4	2	0	0	0	1	0
2. 2012	1,566	2,071	2,108	2,115	2,116	2,117	2,117	2,117	2,117	2,117
3. 2013	XXX	799	945	982	990	992	992	992	993	993
4. 2014	XXX	XXX	898	1,046	1,068	1,070	1,073	1,074	1,074	1,074
5. 2015	XXX	XXX	XXX	2,894	3,182	3,237	3,243	3,245	3,246	3,247
6. 2016	XXX	XXX	XXX	XXX	835	1,007	1,027	1,030	1,031	1,031
7. 2017	XXX	XXX	XXX	XXX	XXX	820	962	986	990	993
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,237	1,376	1,392	1,399
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	819	948	967
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	929	1,089
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927

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	89	31	17	9	6	1	1	1	1	1
2. 2012	411	44	27	15	5	1				0
3. 2013	XXX	226	31	11	1	1	1			0
4. 2014	XXX	XXX	202	35	11	6	3	1	1	1
5. 2015	XXX	XXX	XXX	223	27	9	7	1	1	1
6. 2016	XXX	XXX	XXX	XXX	170	30	12	9	6	4
7. 2017	XXX	XXX	XXX	XXX	XXX	218	36	13	5	3
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	241	35	9	3
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	34	7
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219	19
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210

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	154	52	33	15	13	6	6	3	3	1
2. 2012	2,255	2,548	2,596	2,610	2,613	2,617	2,619	2,619	2,620	2,620
3. 2013	XXX	1,182	1,202	1,237	1,247	1,254	1,255	1,255	1,256	1,256
4. 2014	XXX	XXX	1,280	1,332	1,352	1,364	1,366	1,367	1,367	1,367
5. 2015	XXX	XXX	XXX	3,553	3,764	3,836	3,851	3,860	3,867	3,871
6. 2016	XXX	XXX	XXX	XXX	1,220	1,323	1,344	1,359	1,362	1,363
7. 2017	XXX	XXX	XXX	XXX	XXX	1,258	1,279	1,304	1,313	1,322
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,888	1,889	1,892	1,907
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,317	1,314	1,323
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,408	1,434
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,462

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	863	168	81	42	8	8	2	1	0	0
2. 2012	1,143	1,751	1,893	1,945	1,954	1,959	1,963	1,965	1,965	1,965
3. 2013	XXX	1,194	1,810	1,937	1,980	1,992	1,995	1,999	2,002	2,003
4. 2014	XXX	XXX	1,141	1,709	1,803	1,837	1,848	1,850	1,852	1,852
5. 2015	XXX	XXX	XXX	1,040	1,579	1,677	1,713	1,722	1,725	1,727
6. 2016	XXX	XXX	XXX	XXX	975	1,493	1,587	1,621	1,628	1,633
7. 2017	XXX	XXX	XXX	XXX	XXX	1,028	1,521	1,638	1,688	1,699
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	894	1,429	1,552	1,590
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	875	1,431	1,538
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	579	879
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	624

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	255	111	54	15	8	4	3	1	1	1
2. 2012	1,205	244	84	29	12	7	2			0
3. 2013	XXX	1,168	210	92	38	13	5	1	1	1
4. 2014	XXX	XXX	1,151	192	79	40	19	7	2	2
5. 2015	XXX	XXX	XXX	1,142	180	68	32	14	9	5
6. 2016	XXX	XXX	XXX	XXX	1,124	194	96	42	18	9
7. 2017	XXX	XXX	XXX	XXX	XXX	1,109	282	128	51	22
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	1,135	277	88	37
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,137	228	79
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680	150
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	906

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	209	163	87	83	61	7	47	0	1	1
2. 2012	2,536	2,395	2,459	2,504	2,515	2,520	2,524	2,526	2,527	2,527
3. 2013	XXX	2,542	2,412	2,489	2,515	2,520	2,527	2,532	2,537	2,539
4. 2014	XXX	XXX	2,476	2,267	2,312	2,337	2,347	2,350	2,354	2,357
5. 2015	XXX	XXX	XXX	2,347	2,129	2,174	2,207	2,218	2,226	2,229
6. 2016	XXX	XXX	XXX	XXX	2,254	2,111	2,153	2,176	2,183	2,195
7. 2017	XXX	XXX	XXX	XXX	XXX	2,272	2,133	2,173	2,187	2,199
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	2,158	2,021	2,045	2,074
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,155	1,968	1,991
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,349	1,208
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,605

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	49	10	5	2	0	0	0	0	0	0
2. 2012	69	89	96	97	98	98	98	98	99	99
3. 2013	XXX	62	82	85	86	87	87	87	88	88
4. 2014	XXX	XXX	79	110	115	116	117	118	118	118
5. 2015	XXX	XXX	XXX	74	103	108	112	112	113	113
6. 2016	XXX	XXX	XXX	XXX	64	101	104	105	105	105
7. 2017	XXX	XXX	XXX	XXX	XXX	94	135	138	142	143
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	81	132	141	146
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96	147	154
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	101
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84

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	21	10	6	4	2	1	1	0	0	0
2. 2012	42	10	2	2	0	0	1	0	0	0
3. 2013	XXX	50	17	8	5	1	1	0	0	0
4. 2014	XXX	XXX	52	7	2	1	1	0	0	0
5. 2015	XXX	XXX	XXX	52	12	6	3	2	1	0
6. 2016	XXX	XXX	XXX	XXX	81	21	11	6	2	1
7. 2017	XXX	XXX	XXX	XXX	XXX	73	20	9	3	1
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	93	33	17	9
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115	30	21
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	26
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90

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	6	4	3	(1)	2	1	0	0	0
2. 2012	117	115	117	118	118	118	118	119	119	119
3. 2013	XXX	123	113	109	109	108	108	108	109	109
4. 2014	XXX	XXX	138	137	140	141	142	142	142	142
5. 2015	XXX	XXX	XXX	136	134	135	137	138	139	139
6. 2016	XXX	XXX	XXX	XXX	156	144	141	140	139	139
7. 2017	XXX	XXX	XXX	XXX	XXX	178	184	178	178	179
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	178	178	177	176
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231	208	207
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	143
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 5D - WORKERS' COMPENSATION
(EXCLUDING EXCESS WORKERS' COMPENSATION)

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	54	20	14	6	7	11	3	2	3	1
2. 2012	23	67	79	84	85	90	91	92	93	93
3. 2013	XXX	34	76	95	100	103	104	107	110	111
4. 2014	XXX	XXX	21	57	68	74	75	76	76	77
5. 2015	XXX	XXX	XXX	31	79	94	104	108	110	110
6. 2016	XXX	XXX	XXX	XXX	7	20	26	27	28	29
7. 2017	XXX	XXX	XXX	XXX	XXX	7	23	25	26	27
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	3	8	13	16
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	6	13
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

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	137	98	62	45	22	19	16	10	11	6
2. 2012	126	67	29	22	9	3	3	1		1
3. 2013	XXX	139	61	37	22	20	12	5	4	7
4. 2014	XXX	XXX	134	54	28	15	7	2	1	0
5. 2015	XXX	XXX	XXX	192	67	21	15	9	5	1
6. 2016	XXX	XXX	XXX	XXX	154	30	15	9	4	4
7. 2017	XXX	XXX	XXX	XXX	XXX	104	44	15	7	5
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	151	27	16	11
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	46	30
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	55
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79

SECTION 3

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	43	14	6	4	(6)	23	5	0	5	(3)
2. 2012	202	233	226	229	223	229	232	232	235	237
3. 2013	XXX	213	228	240	235	247	247	246	251	257
4. 2014	XXX	XXX	207	199	195	201	198	197	199	199
5. 2015	XXX	XXX	XXX	236	185	176	185	185	185	183
6. 2016	XXX	XXX	XXX	XXX	225	205	224	226	227	230
7. 2017	XXX	XXX	XXX	XXX	XXX	227	252	248	250	257
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	237	199	208	215
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232	220	235
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	130
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
1. Prior	134	29	9	4	0	0	0	0	0	0
2. 2012	325	496	508	517	520	520	520	520	520	520
3. 2013	XXX	218	279	300	307	310	312	312	312	312
4. 2014	XXX	XXX	269	378	385	392	393	393	393	393
5. 2015	XXX	XXX	XXX	685	820	850	854	857	858	859
6. 2016	XXX	XXX	XXX	XXX	280	359	373	378	379	379
7. 2017	XXX	XXX	XXX	XXX	XXX	261	331	348	354	356
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	424	523	551	558
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307	399	420
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	338	452
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	362

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	102	49	28	15	6	2	5	2	1	2
2. 2012	250	37	20	13	5	3	1	1	1	0
3. 2013	XXX	111	39	27	22	11	4	2	1	1
4. 2014	XXX	XXX	130	50	30	17	7			0
5. 2015	XXX	XXX	XXX	147	59	42	21	10	9	5
6. 2016	XXX	XXX	XXX	XXX	130	63	42	22	9	8
7. 2017	XXX	XXX	XXX	XXX	XXX	174	83	63	40	24
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	203	84	57	38
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207	98	61
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	416	58
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178

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	94	43	31	15	7	7	7	1	0	2
2. 2012	682	754	771	783	790	794	795	797	797	796
3. 2013	XXX	422	464	494	511	515	518	521	521	522
4. 2014	XXX	XXX	519	600	610	628	635	641	644	645
5. 2015	XXX	XXX	XXX	1,050	1,170	1,212	1,222	1,232	1,239	1,243
6. 2016	XXX	XXX	XXX	XXX	547	609	618	626	629	637
7. 2017	XXX	XXX	XXX	XXX	XXX	592	641	663	678	688
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX	851	903	930	947
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	687	735	749
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	926	756
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	785

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Occurrence - Section 3A

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 5F - Medical Professional Liability - Claims-Made - Section 3B

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

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	1	1	2	3	3	3
5. 2015	XXX	XXX	XXX		1	2	2	2	2	2
6. 2016	XXX	XXX	XXX	XXX	1	2	2	3	4	4
7. 2017	XXX	XXX	XXX	XXX	XXX	0	2	3	4	4
8. 2018	XXX	XXX	XXX	XXX	XXX	XXX		0	0	1
9. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX		1	1
10. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
11. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1

SECTION 2A

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

SECTION 3A

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

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

NONE

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

NONE

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

NONE

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

NONE

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

NONE

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

NONE

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

NONE

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

NONE

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

NONE

Schedule P - Part 5T - Warranty - Section 1

NONE

Schedule P - Part 5T - Warranty - Section 2

NONE

Schedule P - Part 5T - Warranty - Section 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2012.....	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	
3. 2013.....	XXX	3,318	3,318	3,318	3,318	3,318	3,318	3,318	3,318	3,318	
4. 2014.....	XXX	XXX	3,578	3,578	3,578	3,578	3,578	3,578	3,578	3,578	
5. 2015.....	XXX	XXX	XXX	3,868	3,868	3,868	3,868	3,868	3,868	3,868	
6. 2016.....	XXX	XXX	XXX	XXX	4,348	4,348	4,348	4,348	4,348	4,348	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	5,350	5,350	5,350	5,350	5,350	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	6,873	6,873	6,873	6,873	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,228	8,228	8,228	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,299	8,299	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,976	8,976
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,976
13. Earned Premiums (Sch P-Pt. 1)	3,096	3,318	3,578	3,868	4,348	5,350	6,873	8,228	8,299	8,976	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	
2. 2012.....	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	
3. 2013.....	XXX	1,107	1,107	1,107	1,107	1,107	1,107	1,107	1,107	1,107	
4. 2014.....	XXX	XXX	1,193	1,193	1,193	1,193	1,193	1,193	1,193	1,193	
5. 2015.....	XXX	XXX	XXX	1,290	1,290	1,290	1,290	1,290	1,290	1,290	
6. 2016.....	XXX	XXX	XXX	XXX	1,509	1,509	1,509	1,509	1,509	1,509	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,843	1,843	1,843	1,843	1,843	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	2,363	2,363	2,363	2,363	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,837	2,837	2,837	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,849	2,849	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,073	3,073
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,073
13. Earned Premiums (Sch P-Pt. 1)	1,042	1,107	1,193	1,290	1,509	1,843	2,363	2,837	2,849	3,073	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	
2. 2012.....	10,141	10,141	10,141	10,141	10,141	10,141	10,141	10,141	10,141	10,141	
3. 2013.....	XXX	10,368	10,368	10,368	10,368	10,368	10,368	10,368	10,368	10,368	
4. 2014.....	XXX	XXX	10,601	10,601	10,601	10,601	10,601	10,601	10,601	10,601	
5. 2015.....	XXX	XXX	XXX	11,571	11,571	11,571	11,571	11,571	11,571	11,571	
6. 2016.....	XXX	XXX	XXX	XXX	12,755	12,755	12,755	12,755	12,755	12,755	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	12,889	12,889	12,889	12,889	12,889	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	12,841	12,841	12,841	12,841	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,383	13,383	13,383	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,108	12,108	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,357	10,357
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,357
13. Earned Premiums (Sch P-Pt. 1)	10,141	10,368	10,601	11,571	12,755	12,889	12,841	13,383	12,108	10,357	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	
2. 2012.....	3,733	3,733	3,733	3,733	3,733	3,733	3,733	3,733	3,733	3,733	
3. 2013.....	XXX	3,801	3,801	3,801	3,801	3,801	3,801	3,801	3,801	3,801	
4. 2014.....	XXX	XXX	3,875	3,875	3,875	3,875	3,875	3,875	3,875	3,875	
5. 2015.....	XXX	XXX	XXX	4,289	4,289	4,289	4,289	4,289	4,289	4,289	
6. 2016.....	XXX	XXX	XXX	XXX	4,839	4,839	4,839	4,839	4,839	4,839	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	4,989	4,989	4,989	4,989	4,989	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	4,937	4,937	4,937	4,937	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,849	4,849	4,849	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,761	4,761	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,372	4,372
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,372
13. Earned Premiums (Sch P-Pt. 1)	3,733	3,801	3,875	4,289	4,839	4,989	4,937	4,849	4,761	4,372	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	
2. 2012.....	31,739	31,739	31,739	31,739	31,739	31,739	31,739	31,739	31,739	31,739	
3. 2013.....	XXX	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	34,380	
4. 2014.....	XXX	XXX	37,925	37,925	37,925	37,925	37,925	37,925	37,925	37,925	
5. 2015.....	XXX	XXX	XXX	43,415	43,415	43,415	43,415	43,415	43,415	43,415	
6. 2016.....	XXX	XXX	XXX	XXX	49,606	49,606	49,606	49,606	49,606	49,606	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	55,922	55,922	55,922	55,922	55,922	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	65,461	65,461	65,461	65,461	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,319	72,319	72,319	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,089	78,089	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,533	83,533
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	83,533
13. Earned Premiums (Sch P-Pt. 1)	31,739	34,380	37,925	43,415	49,606	55,922	65,461	72,319	78,089	83,533	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	
2. 2012.....	13,724	13,724	13,724	13,724	13,724	13,724	13,724	13,724	13,724	13,724	
3. 2013.....	XXX	14,242	14,242	14,242	14,242	14,242	14,242	14,242	14,242	14,242	
4. 2014.....	XXX	XXX	15,465	15,465	15,465	15,465	15,465	15,465	15,465	15,465	
5. 2015.....	XXX	XXX	XXX	18,105	18,105	18,105	18,105	18,105	18,105	18,105	
6. 2016.....	XXX	XXX	XXX	XXX	21,015	21,015	21,015	21,015	21,015	21,015	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	23,390	23,390	23,390	23,390	23,390	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	27,703	27,703	27,703	27,703	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,693	30,693	30,693	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,143	35,143	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,228	37,228
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37,228
13. Earned Premiums (Sch P-Pt. 1)	13,724	14,242	15,465	18,105	21,015	23,390	27,703	30,693	35,143	37,228	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	
2. 2012.....	2,717	2,717	2,717	2,717	2,717	2,717	2,717	2,717	2,717	2,717	
3. 2013.....	XXX	2,819	2,819	2,819	2,819	2,819	2,819	2,819	2,819	2,819	
4. 2014.....	XXX	XXX	3,079	3,079	3,079	3,079	3,079	3,079	3,079	3,079	
5. 2015.....	XXX	XXX	XXX	3,368	3,368	3,368	3,368	3,368	3,368	3,368	
6. 2016.....	XXX	XXX	XXX	XXX	3,371	3,371	3,371	3,371	3,371	3,371	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	3,426	3,426	3,426	3,426	3,426	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	3,866	3,866	3,866	3,866	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,355	4,355	4,355	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,655	4,655	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,031	5,031
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,031
13. Earned Premiums (Sch P-Pt. 1)	2,717	2,819	3,079	3,368	3,371	3,426	3,866	4,355	4,655	5,031	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	
2. 2012.....	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	
3. 2013.....	XXX	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	1,096	
4. 2014.....	XXX	XXX	1,194	1,194	1,194	1,194	1,194	1,194	1,194	1,194	
5. 2015.....	XXX	XXX	XXX	1,356	1,356	1,356	1,356	1,356	1,356	1,356	
6. 2016.....	XXX	XXX	XXX	XXX	1,597	1,597	1,597	1,597	1,597	1,597	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	1,821	1,821	1,821	1,821	1,821	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	2,194	2,194	2,194	2,194	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,569	2,569	2,569	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,794	2,794	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,147	3,147
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,147
13. Earned Premiums (Sch P-Pt. 1)	1,058	1,096	1,194	1,356	1,597	1,821	2,194	2,569	2,794	3,147	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

N O N E

Schedule P - Part 6M - International - Section 1

N O N E

Schedule P - Part 6M - International - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	
1. Prior.....	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	
3. 2013.....	XXX	13,556	13,556	13,556	13,556	13,556	13,556	13,556	13,556	13,556	
4. 2014.....	XXX	XXX	13,596	13,596	13,596	13,596	13,596	13,596	13,596	13,596	
5. 2015.....	XXX	XXX	XXX	12,497	12,497	12,497	12,497	12,497	12,497	12,497	
6. 2016.....	XXX	XXX	XXX	XXX	15,857	15,857	15,857	15,857	15,857	15,857	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	21,261	21,261	21,261	21,261	21,261	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	25,645	25,645	25,645	25,645	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,291	25,291	25,291	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,859	15,859	
11. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,484	20,484
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,484
13. Earned Premiums (Sch P-Pt. 1)	13,364	13,556	13,596	12,497	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	
2. 2012.....	4,410	4,410	4,410	4,410	4,410	4,410	4,410	4,410	4,410	4,410	
3. 2013.....	XXX	4,473	4,473	4,473	4,473	4,473	4,473	4,473	4,473	4,473	
4. 2014.....	XXX	XXX	4,487	4,487	4,487	4,487	4,487	4,487	4,487	4,487	
5. 2015.....	XXX	XXX	XXX	4,124	4,124	4,124	4,124	4,124	4,124	4,124	
6. 2016.....	XXX	XXX	XXX	XXX	5,386	5,386	5,386	5,386	5,386	5,386	
7. 2017.....	XXX	XXX	XXX	XXX	XXX	7,872	7,872	7,872	7,872	7,872	
8. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	9,346	9,346	9,346	9,346	
9. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,599	8,599	8,599	
10. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,392	5,392	
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)	4,410	4,473	4,487	4,124	5,386	7,872	9,346	8,599	5,392	6,964	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									
11. 2021.....	XXX	XXX									
12. Totals.....	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									
11. 2021.....	XXX	XXX									
12. Totals.....	XXX	XXX									
13. Earned Premiums (Sch P-Pt. 1)											XXX

Schedule P - Part 6R - Products Liability - Occurrence - Section 1A

N O N E

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A

N O N E

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B

N O N E

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	12,306		0.0	49,396		0.0
2. Private Passenger Auto Liability/ Medical	18,737		0.0	21,810		0.0
3. Commercial Auto/Truck Liability/ Medical	12,655		0.0	6,102		0.0
4. Workers' Compensation	9,741		0.0	5,742		0.0
5. Commercial Multiple Peril	32,695		0.0	48,913		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made			0.0	0		0.0
8. Special Liability			0.0	0		0.0
9. Other Liability - Occurrence	3,041		0.0	1,923		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property	623		0.0	5,551		0.0
12. Auto Physical Damage	(759)		0.0	19,577		0.0
13. Fidelity/Surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence			0.0	0		0.0
20. Products Liability - Claims-Made			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Totals	89,040	0	0.0	159,015	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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)

SECTION 1

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners	12,306		0.0	49,396		0.0
2. Private Passenger Auto Liability/Medical	18,737		0.0	21,810		0.0
3. Commercial Auto/Truck Liability/Medical	12,655		0.0	6,102		0.0
4. Workers' Compensation	9,741		0.0	5,742		0.0
5. Commercial Multiple Peril	32,695		0.0	48,913		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made			0.0	0		0.0
8. Special Liability			0.0	0		0.0
9. Other Liability - Occurrence	3,041		0.0	1,923		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property	623		0.0	5,551		0.0
12. Auto Physical Damage	(759)		0.0	19,577		0.0
13. Fidelity/Surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	31,744		0.0	13,519		0.0
17. Reinsurance - Nonproportional Assumed Liability			0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	1,437		0.0	1,362		0.0
19. Products Liability - Occurrence			0.0	0		0.0
20. Products Liability - Claims-Made			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Totals	122,221	0	0.0	173,896	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	

NONE

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	

NONE

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

N O N E

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P INTERROGATORIES

- 1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? Yes [] No [X]
If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? \$
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? Yes [] No [X]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? Yes [] No [X]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? Yes [] No [] N/A [X]
- 1.6 If the company reports DDR reserve as loss or loss adjustment expense reserve, please complete the following table corresponding to where these reserves are reported in Schedule P:

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior		
1.602 2012		
1.603 2013		
1.604 2014		
1.605 2015		
1.606 2016		
1.607 2017		
1.608 2018		
1.609 2019		
1.610 2020		
1.611 2021		
1.612 Totals	0	0

- 2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
- 3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No []
- 4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]

If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
- 5. What were the net premiums in force at the end of the year for:
(in thousands of dollars)
 - 5.1 Fidelity
 - 5.2 Surety
- 6. Claim count information is reported per claim or per claimant (Indicate which) per claim.....
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 (An extended statement may be attached.)
.....

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	E	0	0	0	0	0	0	0
2. Alaska	AK	E	0	0	0	0	0	0	0
3. Arizona	AZ	E	0	0	0	0	0	0	0
4. Arkansas	AR	L	8,409,766	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	E	0	0	0	0	0	0	0
9. District of Columbia	DC	E	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0
11. Georgia	GA	E	0	0	0	0	0	0	0
12. Hawaii	HI	E	0	0	0	0	0	0	0
13. Idaho	ID	E	0	0	0	0	0	0	0
14. Illinois	IL	E	0	0	0	0	0	0	0
15. Indiana	IN	E	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0
17. Kansas	KS	E	0	0	0	0	0	0	0
18. Kentucky	KY	E	0	0	0	0	0	0	0
19. Louisiana	LA	E	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	(500,000)	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0
22. Massachusetts	MA	L	187,573,563	183,753,633	0	69,415,671	74,229,943	63,414,052	1,253,771
23. Michigan	MI	E	0	0	0	0	0	0	0
24. Minnesota	MN	E	0	0	0	0	0	0	0
25. Mississippi	MS	E	0	0	0	0	0	0	0
26. Missouri	MO	L	822,288	924,393	0	459,822	465,196	10,000	1,989
27. Montana	MT	E	0	0	0	0	0	0	0
28. Nebraska	NE	E	0	0	0	0	0	0	0
29. Nevada	NV	E	0	0	0	0	0	0	0
30. New Hampshire	NH	L	374,389	355,560	0	279,219	(64,030)	33,657	1,126
31. New Jersey	NJ	L	1,850,019	1,149,969	0	239,040	240,909	1,868	729
32. New Mexico	NM	E	0	0	0	0	0	0	0
33. New York	NY	L	0	0	0	0	0	0	0
34. North Carolina	NC	E	0	0	0	0	0	0	0
35. North Dakota	ND	E	0	0	0	0	0	0	0
36. Ohio	OH	E	0	0	0	0	0	0	0
37. Oklahoma	OK	E	0	0	0	0	0	0	0
38. Oregon	OR	E	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	0	0	0	311,111	263,075	205,921	0
40. Rhode Island	RI	L	0	0	0	0	0	0	0
41. South Carolina	SC	E	0	0	0	0	0	0	0
42. South Dakota	SD	E	0	0	0	0	0	0	0
43. Tennessee	TN	E	0	0	0	0	0	0	0
44. Texas	TX	E	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0
46. Vermont	VT	E	0	0	0	0	0	0	0
47. Virginia	VA	E	0	0	0	0	0	0	0
48. Washington	WA	E	0	0	0	0	0	0	0
49. West Virginia	WV	E	0	0	0	0	0	0	0
50. Wisconsin	WI	E	0	0	0	0	0	0	0
51. Wyoming	WY	E	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX	199,030,025	194,774,376	0	91,075,517	95,024,304	63,995,919	1,276,845	0
DETAILS OF WRITE-INS									
58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	9	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....	35	Q - Qualified - Qualified or accredited reinsurer.....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	13

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

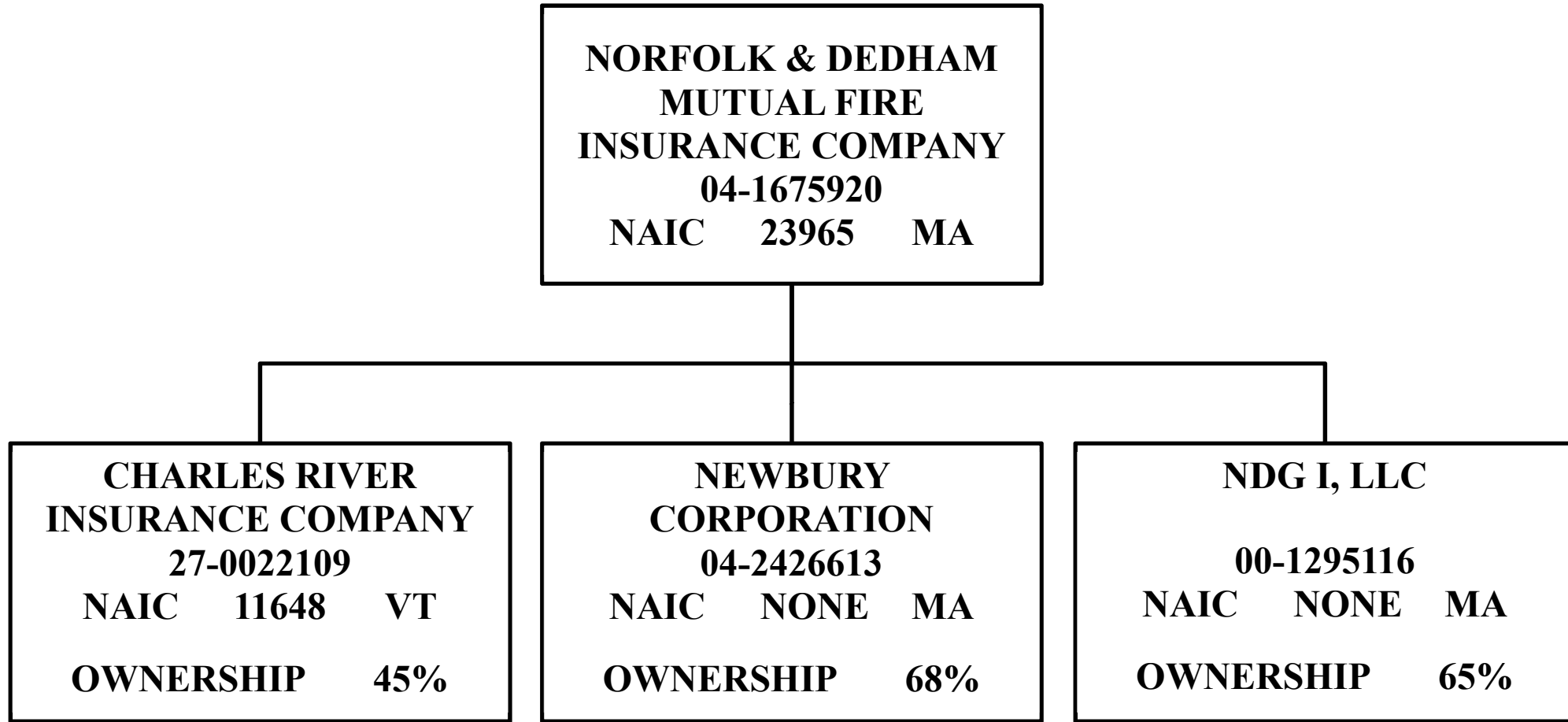
Actual Premium Written

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Total						

NONE



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	*
.0144	Norfolk & Dedham Insurance Group	13706	04-1255040				Norfolk & Dedham Mutual Fire Ins. Co.	MA	IA		Management		Norfolk & Dedham Group	NO	
							Newbury Corp	MA	NIA	Norfolk & Dedham Mutual Fire Ins. Co.	Ownership	68.000	Norfolk & Dedham Group	YES	
							Charles River Ins. Co.	VT	IA	Norfolk & Dedham Mutual Fire Ins. Co.	Ownership	45.000	Norfolk & Dedham Group	NO	
							NDG I, LLC	MA	OTH	Norfolk & Dedham Mutual Fire Ins. Co.	Other	65.000	Norfolk & Dedham Group	NO	

Asterisk	Explanation
	Norfolk & Dedham Mutual Fire Ins. Co. , Dorchester Mutual Ins. Co. and Fitchburg Mutual Ins. Co. operate under common management and a pooling arrangement.
	NDG I, LLC is a partnership with the Dorchester Mutual Fire Ins. Co and the Fitchburg Mutual Ins. Co to invest in a bond fund.
	The Company receives investment income from the partnership.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
23965	04-1675920	Norfolk & Dedham Mutual Fire Insurance					(434,741)	(1,510,080)	*		(1,944,821)	(11,330,180)
13706	04-1255040	Dorchester Mutual Insurance Co					(92,218)	(320,320)	*		(412,538)	6,389,060
13943	04-1328790	Fitchburg Mutual Insurance Co					(131,740)	(457,600)	*		(589,340)	4,941,120
11648	27-0022109	Charles River Insurance Co						2,288,000			2,288,000	
	04-2426613	Newbury Corp					658,699				658,699	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

NORFOLK & DEDHAM MUTUAL FIRE INS CO - POOLING 66% DORCHESTER MUTUAL INS CO - POOLING 14% FITCHBURG MUTUAL INS CO. - POOLING 20%

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1	2	3	4	5	6	7	8
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control/ Affiliation of Column 5 Over Column 6 (Yes/No)
Norfolk & Dedham Mutual Fire Insurance							
Dorchester Mutual Insurance Co							
Fitchburg Mutual Insurance Co							
				Norfolk & Dedham Mutual Fire Insurance	Charles River Insurance Co	45.000	NO
				Norfolk & Dedham Mutual Fire Insurance	Newbury Corp	68.000	NO

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

- | | |
|---|-----------|
| 1. Will an actuarial opinion be filed by March 1? | Responses |
| 2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? | YES |
| 3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? | YES |
| 4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1? | YES |

APRIL FILING

- | | |
|--|-----------|
| 5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? | Responses |
| 6. Will Management's Discussion and Analysis be filed by April 1? | YES |
| 7. Will the Supplemental Investment Risk Interrogatories be filed by April 1? | YES |

MAY FILING

- | | |
|--|-----------|
| 8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? | Responses |
| | YES |

JUNE FILING

- | | |
|--|-----------|
| 9. Will an audited financial report be filed by June 1? | Responses |
| 10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? | YES |
| | YES |

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING

- | | |
|--|-----|
| 11. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? | NO |
| 12. Will the Financial Guaranty Insurance Exhibit be filed by March 1? | NO |
| 13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? | NO |
| 14. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1? | NO |
| 15. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? | NO |
| 16. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? | NO |
| 17. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? | NO |
| 18. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 19. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)? | YES |
| 20. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? | YES |
| 21. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? | NO |
| 22. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1? | NO |
| 23. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1? | YES |
| 24. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? | NO |
| 25. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? | NO |
| 26. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? | NO |
| 27. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1? | NO |

APRIL FILING

- | | |
|--|-----|
| 28. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |
| 29. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? | NO |
| 30. Will the Accident and Health Policy Experience Exhibit be filed by April 1? | NO |
| 31. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? | NO |
| 32. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? | NO |
| 33. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? | YES |
| 34. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? | NO |
| 35. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? | NO |
| 36. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? | NO |

AUGUST FILING

- | | |
|--|-----------|
| 37. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? | Responses |
| | YES |

Explanations:

11. Not a stock company
12. Does not write this line of business
13. Does not write this line of business
14. Does not write this line of business
15. Does not write this line of business
16. No protected cells
17. Not applicable
18. Does not write this line of business
21. No exception requested
22. Does not write this line of business
24. Not requested
25. Not requested
26. Not applicable
27. Does not write this line of business
28. Does not write this line of business
29. Does not write this line of business
30. Does not write this line of business
31. Does not write this line of business
32. Does not write this line of business
34. Does not write this line of business
35. Does not write this line of business
36. Does not write this line of business

Bar Codes:

11. SIS Stockholder Information Supplement [Document Identifier 420]



12. Financial Guaranty Insurance Exhibit [Document Identifier 240]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Supplement A to Schedule T [Document Identifier 455]



15. Trusteed Surplus Statement [Document Identifier 490]



16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]



17. Reinsurance Summary Supplemental Filing [Document Identifier 401]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

18. Medicare Part D Coverage Supplement [Document Identifier 365]



21. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]



22. Bail Bond Supplement [Document Identifier 500]



24. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]



25. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]



26. Relief from the Requirements for Audit Committees [Document Identifier 226]



27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]



28. Credit Insurance Experience Exhibit [Document Identifier 230]



29. Long-Term Care Experience Reporting Forms [Document Identifier 306]



30. Accident and Health Policy Experience Exhibit [Document Identifier 210]



31. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]



32. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]



34. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]



35. Private Flood Insurance Supplement [Document Identifier 560]



36. Will the Mortgage Guaranty Insurance Exhibit [Document Identifier 565]



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols: 1 - 2)	4 Net Admitted Assets
2504. Prepaid	47,833		47,833	60,834
2597. Summary of remaining write-ins for Line 25 from overflow page	47,833	0	47,833	60,834

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	13,206,452	2.861	13,206,452	0	13,206,452	2.861
1.02 All other governments		0.000			0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	999,542	0.217	999,542	0	999,542	0.217
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	2,059,114	0.446	2,059,114	0	2,059,114	0.446
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	134,416,812	29.124	134,416,812	0	134,416,812	29.124
1.06 Industrial and miscellaneous	96,833,270	20.981	96,833,270	0	96,833,270	20.981
1.07 Hybrid securities		0.000			0	0.000
1.08 Parent, subsidiaries and affiliates		0.000			0	0.000
1.09 SVO identified funds		0.000			0	0.000
1.10 Unaffiliated Bank loans		0.000			0	0.000
1.11 Total long-term bonds	247,515,190	53.629	247,515,190	0	247,515,190	53.629
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000			0	0.000
2.02 Parent, subsidiaries and affiliates	0	0.000			0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	75,737,884	16.410	75,737,884	0	75,737,884	16.410
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000			0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000			0	0.000
3.04 Parent, subsidiaries and affiliates Other	7,275,309	1.576	7,275,309	0	7,275,309	1.576
3.05 Mutual funds	27,000,751	5.850	27,000,751	0	27,000,751	5.850
3.06 Unit investment trusts		0.000			0	0.000
3.07 Closed-end funds		0.000			0	0.000
3.08 Total common stocks	110,013,944	23.837	110,013,944	0	110,013,944	23.837
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000			0	0.000
4.02 Residential mortgages	0	0.000			0	0.000
4.03 Commercial mortgages	0	0.000			0	0.000
4.04 Mezzanine real estate loans	0	0.000			0	0.000
4.05 Total valuation allowance		0.000			0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	14,963,345	3.242	14,963,345		14,963,345	3.242
5.02 Properties held for production of income	0	0.000	0		0	0.000
5.03 Properties held for sale	0	0.000	0		0	0.000
5.04 Total real estate	14,963,345	3.242	14,963,345	0	14,963,345	3.242
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	15,658,837	3.393	15,658,837		15,658,837	3.393
6.02 Cash equivalents (Schedule E, Part 2)	4,363,132	0.945	4,363,132		4,363,132	0.945
6.03 Short-term investments (Schedule DA)		0.000	0		0	0.000
6.04 Total cash, cash equivalents and short-term investments	20,021,969	4.338	20,021,969	0	20,021,969	4.338
7. Contract loans	0	0.000	0		0	0.000
8. Derivatives (Schedule DB)	0	0.000	0		0	0.000
9. Other invested assets (Schedule BA)	69,013,719	14.953	69,013,719		69,013,719	14.953
10. Receivables for securities	2,005	0.000	2,005		2,005	0.000
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0		0	0.000
13. Total invested assets	461,530,172	100.000	461,530,172	0	461,530,172	100.000

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	2,113,440
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	12,849,905
2.2	Additional investment made after acquisition (Part 2, Column 9)	0
		12,849,905
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	0
3.2	Totals, Part 3, Column 11	0
4.	Total gain (loss) on disposals, Part 3, Column 18	
5.	Deduct amounts received on disposals, Part 3, Column 15	
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15	0
6.2	Totals, Part 3, Column 13	0
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12	0
7.2	Totals, Part 3, Column 10	0
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	0
8.2	Totals, Part 3, Column 9	0
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	14,963,345
10.	Deduct total nonadmitted amounts	0
11.	Statement value at end of current period (Line 9 minus Line 10)	14,963,345

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	
2.2	Additional investment made after acquisition (Part 2, Column 8)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9	
5.2	Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	
7.	Deduct amounts received on disposals, Part 3, Column 15	
8.	Deduct amortization of premium and mortgage interest points and commitment fees	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	
9.2	Totals, Part 3, Column 13	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	
10.2	Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	43,354,731
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	26,926,103
2.2	Additional investment made after acquisition (Part 2, Column 9)	3,750,930
		30,677,033
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	0
3.2	Totals, Part 3, Column 12	0
		0
4.	Accrual of discount	0
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	270,771
5.2	Totals, Part 3, Column 9	(478,594)
		(207,823)
6.	Total gain (loss) on disposals, Part 3, Column 19	3,241,837
7.	Deduct amounts received on disposals, Part 3, Column 16	8,052,059
8.	Deduct amortization of premium and depreciation	0
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	0
9.2	Totals, Part 3, Column 14	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	0
10.2	Totals, Part 3, Column 11	0
		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	69,013,719
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	69,013,719

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	352,041,411
2.	Cost of bonds and stocks acquired, Part 3, Column 7	65,272,311
3.	Accrual of discount	265,678
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12	0
4.2	Part 2, Section 1, Column 15	
4.3	Part 2, Section 2, Column 13	14,096,590
4.4	Part 4, Column 11	(11,556,338)
		2,540,252
5.	Total gain (loss) on disposals, Part 4, Column 19	12,329,509
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	73,278,298
7.	Deduct amortization of premium	1,826,965
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	0
8.2	Part 2, Section 1, Column 19	
8.3	Part 2, Section 2, Column 16	0
8.4	Part 4, Column 15	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	0
9.2	Part 2, Section 1, Column 17	
9.3	Part 2, Section 2, Column 14	0
9.4	Part 4, Column 13	0
		0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	185,235
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	357,529,134
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	357,529,134

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	13,206,452	13,206,627	13,216,020	13,220,000
	2. Canada				
	3. Other Countries				
	4. Totals	13,206,452	13,206,627	13,216,020	13,220,000
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	2,059,114	2,210,384	2,271,963	1,900,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	134,416,812	140,529,812	140,128,380	129,056,553
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	83,752,732	87,268,662	83,751,812	83,289,781
	9. Canada	4,363,567	4,463,485	4,344,125	4,368,000
	10. Other Countries	8,716,970	9,130,181	8,712,232	8,681,000
	11. Totals	96,833,270	100,862,328	96,808,169	96,338,781
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	247,515,190	257,814,831	253,419,972	241,515,334
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	102,738,635	102,738,635	66,569,015	
	21. Canada				
	22. Other Countries				
	23. Totals	102,738,635	102,738,635	66,569,015	
Parent, Subsidiaries and Affiliates	24. Totals	7,275,309	7,275,309	11,743,646	
	25. Total Common Stocks	110,013,944	110,013,944	78,312,661	
	26. Total Stocks	110,013,944	110,013,944	78,312,661	
	27. Total Bonds and Stocks	357,529,134	367,828,775	331,732,634	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	1,900,172	2,979,832	8,326,448	0	0	XXX	13,206,452	5.3	6,305,939	2.5	13,206,452	0
1.2 NAIC 2						XXX	0	0.0		0.0		0
1.3 NAIC 3						XXX	0	0.0		0.0		0
1.4 NAIC 4						XXX	0	0.0		0.0		0
1.5 NAIC 5						XXX	0	0.0		0.0		0
1.6 NAIC 6						XXX	0	0.0		0.0		0
1.7 Totals	1,900,172	2,979,832	8,326,448	0	0	XXX	13,206,452	5.3	6,305,939	2.5	13,206,452	0
2. All Other Governments												
2.1 NAIC 1						XXX	0	0.0		0.0		0
2.2 NAIC 2						XXX	0	0.0		0.0		0
2.3 NAIC 3						XXX	0	0.0		0.0		0
2.4 NAIC 4						XXX	0	0.0		0.0		0
2.5 NAIC 5						XXX	0	0.0		0.0		0
2.6 NAIC 6						XXX	0	0.0		0.0		0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	999,542	0	0	0	0	XXX	999,542	0.4	998,767	0.4	999,542	0
3.2 NAIC 2						XXX	0	0.0		0.0		0
3.3 NAIC 3						XXX	0	0.0		0.0		0
3.4 NAIC 4						XXX	0	0.0		0.0		0
3.5 NAIC 5						XXX	0	0.0		0.0		0
3.6 NAIC 6						XXX	0	0.0		0.0		0
3.7 Totals	999,542	0	0	0	0	XXX	999,542	0.4	998,767	0.4	999,542	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	0	2,059,114	0	0	0	XXX	2,059,114	0.8	2,096,717	0.8	2,059,114	0
4.2 NAIC 2						XXX	0	0.0		0.0		0
4.3 NAIC 3						XXX	0	0.0		0.0		0
4.4 NAIC 4						XXX	0	0.0		0.0		0
4.5 NAIC 5						XXX	0	0.0		0.0		0
4.6 NAIC 6						XXX	0	0.0		0.0		0
4.7 Totals	0	2,059,114	0	0	0	XXX	2,059,114	0.8	2,096,717	0.8	2,059,114	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	27,247,866	59,038,037	38,061,497	9,336,611	732,801	XXX	134,416,812	54.3	143,812,730	57.5	134,416,812	0
5.2 NAIC 2						XXX	0	0.0		0.0		0
5.3 NAIC 3						XXX	0	0.0		0.0		0
5.4 NAIC 4						XXX	0	0.0		0.0		0
5.5 NAIC 5						XXX	0	0.0		0.0		0
5.6 NAIC 6						XXX	0	0.0		0.0		0
5.7 Totals	27,247,866	59,038,037	38,061,497	9,336,611	732,801	XXX	134,416,812	54.3	143,812,730	57.5	134,416,812	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	11,758,171	34,611,478	25,866,739	562,163	0	XXX	72,798,552	29.4	66,437,590	26.6	64,508,849	8,289,703
6.2 NAIC 2	4,065,941	13,739,196	6,229,581	0	0	XXX	24,034,718	9.7	30,191,388	12.1	19,788,949	4,245,769
6.3 NAIC 3						XXX	0	0.0	150,035	0.1		0
6.4 NAIC 4						XXX	0	0.0		0.0		0
6.5 NAIC 5						XXX	0	0.0		0.0		0
6.6 NAIC 6						XXX	0	0.0		0.0		0
6.7 Totals	15,824,112	48,350,674	32,096,321	562,163	0	XXX	96,833,270	39.1	96,779,013	38.7	84,297,797	12,535,473
7. Hybrid Securities												
7.1 NAIC 1						XXX	0	0.0		0.0		0
7.2 NAIC 2						XXX	0	0.0		0.0		0
7.3 NAIC 3						XXX	0	0.0		0.0		0
7.4 NAIC 4						XXX	0	0.0		0.0		0
7.5 NAIC 5						XXX	0	0.0		0.0		0
7.6 NAIC 6						XXX	0	0.0		0.0		0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX	0	0.0		0.0		0
8.2 NAIC 2						XXX	0	0.0		0.0		0
8.3 NAIC 3						XXX	0	0.0		0.0		0
8.4 NAIC 4						XXX	0	0.0		0.0		0
8.5 NAIC 5						XXX	0	0.0		0.0		0
8.6 NAIC 6						XXX	0	0.0		0.0		0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.7 Totals	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX	0	0.0		0.0		0
10.2 NAIC 2						XXX	0	0.0		0.0		0
10.3 NAIC 3						XXX	0	0.0		0.0		0
10.4 NAIC 4						XXX	0	0.0		0.0		0
10.5 NAIC 5						XXX	0	0.0		0.0		0
10.6 NAIC 6						XXX	0	0.0		0.0		0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 41,905,751	98,688,462	72,254,684	9,898,774	732,801	0	223,480,472	90.3	XXX	XXX	215,190,769	8,289,703
11.2 NAIC 2	(d) 4,065,941	13,739,196	6,229,581	0	0	0	24,034,718	9.7	XXX	XXX	19,788,949	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	45,971,692	112,427,657	78,484,266	9,898,774	732,801	0	(b) 247,515,190	100.0	XXX	XXX	234,979,718	12,535,473
11.8 Line 11.7 as a % of Col. 7	18.6	45.4	31.7	4.0	0.3	0.0	100.0	XXX	XXX	XXX	94.9	5.1
12. Total Bonds Prior Year												
12.1 NAIC 1	24,664,804	110,377,575	77,535,119	7,019,570	54,675	0	XXX	XXX	219,651,742	87.9	211,631,744	8,019,998
12.2 NAIC 2	1,210,173	21,583,837	7,397,377	0	0	0	XXX	XXX	30,191,388	12.1	22,868,522	7,322,866
12.3 NAIC 3	150,035	0	0	0	0	0	XXX	XXX	150,035	0.1	150,035	0
12.4 NAIC 4							XXX	XXX	0	0.0	0	0
12.5 NAIC 5							XXX	XXX	0	0.0	0	0
12.6 NAIC 6							XXX	XXX	(c) 0	0.0	0	0
12.7 Totals	26,025,012	131,961,413	84,932,496	7,019,570	54,675	0	XXX	XXX	(b) 249,993,166	100.0	234,650,301	15,342,864
12.8 Line 12.7 as a % of Col. 9	10.4	52.8	34.0	2.8	0.0	0.0	XXX	XXX	100.0	XXX	93.9	6.1
13. Total Publicly Traded Bonds												
13.1 NAIC 1	40,963,843	96,859,281	66,736,070	9,898,774	732,801	0	215,190,769	86.9	211,631,744	84.7	215,190,769	XXX
13.2 NAIC 2	3,266,733	10,292,635	6,229,581	0	0	0	19,788,949	8.0	22,868,522	9.1	19,788,949	XXX
13.3 NAIC 3							0	0.0	150,035	0.1	0	XXX
13.4 NAIC 4							0	0.0	0	0.0	0	XXX
13.5 NAIC 5							0	0.0	0	0.0	0	XXX
13.6 NAIC 6							0	0.0	0	0.0	0	XXX
13.7 Totals	44,230,575	107,151,916	72,965,651	9,898,774	732,801	0	234,979,718	94.9	234,650,301	93.9	234,979,718	XXX
13.8 Line 13.7 as a % of Col. 7	18.8	45.6	31.1	4.2	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	17.9	43.3	29.5	4.0	0.3	0.0	94.9	XXX	XXX	XXX	94.9	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	941,909	1,829,181	5,518,614	0	0	0	8,289,703	3.3	8,019,998	3.2	XXX	8,289,703
14.2 NAIC 2	799,208	3,446,561	0	0	0	0	4,245,769	1.7	7,322,866	2.9	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	1,741,117	5,275,742	5,518,614	0	0	0	12,535,473	5.1	15,342,864	6.1	XXX	12,535,473
14.8 Line 14.7 as a % of Col. 7	13.9	42.1	44.0	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	0.7	2.1	2.2	0.0	0.0	0.0	5.1	XXX	XXX	XXX	XXX	5.1

(a) Includes \$ 8,865,473 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 2,451,654 current year of bonds with Z designations and \$ 280,406 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
 (c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	1,900,172	2,979,832	8,326,448	0	0	XXX	13,206,452	5.3	6,305,939	2.5	13,206,452	0
1.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
1.05 Totals	1,900,172	2,979,832	8,326,448	0	0	XXX	13,206,452	5.3	6,305,939	2.5	13,206,452	0
2. All Other Governments												
2.01 Issuer Obligations						XXX	0	0.0		0.0		0
2.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	999,542	0	0	0	0	XXX	999,542	0.4	998,767	0.4	999,542	0
3.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
3.05 Totals	999,542	0	0	0	0	XXX	999,542	0.4	998,767	0.4	999,542	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	2,059,114	0	0	0	XXX	2,059,114	0.8	2,096,717	0.8	2,059,114	0
4.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
4.05 Totals	0	2,059,114	0	0	0	XXX	2,059,114	0.8	2,096,717	0.8	2,059,114	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	21,690,635	43,842,300	23,232,730	4,800,246	0	XXX	93,565,911	37.8	98,495,494	39.4	93,565,911	0
5.02 Residential Mortgage-Backed Securities	5,557,232	14,852,988	7,878,589	4,536,365	732,801	XXX	33,557,975	13.6	38,010,654	15.2	33,557,975	0
5.03 Commercial Mortgage-Backed Securities	0	342,749	6,950,178	0	0	XXX	7,292,927	2.9	7,306,581	2.9	7,292,927	0
5.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
5.05 Totals	27,247,866	59,038,037	38,061,497	9,336,611	732,801	XXX	134,416,812	54.3	143,812,730	57.5	134,416,812	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	10,960,699	41,511,832	30,678,999	562,163	0	XXX	83,713,693	33.8	81,675,792	32.7	71,348,221	12,365,473
6.02 Residential Mortgage-Backed Securities	4,817	8,876	0	0	0	XXX	13,693	0.0	16,863	0.0	13,693	0
6.03 Commercial Mortgage-Backed Securities	0	2,171,938	1,417,322	0	0	XXX	3,589,260	1.5	1,704,161	0.7	3,589,260	0
6.04 Other Loan-Backed and Structured Securities	4,858,596	4,658,028	0	0	0	XXX	9,516,624	3.8	13,382,197	5.4	9,346,624	170,000
6.05 Totals	15,824,112	48,350,674	32,096,321	562,163	0	XXX	96,833,270	39.1	96,779,013	38.7	84,297,797	12,535,473
7. Hybrid Securities												
7.01 Issuer Obligations						XXX	0	0.0		0.0		0
7.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX	0	0.0		0.0		0
8.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
8.05 Affiliated Bank Loans - Issued						XXX	0	0.0		0.0		0
8.06 Affiliated Bank Loans - Acquired						XXX	0	0.0		0.0		0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX	0	0.0		0.0		0
10.02 Unaffiliated Bank Loans - Acquired						XXX	0	0.0		0.0		0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Total Bonds Current Year												
11.01 Issuer Obligations	35,551,048	90,393,078	62,238,177	5,362,409	0	XXX	193,544,712	78.2	XXX	XXX	181,179,240	12,365,473
11.02 Residential Mortgage-Backed Securities	5,562,048	14,861,865	7,878,589	4,536,365	732,801	XXX	33,571,667	13.6	XXX	XXX	33,571,667	0
11.03 Commercial Mortgage-Backed Securities	0	2,514,687	8,367,500	0	0	XXX	10,882,186	4.4	XXX	XXX	10,882,186	0
11.04 Other Loan-Backed and Structured Securities	4,858,596	4,658,028	0	0	0	XXX	9,516,624	3.8	XXX	XXX	9,346,624	170,000
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.08 Totals	45,971,692	112,427,657	78,484,266	9,898,774	732,801	0	247,515,190	100.0	XXX	XXX	234,979,718	12,535,473
11.09 Line 11.08 as a % of Col. 7	18.6	45.4	31.7	4.0	0.3	0.0	100.0	XXX	XXX	XXX	94.9	5.1
12. Total Bonds Prior Year												
12.01 Issuer Obligations	10,985,390	102,018,203	71,247,272	5,321,845	0	XXX	XXX	XXX	189,572,710	75.8	176,104,006	13,468,704
12.02 Residential Mortgage-Backed Securities	9,472,297	20,301,713	6,501,108	1,697,724	54,675	XXX	XXX	XXX	38,027,517	15.2	38,027,517	0
12.03 Commercial Mortgage-Backed Securities	1,704,161	122,465	7,184,116	0	0	XXX	XXX	XXX	9,010,742	3.6	7,306,581	1,704,161
12.04 Other Loan-Backed and Structured Securities	3,863,165	9,519,031	0	0	0	XXX	XXX	XXX	13,382,197	5.4	13,212,197	170,000
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
12.06 Affiliated Bank Loans	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	26,025,012	131,961,413	84,932,496	7,019,570	54,675	0	XXX	XXX	249,993,166	100.0	234,650,301	15,342,864
12.09 Line 12.08 as a % of Col. 9	10.4	52.8	34.0	2.8	0.0	0.0	XXX	XXX	100.0	XXX	93.9	6.1
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	33,850,731	85,246,537	56,719,563	5,362,409	0	XXX	181,179,240	73.2	176,104,006	70.4	181,179,240	XXX
13.02 Residential Mortgage-Backed Securities	5,562,048	14,861,865	7,878,589	4,536,365	732,801	XXX	33,571,667	13.6	38,027,517	15.2	33,571,667	XXX
13.03 Commercial Mortgage-Backed Securities	0	2,514,687	8,367,500	0	0	XXX	10,882,186	4.4	7,306,581	2.9	10,882,186	XXX
13.04 Other Loan-Backed and Structured Securities	4,817,796	4,528,828	0	0	0	XXX	9,346,624	3.8	13,212,197	5.3	9,346,624	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
13.06 Affiliated Bank Loans	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	44,230,575	107,151,916	72,965,651	9,898,774	732,801	0	234,979,718	94.9	234,650,301	93.9	234,979,718	XXX
13.09 Line 13.08 as a % of Col. 7	18.8	45.6	31.1	4.2	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	17.9	43.3	29.5	4.0	0.3	0.0	94.9	XXX	XXX	XXX	94.9	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	1,700,317	5,146,542	5,518,614	0	0	XXX	12,365,473	5.0	13,468,704	5.4	XXX	12,365,473
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	1,704,161	0.7	XXX	0
14.04 Other Loan-Backed and Structured Securities	40,800	129,200	0	0	0	XXX	170,000	0.1	170,000	0.1	XXX	170,000
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.08 Totals	1,741,117	5,275,742	5,518,614	0	0	0	12,535,473	5.1	15,342,864	6.1	XXX	12,535,473
14.09 Line 14.08 as a % of Col. 7	13.9	42.1	44.0	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	0.7	2.1	2.2	0.0	0.0	0.0	5.1	XXX	XXX	XXX	XXX	5.1

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year					
2. Cost of short-term investments acquired					
3. Accrual of discount					
4. Unrealized valuation increase (decrease)					
5. Total gain (loss) on disposals					
6. Deduct consideration received on disposals					
7. Deduct amortization of premium					
8. Total foreign exchange change in book/adjusted carrying value					
9. Deduct current year's other than temporary impairment recognized					
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)					
11. Deduct total nonadmitted amounts					
12. Statement value at end of current period (Line 10 minus Line 11)					

NONE

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)		(297,863)
2.	Cost paid/(consideration received) on additions:		
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	(532,472)	
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	(1,282,239)	(1,814,711)
3.	Unrealized valuation increase/(decrease):		
3.1	Section 1, Column 17	97,442	
3.2	Section 2, Column 19	(27,118)	70,324
4.	SSAP No. 108 Adjustments		
5.	Total gain (loss) on termination recognized, Section 2, Column 22		203,954
6.	Considerations received/(paid) on terminations, Section 2, Column 15		(1,403,266)
7.	Amortization:		
7.1	Section 1, Column 19	0	
7.2	Section 2, Column 21	0	0
8.	Adjustment to the book/adjusted carrying value of hedged item:		
8.1	Section 1, Column 20	0	
8.2	Section 2, Column 23	0	0
9.	Total foreign exchange change in book/adjusted carrying value:		
9.1	Section 1, Column 18	0	
9.2	Section 2, Column 20	0	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)		(435,031)
11.	Deduct nonadmitted assets		
12.	Statement value at end of current period (Line 10 minus Line 11)		(435,031)

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges	
3.11	Section 1, Column 15, current year minus	
3.12	Section 1, Column 15, prior year	
	Change in variation margin on open contracts - All other	
3.13	Section 1, Column 18, current year minus	
3.14	Section 1, Column 18, prior year	
3.2	Add:	
	Change in adjustment to basis of hedged item	
3.21	Section 1, Column 17, current year to date minus	
3.22	Section 1, Column 17, prior year	
	Change in amount recognized	
3.23	Section 1, Column 19, current year to date minus	
3.24	Section 1, Column 19, prior year plus	
3.25	SSAP No. 108 Adjustments	
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17)	
4.22	Amount recognized (Section 2, Column 16)	
4.23	SSAP No. 108 Adjustments	
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Total gain (loss) recognized for terminations in prior year	
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6.	Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	

NONE

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

	Book/Adjusted Carrying Value Check
1. Part A, Section 1, Column 14.....	(435,030)
2. Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	0
3. Total (Line 1 plus Line 2)	(435,030)
4. Part D, Section 1, Column 6	0
5. Part D, Section 1, Column 7	(435,030)
6. Total (Line 3 minus Line 4 minus Line 5)	0
	Fair Value Check
7. Part A, Section 1, Column 16	(435,030)
8. Part B, Section 1, Column 13	0
9. Total (Line 7 plus Line 8)	(435,030)
10. Part D, Section 1, Column 9	0
11. Part D, Section 1, Column 10	(435,030)
12. Total (Line 9 minus Line 10 minus Line 11)	0
	Potential Exposure Check
13. Part A, Section 1, Column 21	0
14. Part B, Section 1, Column 20	0
15. Part D, Section 1, Column 12	0
16. Total (Line 13 plus Line 14 minus Line 15)	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year	6,221,293	1,994,541	6,221,293	(1,994,541)
2. Cost of cash equivalents acquired	47,163,885	0	47,163,885	0
3. Accrual of discount	0			
4. Unrealized valuation increase (decrease)	0			
5. Total gain (loss) on disposals	0			
6. Deduct consideration received on disposals	49,022,046	0	49,022,046	0
7. Deduct amortization of premium	0			
8. Total foreign exchange change in book/adjusted carrying value	0			
9. Deduct current year's other than temporary impairment recognized	0			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	4,363,132	1,994,541	4,363,132	(1,994,541)
11. Deduct total nonadmitted amounts	0			
12. Statement value at end of current period (Line 10 minus Line 11)	4,363,132	1,994,541	4,363,132	(1,994,541)

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE A - PART 1

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book/Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in Book/Adjusted Carrying Value (13-11-12)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
Land and Building 222 Ames St		Dedham	MA	12/12/1951	12/01/2001	4,837,284		1,141,039					.0			
New Building 222 Ames St		Dedham	MA			13,812,306		13,812,306					.0			343,303
Land and Building 55 Church St		Dedham	MA	12/01/2001	12/01/2001	114,124		10,000					.0			
0199999. Property occupied by the reporting entity - Health Care Delivery						18,763,714	0	14,963,345	0	0	0	0	0	0	0	343,303
0399999. Total Property occupied by the reporting entity						18,763,714	0	14,963,345	0	0	0	0	0	0	0	343,303
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0699999 - Totals						18,763,714	0	14,963,345	0	0	0	0	0	0	0	343,303

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED and Additions Made During the Year

1 Description of Property	2 Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	City	3 State						
New Building 222 Ames Street	Dedham	MA			12,849,905		12,849,905	
0199999. Acquired by Purchase					12,849,905	0	12,849,905	0
0399999 - Totals					12,849,905	0	12,849,905	0

Schedule A - Part 3 - Real Estate Disposed

N O N E

Schedule B - Part 1 - Mortgage Loans Owned

N O N E

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

N O N E

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other Than Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value			
000000-00-0	NDGI, LLC			US	NDGI, LLC		12/04/2017	2	42,313,700	44,548,125	44,548,125	621,765	0	0	0	0	458,250	0	65.000
1099999. Non-Registered Private Funds - Bonds - NAIC Designation Not Assigned by the SVO - Affiliated																			
000000-00-0	RIP Road US Fund LP ? Series F			US	RIP Road US Fund LP		10/01/2019		3,860,000	5,565,401	5,565,401	(2,342,281)	0	0	0	0	0	0	0.000
000000-00-0	PCI II, L.P.			US	PCI II, L.P.		04/02/2020		2,028,071	1,870,070	1,870,070	(27,744)	0	0	0	0	7,740	3,446,100	0.000
000000-00-0	RIP Road US Fund LP ? Series A			US	RIP Road US Fund LP		06/27/2020		4,180,000	3,351,244	3,351,244	(1,422,987)	0	0	0	0	0	0	0.000
1999999. Joint Venture Interests - Common Stock - Unaffiliated									10,068,071	10,786,715	10,786,715	(3,793,012)	0	0	0	0	7,740	3,446,100	XXX
000000-00-0	THE MASS PROPERTY & CASUALTY INITIATIVE			US	THE MASS PROPERTY & CASUALTY INITIATIVE		12/30/2015		493,255	498,701	498,701	3,879	0	0	0	0	11,165	0	0.000
000000-00-0	BGO Diversified ? Class B			US	MEPT EDGEWOOD LP-CLASS B		04/02/2021		2,812,403	3,776,562	3,776,562	964,159	0	0	0	0	0	0	0.000
000000-00-0	Hadley Harbor Partners II, L.P.			US	Hadley Harbor Partners II, L.P.		05/19/2017		2,446,998	2,987,026	2,987,026	150,218	0	0	0	0	(976,243)	114,781	0.000
000000-00-0	Hadley Harbor Partners III, L.P.			US	Hadley Harbor Partners III, L.P.		05/08/2020		2,976,136	4,623,466	4,623,466	1,633,572	0	0	0	0	(165,878)	1,546,939	0.000
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP			US	BCA MEZZANINE FUND II, LP LIMITED PARTNE		12/30/2015		1,206,576	1,793,124	1,793,124	690,190	0	0	0	0	(855,698)	0	0.000
4699999. Any Other Class of Assets - Unaffiliated									9,935,367	13,678,879	13,678,879	3,442,018	0	0	0	0	(1,986,654)	1,661,720	XXX
4899999. Total - Unaffiliated									20,003,438	24,465,594	24,465,594	(350,994)	0	0	0	0	(1,978,914)	5,107,820	XXX
4999999. Total - Affiliated									42,313,700	44,548,125	44,548,125	621,765	0	0	0	0	458,250	0	XXX
5099999 - Totals									62,317,138	69,013,719	69,013,719	270,771	0	0	0	0	(1,520,664)	5,107,820	XXX

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

Number	1A	1B	1C	1D	1E	1F	1G							
1A	1A ..\$	0	1B ..\$	0	1C ..\$	0	1D ..\$	0	1E ..\$	0	1F ..\$	0	1G ..\$	0
1B	2A ..\$	0	2B ..\$	0	2C ..\$	0								
1C	3A ..\$	0	3B ..\$	0	3C ..\$	0								
1D	4A ..\$	0	4B ..\$	0	4C ..\$	0								
1E	5A ..\$	0	5B ..\$	0	5C ..\$	0								
1F	6 ..\$	0												

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		City	State							
000000-00-0	NDGI, LLC		US	NDGI, LLC	12/04/2017		24,113,700	0	0	0.000
1099999	Non-Registered Private Funds - Bonds - NAIC Designation Not Assigned by the SVO - Affiliated									
000000-00-0	PCI II, L.P.		US	PCI II, L.P.	04/02/2020		24,113,700	0	0	XXX
1999999	Joint Venture Interests - Common Stock - Unaffiliated									
000000-00-0	BGO Diversified ? Class B		US	NEPT EDGEWOOD LP-CLASS B	01/15/2017		2,812,403	0	0	0.000
000000-00-0	Hadley Harbor Partners II, L.P.		US	Hadley Harbor Partners II, L.P.	05/19/2017		0	471,311	0	0.000
000000-00-0	Hadley Harbor Partners III, L.P.		US	Hadley Harbor Partners III, L.P.	05/08/2020		0	2,395,548	0	0.000
4699999	Any Other Class of Assets - Unaffiliated									
4899999	Total - Unaffiliated									
4999999	Total - Affiliated									
							24,113,700	0	0	XXX
5099999	Totals									
							26,926,103	3,750,930	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other- Than- Tempo- rary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
000000-00-0	BGO Diversified ? Class B		US	MEPT EDGEWOOD LP-CLASS B	01/15/2017	04/01/2021	3,290,997	(478,594)	0	0	0	(478,594)	0	2,812,403	2,812,403	0	0	0	0	
000000-00-0	Hadley Harbor Partners II, L.P.		US	Hadley Harbor Partners II, L.P.	05/19/2017	12/07/2021	976,243	0	0	0	0	0	0	976,243	3,740,344	0	2,764,101	2,764,101	976,243	
000000-00-0	Hadley Harbor Partners III, L.P.		US	Hadley Harbor Partners III, L.P.	05/08/2020	11/22/2021	165,878	0	0	0	0	0	0	165,878	643,614	0	477,736	477,736	165,878	
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP		US	Return of Capital	12/30/2015	12/24/2021	855,698	0	0	0	0	0	0	855,698	855,698	0	0	0	855,698	
4699999. Any Other Class of Assets - Unaffiliated							5,288,816	(478,594)	0	0	0	(478,594)	0	4,810,222	8,052,059	0	3,241,837	3,241,837	1,997,819	
4899999. Total - Unaffiliated							5,288,816	(478,594)	0	0	0	(478,594)	0	4,810,222	8,052,059	0	3,241,837	3,241,837	1,997,819	
4999999. Total - Affiliated							0	0	0	0	0	0	0	0	0	0	0	0	0	0
5099999 - Totals							5,288,816	(478,594)	0	0	0	(478,594)	0	4,810,222	8,052,059	0	3,241,837	3,241,837	1,997,819	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

Line Number	1A	1A ..\$	75,310,213	1B ..\$	6,993,932	1C ..\$	21,019,661	1D ..\$	30,717,889	1E ..\$	32,253,024	1F ..\$	33,155,410	1G ..\$	22,025,416
	1B	2A ..\$	11,304,682	2B ..\$	13,747,576	2C ..\$	987,388								
	1C	3A ..\$	0	3B ..\$	0	3C ..\$	0								
	1D	4A ..\$	0	4B ..\$	0	4C ..\$	0								
	1E	5A ..\$	0	5B ..\$	0	5C ..\$	0								
	1F	6 ..\$	0												

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP 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	
NONE																			XXX	XXX	
8999999 - Total Preferred Stocks								XXX												XXX	XXX

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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 ..\$

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

Table with 18 columns: 1 CUSIP Identification, 2 Description, 3 Codes (Code, Foreign), 5 Number of Shares, 6 Book/Adjusted Carrying Value, 7 Fair Value (Rate Per Share Used to Obtain Fair Value, Fair Value), 9 Actual Cost, 10 Declared but Unpaid, 11 Dividends (Amount Received During Year, Nonadmitted Declared But Unpaid), 13 Change in Book/Adjusted Carrying Value (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, 17 Date Acquired, 18 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol.

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

1.

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:						
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 ..\$						

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
91282C-AH-4	UNITED STATES TREASURY		06/15/2021	RBS SEC INC STAMFORD		289,934	300,000	440
91282C-BB-6	UNITED STATES TREASURY		01/07/2021	JP MORGAN SECURITIES INC.		673,678	680,000	94
91282C-BS-9	UNITED STATES TREASURY		03/29/2021	JP MORGAN SECURITIES INC.		471,196	475,000	0
91282C-BZ-3	UNITED STATES TREASURY		05/03/2021	GOLDMAN		608,999	610,000	83
91282C-CE-9	UNITED STATES TREASURY		06/07/2021	WELLS FARGO SECURITIES LLC		640,575	640,000	175
91282C-CF-6	UNITED STATES TREASURY		06/15/2021	WELLS FARGO SECURITIES LLC		299,473	300,000	98
91282C-CH-2	UNITED STATES TREASURY		07/06/2021	WELLS FARGO SECURITIES LLC		1,647,367	1,640,000	390
91282C-CV-1	UNITED STATES TREASURY		08/30/2021	WELLS FARGO SECURITIES LLC		1,754,033	1,750,000	0
91282C-CY-5	UNITED STATES TREASURY		09/29/2021	GOLDMAN		815,868	820,000	0
0599999. Subtotal - Bonds - U.S. Governments						7,201,123	7,215,000	1,280
010268-CN-8	ALABAMA FED AID HWY FIN AUTH SPL OBLIG R		10/07/2021	Merrill Lynch		1,000,000	1,000,000	0
3130AF-FX-0	FEDERAL HOME LOAN BANKS		03/16/2021	Morgan Stanley		832,163	730,000	7,685
3132DI-AX-1	FH SD8122 - RMBS		01/04/2021	MITSUBISHI UFJ SECURITIES		1,266,563	1,195,527	417
3133KK-Y2-9	FH RA4329 - RMBS		01/04/2021	Amherst Pierpont Securities		1,242,964	1,190,507	860
3133L8-US-2	FH RC2404 - RMBS		12/20/2021	Unknown		463,342	450,000	550
3140LO-EX-1	FN BR1949 - RMBS		01/20/2021	Amherst Pierpont Securities		588,568	569,180	316
3140XB-A7-2	FN FM4529 - RMBS		01/01/2021	JPM Prime		4	(4,578)	(4)
3140XA-SX-1	FN FM6833 - RMBS		04/07/2021	PERSHING LLC		583,489	580,000	419
3140XB-D6-4	FN FM7324 - RMBS		05/19/2021	Amherst Pierpont Securities		2,317,398	2,300,000	1,655
3140XB-FW-5	FN FM7380 - RMBS		07/28/2021	MITSUBISHI UFJ SECURITIES		1,662,401	1,600,000	3,080
31418D-3G-5	FN MA4398 - RMBS		06/29/2021	Bank of Oklahoma		807,625	800,000	578
31418D-4G-4	FN MA4422 - RMBS		08/18/2021	Bank of Oklahoma		1,026,875	1,000,000	1,056
31418D-WR-9	FN MA4255 - RMBS		01/27/2021	Bank of Oklahoma		619,891	598,500	333
3199999. Subtotal - Bonds - U.S. Special Revenues						12,411,283	12,009,137	16,944
015271-AT-6	ALEXANDRIA REAL ESTATE EQUITIES INC		06/01/2021	WELLS FARGO SECURITIES LLC		439,582	425,000	5,454
023135-BZ-8	AMAZON.COM INC		05/10/2021	JP MORGAN SECURITIES INC.		1,149,793	1,150,000	0
039482-AB-0	ARCHER-DANIELS-MIDLAND CO		03/22/2021	Merrill Lynch		268,563	250,000	3,995
05493M-AD-6	BBOIMS 2021-C11 A3 - CMBS		09/15/2021	BARCLAYS CAPITAL INC.		1,029,982	1,000,000	1,731
05565E-BL-8	BMI US CAPITAL LLC		03/12/2021	TORONTO DOMINION BK		1,145,280	1,000,000	18,099
06540C-AX-5	BANK 2021-BNK35 A2 - CMBS		08/30/2021	BARCLAYS CAPITAL INC.		2,055,781	2,000,000	0
072863-AH-6	BAYLOR SCOTT & WHITE HOLDINGS		02/18/2021	JP MORGAN SECURITIES INC.		256,697	258,000	395
125523-CM-0	CIGNA CORP		03/01/2021	CITIGROUP GLOBAL MARKETS INC.		699,188	700,000	0
141781-BM-5	CARGILL INC		03/10/2021	Various		748,686	750,000	6,154
20030N-DA-6	COMCAST CORP		11/05/2021	JP MORGAN CHASE BANK HSBCSI		547,559	525,000	3,787
233851-ED-2	DAIMLER FINANCE NORTH AMERICA LLC		02/25/2021	MLPFS INC FIXED INCOME		499,825	500,000	0
31428X-CD-6	FEDEX CORP		04/20/2021	WELLS FARGO SECURITIES LLC		323,931	325,000	0
42250P-AC-7	HEALTHPEAK PROPERTIES INC		06/30/2021	CREDIT AGRICOLE SECURITIES (USA) I		499,490	500,000	0
458140-BH-2	INTEL CORP		11/05/2021	Merrill Lynch		882,997	850,000	10,065
74340X-BM-2	PROLOGIS LP		11/05/2021	Various		1,012,012	1,000,000	1,975
771196-BW-1	ROCHE HOLDINGS INC		12/06/2021	DEUTSCHE BANK SECURITIES, INC.		600,000	600,000	0
89114T-ZD-7	TORONTO-DOMINION BANK	C.	06/01/2021	Various		1,000,630	1,000,000	0
95003Q-AH-2	WFCM 2021-C61 A3 - CMBS		11/19/2021	WELLS FARGO SECURITIES LLC		504,964	500,000	167
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						13,664,959	13,333,000	51,821
8399997. Total - Bonds - Part 3						33,277,365	32,557,137	70,046
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds						33,277,365	32,557,137	70,046
8999997. Total - Preferred Stocks - Part 3						0	XXX	0
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks						0	XXX	0
060505-10-4	BANK OF AMERICA ORD		12/29/2021	Paine Webber		5,595,000	249,667	0
110122-10-8	BRISTOL MYERS SQUIBB ORD		12/22/2021	Paine Webber		1,000,000	61,877	0
14040H-10-5	CAPITAL ONE FINANCIAL ORD		12/21/2021	Paine Webber		4,800,000	569,721	0
149123-10-1	CATERPILLAR ORD		09/28/2021	Paine Webber		1,320,000	276,811	0
172967-42-4	CITIGROUP ORD		04/23/2021	Unknown		5,035,000	321,101	0
189054-10-9	CLOROX ORD		12/22/2021	Paine Webber		4,000,000	729,086	0
191216-10-0	COCA-COLA ORD		03/03/2021	Unknown		5,770,000	289,427	0
194162-10-3	COLGATE PALMOLIVE ORD		12/29/2021	Paine Webber		1,560,000	125,087	0
20030N-10-1	COMCAST CL A ORD		06/04/2021	Unknown		3,590,000	204,973	0
244199-10-5	DEERE ORD		04/23/2021	Unknown		100,000	37,099	0
254709-10-8	DISCOVER FINANCIAL SERVICES ORD		03/16/2021	Unknown		7,000,000	686,450	0
30040W-10-8	EVERSOURCE ENERGY ORD		12/29/2021	Paine Webber		500,000	45,140	0
302316-10-2	EXXON MOBIL ORD		12/21/2021	Paine Webber		23,000,000	1,400,880	0

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
345370-86-0	FORD MOTOR ORD		11/17/2021	Paine Webber	31,860.000	632,931		0
438516-10-6	HONEYWELL INTERNATIONAL ORD		04/23/2021	Unknown	100.000	22,239		0
46625H-10-0	JPMORGAN CHASE ORD		12/29/2021	Paine Webber	715.000	112,701		0
478160-10-4	JOHNSON & JOHNSON ORD		04/23/2021	Unknown	1,000.000	164,248		0
49271V-10-0	KEURIG DR PEPPER ORD		12/29/2021	Paine Webber	3,850.000	140,428		0
539830-10-9	LOCKHEED MARTIN ORD		12/20/2021	Paine Webber	1,265.000	447,164		0
580135-10-1	MCDONALD'S ORD		12/21/2021	Paine Webber	2,100.000	549,125		0
58933Y-10-5	MERCK & CO. INC		12/21/2021	Paine Webber	37,230.000	1,908,600		0
609207-10-5	MONDELEZ INTERNATIONAL CL A ORD		11/30/2021	Paine Webber	9,000.000	538,682		0
713448-10-8	PEPSICO ORD		04/23/2021	Unknown	3,000.000	407,573		0
717081-10-3	PFIZER ORD		12/21/2021	Paine Webber	22,450.000	1,082,578		0
854502-10-1	STANLEY BLACK AND DECKER ORD		10/15/2021	Paine Webber	3,700.000	672,900		0
855244-10-9	STARBUCKS ORD		04/23/2021	Unknown	485.000	56,328		0
88579Y-10-1	3M ORD		12/21/2021	Paine Webber	9,405.000	1,751,538		0
911312-10-6	UNITED PARCEL SERVICE CL B ORD		01/19/2021	Unknown	4,525.000	709,773		0
92826C-83-9	VISA CL A ORD		12/22/2021	Paine Webber	1,000.000	217,810		0
931142-10-3	WALMART ORD		04/23/2021	Unknown	1,600.000	220,175		0
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						14,632,109	XXX	0
464288-24-0	ISHARES MSCI ACWI XLUS		07/13/2021	Merrill Lynch	164,569.000	9,408,952		0
922908-76-9	VANGUARD TSM IDX ETF		08/27/2021	Merrill Lynch	5,584.000	1,299,873		0
9499999. Subtotal - Common Stocks - Mutual Funds						10,708,826	XXX	0
9799997. Total - Common Stocks - Part 3						25,340,935	XXX	0
9799998. Total - Common Stocks - Part 5						6,654,012	XXX	0
9799999. Total - Common Stocks						31,994,947	XXX	0
9899999. Total - Preferred and Common Stocks						31,994,947	XXX	0
9999999 - Totals						65,272,311	XXX	70,046

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
539830-10-9	LOCKHEED MARTIN ORD		06/11/2021	Unknown	100,000	38,726		20,000	35,498	(15,498)	0	0	(15,498)	0	20,000	0	18,726	18,726	520	
576360-10-4	MASTERCARD CL A ORD		03/19/2021	Unknown	7,045,000	2,466,255		2,085,126	2,514,642	(429,516)	0	0	(429,516)	0	2,085,126	0	381,129	381,129	3,100	
58933Y-10-5	MERCK & CO ORD		06/03/2021	Unknown	34,000,000	1,746,886		1,746,886	2,781,200	(1,034,314)	0	0	(1,034,314)	0	1,746,886	0	0	0	44,200	
594918-10-4	MICROSOFT ORD		06/11/2021	Unknown	3,555,000	880,883		261,775	790,703	(528,929)	0	0	(528,929)	0	261,775	0	619,109	619,109	2,831	
713448-10-8	PEPSICO ORD		06/11/2021	Unknown	1,000,000	147,139		93,437	148,300	(54,863)	0	0	(54,863)	0	93,437	0	53,703	53,703	3,120	
717081-10-3	PFIZER ORD		04/23/2021	Unknown	1,010,000	39,112		30,555	37,178	(6,623)	0	0	(6,623)	0	30,555	0	8,557	8,557	394	
742718-10-9	PROCTER & GAMBLE ORD		12/17/2021	Paine Webber	21,490,000	3,331,559		1,852,842	2,990,119	(1,137,276)	0	0	(1,137,276)	0	1,852,842	0	1,478,717	1,478,717	71,346	
747525-10-3	QUALCOMM ORD		04/13/2021	Unknown	5,620,000	771,171		390,508	856,151	(465,643)	0	0	(465,643)	0	390,508	0	380,664	380,664	3,653	
855244-10-9	STARBUCKS ORD		01/07/2021	Unknown	7,685,000	795,820		308,145	822,141	(513,996)	0	0	(513,996)	0	308,145	0	487,675	487,675	0	
87612E-10-6	TARGET ORD		06/11/2021	Unknown	4,455,000	1,007,398		360,088	786,441	(426,353)	0	0	(426,353)	0	360,088	0	647,310	647,310	5,749	
88579Y-10-1	3M ORD		06/11/2021	Unknown	55,000	11,145		6,961	9,613	(2,653)	0	0	(2,653)	0	6,961	0	4,184	4,184	163	
911312-10-6	UNITED PARCEL SERVICE CL B ORD		04/23/2021	Unknown	1,525,000	273,614		139,774	256,810	(117,036)	0	0	(117,036)	0	139,774	0	133,840	133,840	1,556	
92343V-10-4	VERIZON COMMUNICATIONS ORD		04/27/2021	Unknown	10,000,000	566,965		546,531	587,500	(40,969)	0	0	(40,969)	0	546,531	0	20,434	20,434	12,550	
92826C-83-9	VISA CL A ORD		06/11/2021	Unknown	355,000	83,242		39,184	77,649	(38,465)	0	0	(38,465)	0	39,184	0	44,058	44,058	227	
99B002-51-9	FEDERAL HOME LOAN BANK OF BOSTON CO.		12/06/2021	Not Provided	3,352,000	335,200		335,200	335,200	0	0	0	0	335,200	0	0	0	0	3,484	
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					20,435,508	XXX	12,947,054	20,629,672	(7,760,401)	0	0	(7,760,401)	0	12,947,054	0	7,488,454	7,488,454	224,120	XXX
922908-36-3	VANGUARD 500 IDX ETF		06/11/2021	Merrill Lynch	31,320,000	11,932,039		6,968,434	10,764,371	(3,795,937)	0	0	(3,795,937)	0	6,968,434	0	4,963,606	4,963,606	39,542	
9499999	Subtotal - Common Stocks - Mutual Funds					11,932,039	XXX	6,968,434	10,764,371	(3,795,937)	0	0	(3,795,937)	0	6,968,434	0	4,963,606	4,963,606	39,542	XXX
9799997	Total - Common Stocks - Part 4					32,367,548	XXX	19,915,488	31,394,042	(11,556,338)	0	0	(11,556,338)	0	19,915,488	0	12,452,060	12,452,060	263,661	XXX
9799998	Total - Common Stocks - Part 5					6,470,886	XXX	6,654,012	0	0	0	0	0	0	6,654,012	0	(183,126)	(183,126)	37,596	XXX
9799999	Total - Common Stocks					38,838,433	XXX	26,569,500	31,394,042	(11,556,338)	0	0	(11,556,338)	0	26,569,500	0	12,268,934	12,268,934	301,257	XXX
9899999	Total - Preferred and Common Stocks					38,838,433	XXX	26,569,500	31,394,042	(11,556,338)	0	0	(11,556,338)	0	26,569,500	0	12,268,934	12,268,934	301,257	XXX
9999999	- Totals					73,278,298	XXX	61,908,609	65,391,460	(11,556,338)	(455,039)	0	(12,011,377)	0	60,763,554	0	12,329,509	12,329,509	1,187,771	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21	
											12	13	14	15	16						
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends	
8399998. Total - Bonds							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8999998. Total - Preferred Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
00206R-10-2	AT&T ORD		04/27/2021	Unknown	05/17/2021	Unknown	36,640,000	1,127,943	1,147,477	1,127,943	0	0	0	0	0	0	19,534	19,534	0	0	
134429-10-9	CAMPBELL SOUP ORD		04/13/2021	Unknown	08/06/2021	Unknown	14,655,000	715,230	624,618	715,230	0	0	0	0	0	0	(90,612)	(90,612)	5,180	0	
278642-10-3	EBAY ORD		04/23/2021	Unknown	05/24/2021	Unknown	10,000,000	589,053	616,175	589,053	0	0	0	0	0	0	27,122	27,122	0	0	
459200-10-1	INTERNATIONAL BUSINESS MACHINES ORD		05/17/2021	Unknown	09/14/2021	Paine Webber	4,775,000	693,339	649,594	693,339	0	0	0	0	0	0	(43,744)	(43,744)	7,831	0	
500754-10-6	KRAFT HEINZ ORD		08/06/2021	Unknown	11/30/2021	Paine Webber	15,940,000	594,147	536,422	594,147	0	0	0	0	0	0	(57,725)	(57,725)	12,752	0	
576360-10-4	MASTERCARD CL A ORD		09/01/2021	Paine Webber	11/17/2021	Paine Webber	1,780,000	622,943	628,380	622,943	0	0	0	0	0	0	5,437	5,437	783	0	
58933Y-10-5	MERCK & CO ORD		04/23/2021	Unknown	06/03/2021	Unknown	1,000,000	77,594	77,594	77,594	0	0	0	0	0	0	0	0	0	0	
68622V-10-6	ORGANON ORD		06/03/2021	Not Provided	06/04/2021	Unknown	3,500,000	84,791	121,657	84,791	0	0	0	0	0	0	36,867	36,867	0	0	
854502-10-1	STANLEY BLACK AND DECKER ORD		05/13/2021	Unknown	09/01/2021	Paine Webber	3,235,000	693,101	620,648	693,101	0	0	0	0	0	0	(72,453)	(72,453)	2,265	0	
92343V-10-4	VERIZON COMMUNICATIONS ORD		03/16/2021	Unknown	04/27/2021	Unknown	14,000,000	799,612	788,111	799,612	0	0	0	0	0	0	(11,501)	(11,501)	8,785	0	
92556H-20-6	VIACOMCBS CL B ORD		09/14/2021	Paine Webber	10/15/2021	Paine Webber	16,830,000	656,260	660,209	656,260	0	0	0	0	0	0	3,949	3,949	0	0	
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded								6,654,012	6,470,886	6,654,012	0	0	0	0	0	0	(183,126)	(183,126)	37,596	0	
9799998. Total - Common Stocks								6,654,012	6,470,886	6,654,012	0	0	0	0	0	0	0	(183,126)	(183,126)	37,596	0
9899999. Total - Preferred and Common Stocks								6,654,012	6,470,886	6,654,012	0	0	0	0	0	0	0	(183,126)	(183,126)	37,596	0
9999999 - Totals								6,654,012	6,470,886	6,654,012	0	0	0	0	0	0	0	(183,126)	(183,126)	37,596	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Book/Adjusted Carrying Value	8 Total Amount of Goodwill Included in Book/ Adjusted Carrying Value	9 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
									10 Number of Shares	11 % of Outstanding
0999999. Total Preferred Stocks						0	0	0	XXX	XXX
99C002-52-6	CHARLES RIVER INSURANCE CO				8B1	15,892,529	0	0	4,500.000	45.0
1199999. Subtotal - Common Stock - U.S. P&C Insurer						15,892,529	0	0	XXX	XXX
650878-10-7	NEWBURY CORP CLASS A				8B11	(8,617,221)	0	0	8,400.000	68.0
1799999. Subtotal - Common Stock - Other Affiliates						(8,617,221)	0	0	XXX	XXX
1899999. Total Common Stocks						7,275,308	0	0	XXX	XXX
1999999 - Totals						7,275,308	0	0	XXX	XXX

1. Total amount of goodwill nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Goodwill Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 - Total				XXX	XXX

Schedule DA - Part 1 - Short-Term Investments Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23		
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)		
007999999	Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
014999999	Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
021999999	Subtotal - Purchased Options - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
028999999	Subtotal - Purchased Options - Replications									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
035999999	Subtotal - Purchased Options - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
042999999	Subtotal - Purchased Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
043999999	Total Purchased Options - Call Options and Warrants									0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
044999999	Total Purchased Options - Put Options									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
045999999	Total Purchased Options - Caps									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
046999999	Total Purchased Options - Floors									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
047999999	Total Purchased Options - Collars									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
048999999	Total Purchased Options - Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
049999999	Total Purchased Options									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
056999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
063999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
070999999	Subtotal - Written Options - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
077999999	Subtotal - Written Options - Replications									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
084999999	Subtotal - Written Options - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
CALL COCA COLA CO COM																								
02 22 @ 60,000				OTC	06/21/2021	02/18/2022	500	3,000,000	60.0	0	(51,930)	0	(49,500)		(49,500)	2,430	0	0	0	0				
CALL STARBUCKS CORP 04				OTC	09/20/2021	04/14/2022	70	910,000	130.0	0	(14,630)	0	(9,835)		(9,835)	4,795	0	0	0	0				
22 @ 130,000																								
CALL UNITED PARCEL				OTC	09/21/2021	01/21/2022	70	1,540,000	220.0	0	(11,024)	0	(12,635)		(12,635)	(1,611)	0	0	0	0				
SERVI 01 22 @ 220,000																								
CALL MERCK & CO INC				OTC	09/30/2021	04/14/2022	350	3,062,500	87.5	0	(38,794)	0	(23,625)		(23,625)	15,169	0	0	0	0				
COM 04 22 @ 87,500																								
CALL 3M CO 04 22 @				OTC	10/04/2021	04/14/2022	142	2,982,000	210.0	0	(25,465)	0	(6,532)		(6,532)	18,933	0	0	0	0				
210,000																								
CALL TARGET CORP 04 22				OTC	10/05/2021	04/14/2022	140	3,780,000	270.0	0	(56,280)	0	(35,910)		(35,910)	20,370	0	0	0	0				
@ 270,000																								
CALL DEERE AND CO 03				OTC	10/06/2021	03/18/2022	41	1,640,000	400.0	0	(22,550)	0	(7,380)		(7,380)	15,170	0	0	0	0				
22 @ 400,000																								
CALL LOCKHEED MARTIN				OTC	10/06/2021	06/17/2022	74	2,960,000	400.0	0	(51,800)	0	(32,930)		(32,930)	18,870	0	0	0	0				
COR 06 22 @ 400,000																								
CALL CATERPILLAR INC				OTC	10/21/2021	05/20/2022	9	225,000	250.0	0	(2,250)	0	(1,575)		(1,575)	675	0	0	0	0				
05 22 @ 250,000																								
CALL FORD MOTOR CO COM				OTC	11/22/2021	01/21/2022	318	795,000	25.0	0	(12,834)	0	(1,590)		(1,590)	11,244	0	0	0	0				
01 22 @ 25,000																								
CALL WALMART INC 06 22				OTC	12/01/2021	06/17/2022	200	3,300,000	165.0	0	(33,550)	0	(36,200)		(36,200)	(2,650)	0	0	0	0				
@ 165,000																								
CALL JPMORGAN CHASE &				OTC	12/03/2021	02/18/2022	64	1,152,000	180.0	0	(10,364)	0	(1,600)		(1,600)	8,764	0	0	0	0				
CO 02 22 @ 180,000																								
CALL AMER EXPRESS CO				OTC	12/13/2021	04/14/2022	50	950,000	190.0	0	(13,923)	0	(7,600)		(7,600)	6,323	0	0	0	0				
04 22 @ 190,000																								
CALL MCDONALDS CORP 06				OTC	12/22/2021	06/17/2022	106	2,862,000	270.0	0	(128,259)	0	(130,274)		(130,274)	(2,015)	0	0	0	0				
22 @ 270,000																								
CALL HERSHEY CO 02 22				OTC	12/29/2021	02/18/2022	40	800,000	200.0	0	(8,000)	0	(9,600)		(9,600)	(1,600)	0	0	0	0				
@ 200,000																								
CALL PFIZER INC 05 22				OTC	12/29/2021	05/20/2022	484	3,388,000	70.0	0	(50,820)	0	(68,244)		(68,244)	(17,424)	0	0	0	0				
@ 70,000																								
085999999	Subtotal - Written Options - Other - Call Options and Warrants									0	(532,472)	0	(435,030)	XXX	(435,030)	97,442	0	0	0	0	0	XXX	XXX	
091999999	Subtotal - Written Options - Other									0	(532,472)	0	(435,030)	XXX	(435,030)	97,442	0	0	0	0	0	0	XXX	XXX
092999999	Total Written Options - Call Options and Warrants									0	(532,472)	0	(435,030)	XXX	(435,030)	97,442	0	0	0	0	0	0	XXX	XXX
093999999	Total Written Options - Put Options									0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)
0949999999. Total Written Options - Caps										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0959999999. Total Written Options - Floors										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0969999999. Total Written Options - Collars										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0979999999. Total Written Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
0989999999. Total Written Options										0	(532,472)	0	(435,030)	XXX	(435,030)	97,442	0	0	0	0	XXX	XXX
1049999999. Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1109999999. Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1169999999. Subtotal - Swaps - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1229999999. Subtotal - Swaps - Replication										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1289999999. Subtotal - Swaps - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1349999999. Subtotal - Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1359999999. Total Swaps - Interest Rate										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1369999999. Total Swaps - Credit Default										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1379999999. Total Swaps - Foreign Exchange										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1389999999. Total Swaps - Total Return										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1399999999. Total Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1409999999. Total Swaps										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1479999999. Subtotal - Forwards										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1509999999. Subtotal - SSAP No. 108 Adjustments										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1689999999. Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1699999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1709999999. Subtotal - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1719999999. Subtotal - Replication										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1729999999. Subtotal - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1739999999. Subtotal - Other										0	(532,472)	0	(435,030)	XXX	(435,030)	97,442	0	0	0	0	XXX	XXX
1749999999. Subtotal - Adjustments for SSAP No. 108 Derivatives										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX
1759999999 - Totals										0	(532,472)	0	(435,030)	XXX	(435,030)	97,442	0	0	0	0	XXX	XXX

(a)

Code	Description of Hedged Risk(s)
------	-------------------------------

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)
CALL PROCTER & GAMBLE CO 08 21 @ 150,000			OTC		03/31/2021	08/20/2021	04/23/2021	Sale	9	135,000	150.0	0	(1,444)	684	0	(1,444)		0	0	0	760	0	0	0
CALL PROCTER & GAMBLE CO 06 21 @ 150,000			OTC		03/31/2021	08/20/2021	08/20/2021	Expiration	205	3,075,000	150.0	0	(32,881)	0	0	(32,881)		0	0	0	32,881	0	0	0
CALL EBAY INC 05 21 @ 70,000			OTC		04/05/2021	05/21/2021	05/21/2021	Expiration	95	665,000	70.0	0	(10,117)	0	0	(10,117)		0	0	0	10,117	0	0	0
CALL DISCOVER FINANCIAL 06 21 @ 130,000			OTC		05/07/2021	06/18/2021	06/18/2021	Expiration	70	910,000	130.0	0	(7,891)	0	0	(7,891)		0	0	0	7,891	0	0	0
CALL COLGATE PALMOLIVE C 01 22 @ 90,000			OTC		05/12/2021	01/21/2022	08/23/2021	Sale	325	2,925,000	90.0	0	(65,000)	(12,285)	0	(65,000)		0	0	0	52,715	0	0	0
CALL CAMPBELL SOUP CO 08 21 @ 55,000			OTC		05/12/2021	08/20/2021	06/15/2021	Sale	140	770,000	55.0	0	(9,100)	(1,400)	0	(9,100)		0	0	0	7,700	0	0	0
CALL HOME DEPOT INC 07 21 @ 360,000			OTC		05/13/2021	07/16/2021	07/16/2021	Expiration	45	1,620,000	360.0	0	(13,230)	0	0	(13,230)		0	0	0	13,230	0	0	0
CALL BANK OF AMER CORP 07 21 @ 46,000			OTC		05/13/2021	07/16/2021	07/16/2021	Expiration	244	1,122,400	46.0	0	(14,885)	0	0	(14,885)		0	0	0	14,885	0	0	0
CALL HERSHEY CO 11 21 @ 185,000			OTC		06/16/2021	11/19/2021	11/19/2021	Expiration	40	740,000	185.0	0	(13,600)	0	0	(13,600)		0	0	0	13,600	0	0	0
CALL BRISTOL MYERS SQUIB 12 21 @ 75,000			OTC		06/16/2021	12/17/2021	11/17/2021	Sale	200	1,500,000	75.0	0	(22,300)	600	0	(22,300)		0	0	0	21,700	0	0	0
CALL COMCAST CORP NEW CL 08 21 @ 62,500			OTC		06/17/2021	08/20/2021	08/20/2021	Expiration	180	1,125,000	62.5	0	(9,000)	0	0	(9,000)		0	0	0	9,000	0	0	0
CALL LOWES COMPANIES INC 09 21 @ 220,000			OTC		06/18/2021	09/17/2021	09/17/2021	Expiration	20	440,000	220.0	0	(2,100)	0	0	(2,100)		0	0	0	2,100	0	0	0
CALL DISCOVER FINANCIAL 10 21 @ 140,000			OTC		07/19/2021	10/15/2021	10/15/2021	Expiration	70	980,000	140.0	0	(8,750)	0	0	(8,750)		0	0	0	8,750	0	0	0
CALL MCDONALDS CORP 10 21 @ 250,000			OTC		07/19/2021	10/15/2021	10/15/2021	Expiration	87	2,175,000	250.0	0	(13,650)	0	0	(13,650)		0	0	0	13,650	0	0	0
CALL HOME DEPOT INC 11 21 @ 360,000			OTC		07/20/2021	11/19/2021	11/17/2021	Sale	45	1,620,000	360.0	0	(15,885)	(145,350)	0	(15,885)		0	0	0	129,465	0	0	0
CALL KEURIG DR PEPPER IN 12 21 @ 40,000			OTC		07/20/2021	12/17/2021	12/17/2021	Expiration	140	560,000	40.0	0	(8,680)	0	0	(8,680)		0	0	0	8,680	0	0	0
CALL JOHNSON & JOHNSON C 01 22 @ 185,000			OTC		07/20/2021	01/21/2022	10/01/2021	Sale	170	0	185.0	0	(44,370)	(8,682)	0	(44,370)		0	0	0	35,688	0	0	0
CALL PEPSICO INC 01 22 @ 170,000			OTC		08/16/2021	01/21/2022	12/28/2021	Sale	190	3,230,000	170.0	0	(31,941)	(69,612)	0	(31,941)		0	0	0	(37,670)	0	0	0
CALL WALMART INC 11 21 @ 165,000			OTC		08/17/2021	11/19/2021	11/19/2021	Expiration	200	3,300,000	165.0	0	(33,200)	0	0	(33,200)		0	0	0	33,200	0	0	0
CALL COMCAST CORP NEW CL 11 21 @ 65,000			OTC		08/23/2021	11/19/2021	11/19/2021	Expiration	180	1,170,000	65.0	0	(13,145)	0	0	(13,145)		0	0	0	13,145	0	0	0
CALL BANK OF AMER CORP 12 21 @ 45,000			OTC		09/16/2021	12/17/2021	12/17/2021	Expiration	244	1,098,000	45.0	0	(13,682)	0	0	(13,682)		0	0	0	13,682	0	0	0
CALL AMER EXPRESS CO 11 21 @ 180,000			OTC		09/16/2021	11/19/2021	11/19/2021	Expiration	50	900,000	180.0	0	(8,767)	0	0	(8,767)		0	0	0	8,767	0	0	0
CALL PROCTER & GAMBLE CO 12 21 @ 155,000			OTC		09/20/2021	12/17/2021	12/17/2021	Sale	205	3,177,500	155.0	0	(21,661)	(21,661)	0	(21,661)		0	0	0	0	0	0	0
CALL TARGET CORP 03 22 @ 280,000			OTC		09/21/2021	03/18/2022	10/04/2021	Sale	140	3,920,000	280.0	0	(80,500)	(31,981)	0	(80,500)		0	0	0	48,519	0	0	0
CALL LOWES COMPANIES INC 11 21 @ 220,000			OTC		09/21/2021	11/19/2021	11/19/2021	Sale	20	440,000	220.0	0	(6,880)	(56,000)	0	(6,880)		0	0	0	(48,120)	0	0	0
CALL VISA INC CL A 01 22 @ 255,000			OTC		09/29/2021	01/21/2022	11/18/2021	Sale	120	3,060,000	255.0	0	(34,901)	(5,636)	0	(34,901)		0	0	0	29,285	0	0	0
CALL JPMORGAN CHASE & CO 11 21 @ 180,000			OTC		09/29/2021	11/19/2021	11/19/2021	Expiration	64	1,152,000	180.0	0	(8,126)	0	0	(8,126)		0	0	0	8,126	0	0	0
CALL VIACOMCBS INC CL B 12 21 @ 45,000			OTC		09/30/2021	12/17/2021	10/15/2021	Sale	168	756,000	45.0	0	(16,913)	(9,240)	0	(16,913)		0	0	0	7,673	0	0	0
CALL JOHNSON & JOHNSON C 06 22 @ 185,000			OTC		10/04/2021	06/17/2022	12/29/2021	Sale	170	3,145,000	185.0	0	(34,113)	(56,100)	0	(34,113)		0	0	0	(21,987)	0	0	0
CALL COLGATE PALMOLIVE C 06 22 @ 85,000			OTC		10/04/2021	06/17/2022	12/27/2021	Sale	330	2,805,000	85.0	0	(33,000)	(120,895)	0	(33,000)		0	0	0	(87,895)	0	0	0
CALL HONEYWELL INTL INC 12 21 @ 240,000			OTC		10/07/2021	12/17/2021	12/17/2021	Expiration	70	1,680,000	240.0	0	(8,750)	0	0	(8,750)		0	0	0	8,750	0	0	0
CALL DISCOVER FINANCIAL 12 21 @ 145,000			OTC		10/18/2021	12/17/2021	12/17/2021	Expiration	70	1,015,000	145.0	0	(10,500)	0	0	(10,500)		0	0	0	10,500	0	0	0
CALL MCDONALDS CORP 01 22 @ 260,000			OTC		10/18/2021	01/21/2022	12/22/2021	Sale	87	2,262,000	260.0	0	(17,428)	(71,079)	0	(17,428)		0	0	0	(53,651)	0	0	0
CALL CATERPILLAR INC 05 22 @ 250,000			OTC		10/21/2021	05/20/2022	12/22/2021	Sale	5	125,000	250.0	0	(1,250)	(850)	0	(1,250)		0	0	0	400	0	0	0
CALL HOME DEPOT INC 06 22 @ 400,000			OTC		11/17/2021	06/17/2022	12/29/2021	Sale	45	1,800,000	400.0	0	(104,849)	(141,231)	0	(104,849)		0	0	0	(36,381)	0	0	0
CALL LOWES COMPANIES INC 07 22 @ 250,000			OTC		11/19/2021	07/15/2022	12/31/2021	Sale	20	500,000	250.0	0	(41,400)	(50,600)	0	(41,400)		0	0	0	(9,200)	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)	
085999999	Subtotal - Written Options - Other - Call Options and Warrants											(324,981)	(1,282,239)	(1,403,266)	0	(1,607,220)	XXX	(27,118)	0	0	203,954	0	0	0	XXX
091999999	Subtotal - Written Options - Other											(324,981)	(1,282,239)	(1,403,266)	0	(1,607,220)	XXX	(27,118)	0	0	203,954	0	0	0	XXX
092999999	Total Written Options - Call Options and Warrants											(324,981)	(1,282,239)	(1,403,266)	0	(1,607,220)	XXX	(27,118)	0	0	203,954	0	0	0	XXX
093999999	Total Written Options - Put Options											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
094999999	Total Written Options - Caps											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
095999999	Total Written Options - Floors											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
096999999	Total Written Options - Collars											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
097999999	Total Written Options - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
098999999	Total Written Options											(324,981)	(1,282,239)	(1,403,266)	0	(1,607,220)	XXX	(27,118)	0	0	203,954	0	0	0	XXX
104999999	Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
110999999	Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
116999999	Subtotal - Swaps - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
122999999	Subtotal - Swaps - Replication											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
128999999	Subtotal - Swaps - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
134999999	Subtotal - Swaps - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
135999999	Total Swaps - Interest Rate											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
136999999	Total Swaps - Credit Default											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
137999999	Total Swaps - Foreign Exchange											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
138999999	Total Swaps - Total Return											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
139999999	Total Swaps - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
140999999	Total Swaps											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
147999999	Subtotal - Forwards											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
150999999	Subtotal - SSAP No. 108 Adjustments											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
168999999	Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
169999999	Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
170999999	Subtotal - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
171999999	Subtotal - Replication											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
172999999	Subtotal - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
173999999	Subtotal - Other											(324,981)	(1,282,239)	(1,403,266)	0	(1,607,220)	XXX	(27,118)	0	0	203,954	0	0	0	XXX
174999999	Subtotal - Adjustments for SSAP No. 108 Derivatives											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
175999999	Totals											(324,981)	(1,282,239)	(1,403,266)	0	(1,607,220)	XXX	(27,118)	0	0	203,954	0	0	0	XXX

(a)

Code	Description of Hedged Risk(s)

(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period

E19.2

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART D - SECTION 1

Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1 Description of Exchange, Counterparty or Central Clearinghouse	2 Master Agreement (Y or N)	3 Credit Support Annex (Y or N)	4 Counterparty Offset		6 Book/Adjusted Carrying Value			9 Fair Value			12 Potential Exposure	13 Off-Balance Sheet Exposure
			4 Fair Value of Acceptable Collateral	5 Present Value of Financing Premium	6 Contracts With Book/Adjusted Carrying Value >0	7 Contracts With Book/Adjusted Carrying Value <0	8 Exposure Net of Collateral	9 Contracts With Fair Value >0	10 Contracts With Fair Value <0	11 Exposure Net of Collateral		
0199999999 - Aggregate Sum of Exchange Traded Derivatives	XXX	XXX	XXX					0		0		0
OTC	Y	N	.0	.0	.0	(435,030)	.0	.0	(435,030)	.0	.0	.0
0299999999 - Total NAIC 1 Designation			0	0	0	(435,030)	0	0	(435,030)	0	0	0
0899999999 - Aggregate Sum of Central Clearinghouses (Excluding Exchange Traded)								0		0		
0999999999 - Gross Totals			0	0	0	(435,030)	0	0	(435,030)	0	0	0
1. Offset per SSAP No. 64												
2. Net after right of offset per SSAP No. 64						0	(435,030)					

E22

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Bank of America					15,255	XXX
Dedham Savings Bank					4,245,011	XXX
Eastern Bank					7,580,998	XXX
Federal Home Loan Bank of Boston	CF	0.000	0	0	3,817,542	XXX
0199998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	31	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	15,658,837	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	15,658,837	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0	0	15,658,837	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	37,654,205	4. April.....	11,603,427	7. July.....	12,085,432	10. October.....	12,153,637
2. February.....	27,017,127	5. May.....	17,215,229	8. August.....	13,004,234	11. November.....	8,786,617
3. March.....	23,103,692	6. June.....	20,905,495	9. September.....	16,250,062	12. December.....	15,658,837

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999	Total - U.S. Government Bonds					0	0	0
1099999	Total - All Other Government Bonds					0	0	0
1799999	Total - U.S. States, Territories and Possessions Bonds					0	0	0
2499999	Total - U.S. Political Subdivisions Bonds					0	0	0
3199999	Total - U.S. Special Revenues Bonds					0	0	0
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					0	0	0
4899999	Total - Hybrid Securities					0	0	0
5599999	Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
6599999	Subtotal - Unaffiliated Bank Loans					0	0	0
7699999	Total - Issuer Obligations					0	0	0
7799999	Total - Residential Mortgage-Backed Securities					0	0	0
7899999	Total - Commercial Mortgage-Backed Securities					0	0	0
7999999	Total - Other Loan-Backed and Structured Securities					0	0	0
8099999	Total - SVO Identified Funds					0	0	0
8199999	Total - Affiliated Bank Loans					0	0	0
8299999	Total - Unaffiliated Bank Loans					0	0	0
8399999	Total Bonds					0	0	0
26188J-20-6	DREYFUS CASH MGT INST	SD	01/15/2019	0.050		950,000	76	245
711991-00-0	TD BANK DEPOSIT SWEEP		12/01/2021	0.000		445,701	11	133
902621-73-7	UBS FMA GOVT MINY MKT		12/31/2021	0.010		737,659	11	0
999101-01-7	INVESCO GOVERNMENT & AGENCY PORTFOLIO		12/31/2021	0.000		2,128,013	0	7
999101-01-7	INVESCO GOVERNMENT & AGENCY PORTFOLIO	C	12/31/2021	0.000		101,759	0	9
8699999	Subtotal - All Other Money Market Mutual Funds					4,363,132	98	393
9999999	Total Cash Equivalents					4,363,132	98	393

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

Number	1A	1A	1B	1C	1D	1E	1F	1G
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							

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	0 Collateral for Claimants & Creditors	1,225,394	1,229,103	0	0
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH	ST Collateral for Claimants & Creditors	55,581	55,581		
31. New Jersey	NJ	ST Collateral for Claimants & Creditors	390,131	390,131		
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	1,671,106	1,674,815	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0



INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2021

(To Be Filed by April 1)

Of The (Name) Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144 NAIC Company Code 23965 Employer's Identification Number (FEIN) 04-1675920

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 | \$ | [] |
| 1.2 Losses Incurred | \$ | [] |
| 1.3 Not Applicable | \$ | [X] |
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 | \$ | 2,342,134 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 ..... | \$ | ..... |
| 2.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2 ..... | \$ | ..... |
| 2.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2 | \$ | 2,022,091 |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 | \$ | 1,080,000 |
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 | \$ | 9,681,956 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 | \$ | 12,462,487 |
- 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 [X]
- 4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions?
- Yes [] No [X]
- Statement may be attached.
- 4.3 If yes, explain:

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	9,074				0	9,074
1.2 Reinsurance assumed	3,161				0	3,161
1.3 Reinsurance ceded	4,935				0	4,935
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3)	7,300	0	0	0	0	7,300
2. Commission and brokerage:						
2.1 Direct excluding contingent	0	31,807			0	31,807
2.2 Reinsurance assumed excluding contingent	0	16,811			0	16,811
2.3 Reinsurance ceded excluding contingent	0	18,003			0	18,003
2.4 Contingent - direct	0	7,338			0	7,338
2.5 Contingent - reinsurance assumed	0	3,768			0	3,768
2.6 Contingent - reinsurance ceded	0	3,777			0	3,777
2.7 Policy and membership fees	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	37,944	0	0	0	37,944
3. Allowances to managers and agents	0	16	0		0	16
4. Advertising	0	152	6		0	158
5. Boards, bureaus and associations	48	6	1,603		1	1,658
6. Surveys and underwriting reports	0	0	1,166		0	1,166
7. Audit of assureds' records	0	0	224		0	224
8. Salary related items:						
8.1 Salaries	3,294	3,121	4,167		344	10,926
8.2 Payroll taxes	253	219	269		24	765
9. Employee relations and welfare	827	594	1,814		58	3,293
10. Insurance	17	11	95		1	124
11. Directors' fees	22	209	639		40	909
12. Travel and travel items	105	634	155		12	906
13. Rent and rent items	5	46	473		59	583
14. Equipment	21	9	213		0	243
15. Cost or depreciation of EDP equipment and software	284	121	2,553		2	2,960
16. Printing and stationery	15	55	234		0	305
17. Postage, telephone and telegraph, exchange and express	44	82	528		39	694
18. Legal and auditing	(19)	19	189		487	676
19. Totals (Lines 3 to 18)	4,916	5,294	14,328	0	1,069	25,607
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$	0			3,883	0	3,883
20.2 Insurance department licenses and fees	1			1,176	0	1,176
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 (Lines 20.1+20.2+20.3+20.4)	1	0	0	5,059	0	5,060
21. Real estate expenses	0				137	137
22. Real estate taxes	0				109	109
23. Reimbursements by uninsured plans	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses	353	557	3,712	0	343	4,965
25. TOTAL EXPENSES INCURRED	12,570	43,795	18,040	5,059	1,658	81,122
DETAILS OF WRITE-INS						
2401. Outside services	352	496	2,866	0	89	3,803
2402. Charitable Contributions	0	20	45	0	0	65
2403. Miscellaneous	1	41	(118)	0	254	178
2498. Summary of remaining write-ins for Line 24 from overflow page	0	0	919	0	0	919
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	353	557	3,712	0	343	4,965

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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					
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	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		19 Amount	20 %	21 Amount	22 %		
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %						
1. Fire	1,017	XXX	1,002	100.0		0.0	1,461	145.9	40	4.0	29	2.9	192	19.2	65	6.4	13	1.3	1,075	107.4	375	37.5		
2.1 Allied Lines	2,561	XXX	2,452	100.0		0.0	1,074	43.8	58	2.4	88	3.6	189	7.7	65	2.6	15	0.6	1,388	56.6	745	30.4		
2.2 Multiple Peril Crop		XXX		100.0		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		XXX		100.0		0.0		0.0		0.0		0.0		0.0	0.0	0.0		0.0		0.0	(19)	0.0		
2.4 Private Crop		XXX		100.0		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		XXX		100.0		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	5,553	XXX	5,732	100.0		0.0	13,221	230.7	92	1.6	183	3.2	212	3.7	55	1.0	16	0.3	2,955	51.6	2,141	37.4		
4. Homeowners Multiple Peril	43,844	XXX	42,928	100.0		0.0	19,183	44.7	1,535	3.6	1,932	4.5	9,098	21.2	2,539	5.9	387	0.9	28,991	67.5	6,450	15.0		
5.1 Commercial Multiple Peril (Non-Liability Portion)	40,257	XXX	38,190	100.0		0.0	15,335	40.2	(184)	(0.5)	1,203	3.1	3,795	9.9	2,497	6.5	257	0.7	24,646	64.5	15,043	39.4		
5.2 Commercial Multiple Peril (Liability Portion)	8,657	XXX	8,115	100.0		0.0	1,448	17.8	1,410	17.4	843	10.4	20,636	254.3	4,387	54.1	1,124	13.9	4,591	56.6	2,351	29.0		
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	
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	
9. Inland Marine	1,966	XXX	1,904	100.0		0.0	380	19.9	24	1.3	176	9.2	53	2.8	24	1.3	6	0.3	972	51.1	405	21.3		
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	
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	
12. Earthquake	7	XXX	7	100.0		0.0	0	0.0		0.0		0.0	0	0.0	0.0	0.0		0.0		4	55.1	2	28.2	
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	
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	
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	
16. Workers' Compensation	5,742	XXX	5,985	100.0		0.0	(143)	(2.4)	(240)	(4.0)	581	9.7	8,372	139.9	2	0.0	1,366	22.8	3,179	53.1	1,659	27.7		
17.1 Other Liability - Occurrence	1,923	XXX	1,884	100.0		0.0	(70)	(3.7)	31	1.6	188	10.0	2,454	130.3	164	8.7	423	22.5	1,053	55.9	974	51.7		
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	
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	
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	
19.1, 19.2 Private Passenger Auto Liability	21,810	XXX	22,417	100.0		0.0	8,722	38.9	1,186	5.3	1,202	5.4	15,112	67.4	2,257	10.1	1,369	6.1	10,650	47.5	8,176	36.5		
19.3, 19.4 Commercial Auto Liability	6,102	XXX	5,903	100.0		0.0	4,113	69.7	416	7.0	494	8.4	10,588	179.4	888	15.0	1,180	20.0	3,134	53.1	1,309	22.2		
21.1 Private Passenger Auto Physical Damage	16,970	XXX	16,992	100.0		0.0	10,419	61.3	60	0.4	1,124	6.6	(825)	(4.9)	54	0.3	130	0.8	8,350	49.1	6,471	38.1		
21.2 Commercial Auto Physical Damage	2,608	XXX	2,510	100.0		0.0	1,451	57.8	14	0.6	87	3.5	(155)	(6.2)	13	0.5	23	0.9	1,255	50.0	573	22.8		
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	
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	
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	
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	
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	
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	
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	
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	
31, 32, 33 Reinsurance - Nonproportional Assumed	14,881	XXX	14,881	100.0		0.0	11,986	80.5		0.0		0.0	33,180	223.0		0.0		0.0		0	0.0	(102)	(0.7)	
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	0	0.0
35. TOTAL (Lines 1 through 34)	173,896	XXX	170,899	100.0	0	0.0	88,580	51.8	4,442	2.6	8,129	4.8	102,902	60.2	13,009	7.6	6,310	3.7	92,244	54.0	46,553	27.2		
DETAILS OF WRITE-INS																								
3401.		XXX																						
3402.		XXX																						
3403.		XXX																						
3498. Summary of remaining write-ins for Line 34 from overflow page	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		
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 Mutual Fire Insurance Company

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																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		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)																					
		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	42 %
1.	Fire	357	35.6	43	4.3	35	3.5	159	15.8	9	0.9	(1,114)	(111.2)	30	3.0	(1,084)	(108.3)	132	13.2	(952)	(95.0)								
2.1	Allied Lines	589	24.0	61	2.5	36	1.5	128	5.2	17	0.7	434	17.7	28	1.1	462	18.8	191	7.8	653	26.6								
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								
2.3	Federal Flood		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								
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								
3.	Farmowners Multiple Peril	704	12.3	176	3.1	307	5.4	356	6.2	49	0.9	(9,257)	(161.5)	17	0.3	(9,240)	(161.2)	420	7.3	(8,820)	(153.9)								
4.	Homeowners Multiple Peril	11,492	26.8	1,370	3.2	1,179	2.7	3,912	9.1	157	0.4	2,483	5.8	1,352	3.1	3,835	8.9	4,065	9.5	7,899	18.4								
5.1	Commercial Multiple Peril (Non- Liability Portion)	10,603	27.8	1,056	2.8	730	1.9	2,117	5.5	339	0.9	7,669	20.1	501	1.3	8,170	21.4	3,332	8.7	11,502	30.1								
5.2	Commercial Multiple Peril (Liability Portion)	1,878	23.1	247	3.0	709	8.7	2,058	25.4	65	0.8	(415)	(5.1)	1,505	18.5	1,090	13.4	1,724	21.2	2,814	34.7								
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								
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								
9.	Inland Marine	402	21.1	80	4.2	349	18.3	629	33.0	9	0.5	(126)	(6.6)	4	0.2	(123)	(6.4)	153	8.0	30	1.6								
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								
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								
12.	Earthquake	2	24.6		0.0		0.0		0.0		0.0	5	75.4	0	0.7	5	76.2	0	7.2	6	83.3								
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								
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								
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								
16.	Workers' Compensation	949	15.9	213	3.6	544	9.1	1,581	26.4	39	0.6	2,537	42.4	656	11.0	3,194	53.4	940	15.7	4,133	69.1								
17.1	Other Liability - Occurrence	218	11.6	135	7.2	246	13.1	722	38.3	23	1.2	437	23.2	157	8.3	593	31.5	282	15.0	875	46.5								
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								
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								
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								
19.1, 19.2	Private Passenger Auto Liability	3,802	17.0	864	3.9	837	3.7	2,695	12.0	188	0.8	3,297	14.7	1,029	4.6	4,326	19.3	2,371	10.6	6,697	29.9								
19.3, 19.4	Commercial Auto Liability	1,229	20.8	133	2.3	193	3.3	490	8.3	30	0.5	(1,135)	(19.2)	683	11.6	(452)	(7.7)	882	14.9	430	7.3								
21.1	Private Passenger Auto Physical Damage	2,970	17.5	608	3.6	546	3.2	1,757	10.3	146	0.9	(346)	(2.0)	(66)	(0.4)	(412)	(2.4)	1,170	6.9	758	4.5								
21.2	Commercial Auto Physical Damage	523	20.9	68	2.7	75	3.0	193	7.7	16	0.6	115	4.6	7	0.3	122	4.9	170	6.8	292	11.6								
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								
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								
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								
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								
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								
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								
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								
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								
31, 32, 33	Reinsurance - Nonproportional Assumed	2,224	14.9	4	0.0	65	0.4	1,245	8.4		0.0	(642)	(4.3)	1,800	12.1	1,157	7.8	1,923	12.9	3,080	20.7								
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)	37,944	22.2	5,059	3.0	5,851	3.4	18,041	10.6	1,087	0.6	3,941	2.3	7,703	4.5	11,644	6.8	17,754	10.4	29,399	17.2								
DETAILS OF WRITE-INS																													
3401.																													
3402.																													
3403.																													
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	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.

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	2,319	XXX	2,285	100.0		0.0	2,170	95.0	60	2.6	54	2.4	211	9.2	63	2.7	15	0.7	1,221	53.4	402	17.6
2.1 Allied Lines	3,282	XXX	3,117	100.0		0.0	1,461	46.9	97	3.1	115	3.7	247	7.9	93	3.0	22	0.7	1,739	55.8	745	23.9
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
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
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
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
3. Farmowners Multiple Peril	8,716	XXX	8,987	100.0		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	33,176	XXX	32,049	100.0		0.0	9,307	29.0	1,038	3.2	1,050	3.3	4,348	13.6	1,405	4.4	176	0.5	17,754	55.4	6,956	21.7
5.1 Commercial Multiple Peril (Non-Liability Portion)	60,066	XXX	56,993	100.0		0.0	24,837	43.6	1,458	2.6	1,483	2.6	8,933	15.7	3,784	6.6	347	0.6	31,674	55.6	15,043	26.4
5.2 Commercial Multiple Peril (Liability Portion)	11,439	XXX	10,856	100.0		0.0	525	4.8	1,346	12.4	773	7.1	14,955	137.8	3,186	29.3	818	7.5	5,863	54.0	2,865	26.4
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
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
9. Inland Marine	1,681	XXX	1,655	100.0		0.0	438	26.4	37	2.2	156	9.4	76	4.6	35	2.1	9	0.6	844	51.0	419	25.3
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
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
12. Earthquake	9	XXX	9	100.0		0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	5	54.1	2	23.0
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
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
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
16. Workers' Compensation	6,854	XXX	7,012	100.0		0.0	636	9.1	1	0.0	299	4.3	5,135	73.2	2	0.0	1,378	19.6	3,339	47.6	1,716	24.5
17.1 Other Liability - Occurrence	4,172	XXX	3,915	100.0		0.0	954	24.4	127	3.2	271	6.9	3,473	88.7	255	6.5	416	10.6	2,087	53.3	1,019	26.0
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
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
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
19.1, 19.2 Private Passenger Auto Liability	33,252	XXX	34,172	100.0		0.0	13,315	39.0	1,702	5.0	1,895	5.5	21,779	63.7	3,251	9.5	1,986	5.8	16,127	47.2	8,328	24.4
19.3, 19.4 Commercial Auto Liability	5,395	XXX	5,137	100.0		0.0	3,459	67.3	326	6.4	505	9.8	6,018	117.1	641	12.5	809	15.7	2,647	51.5	1,351	26.3
21.1 Private Passenger Auto Physical Damage	25,839	XXX	25,872	100.0		0.0	15,791	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	2,831	XXX	2,716	100.0		0.0	1,501	55.3	11	0.4	113	4.2	(252)	(9.3)	13	0.5	30	1.1	1,373	50.5	709	26.1
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
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
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
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
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
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
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
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
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)	199,030	XXX	194,774	100.0	0	0.0	95,024	48.8	6,433	3.3	8,692	4.5	63,996	32.9	12,892	6.6	6,227	3.2	101,793	52.3	48,210	24.8
DETAILS OF WRITE-INS																						
3401.		XXX																				
3402.		XXX																				
3403.		XXX																				
3498.	Summary of remaining write-ins for Line 34 from overflow page	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
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

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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								Other Income Less Other 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					
		23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %					31 Amount	32 %	33 Amount	34 %
1.	Fire	475	20.8	50	2.2	41	1.8	189	8.3	9	0.4	(744)	(32.6)
2.1	Allied Lines	741	23.8	75	2.4	45	1.4	161	5.2	17	0.5	439	14.1
2.2	Multiple Peril Crop	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
2.4	Private Crop	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
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	6,805	21.2	930	2.9	655	2.0	2,177	6.8	157	0.5	10,244	32.0
5.1	Commercial Multiple Peril (Non-Liability Portion)	13,359	23.4	1,423	2.5	910	1.6	2,643	4.6	339	0.6	11,218	19.7
5.2	Commercial Multiple Peril (Liability Portion)	2,473	22.8	341	3.1	786	7.2	2,283	21.0	65	0.6	2,393	22.0
6.	Mortgage Guaranty	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
9.	Inland Marine	323	19.5	87	5.2	305	18.4	552	33.3	9	0.5	(233)	(14.1)
10.	Financial Guaranty	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
12.	Earthquake	2	24.1	0	3.3		0.0		0.0		0.0	6	72.5
13.	Group A&H (See Interrogatory 1)	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
15.	Other A&H (See Interrogatory 1)	0	0.0	0	0.0		0.0		0.0		0.0	0	0.0
16.	Workers' Compensation	1,091	15.6	245	3.5	630	9.0	1,832	26.1	39	0.6	2,317	33.0
17.1	Other Liability - Occurrence	898	22.9	155	4.0	245	6.3	728	18.6	23	0.6	560	14.3
17.2	Other Liability - Claims-Made	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
18.	Products Liability	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	1,199	3.5	1,267	3.7	4,083	11.9	188	0.6	5,130	15.0
19.3, 19.4	Commercial Auto Liability	1,079	21.0	188	3.7	194	3.8	494	9.6	30	0.6	(1,078)	(21.0)
21.1	Private Passenger Auto Physical Damage	4,501	17.4	852	3.3	827	3.2	2,662	10.3	146	0.6	(406)	(1.6)
21.2	Commercial Auto Physical Damage	562	20.7	96	3.5	92	3.4	238	8.8	16	0.6	119	4.4
22.	Aircraft (all perils)	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
24.	Surety	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
27.	Boiler and Machinery	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
29.	International	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
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)	39,145	20.1	5,921	3.0	6,461	3.3	18,580	9.5	1,087	0.6	15,605	8.0
DETAILS OF WRITE-INS													
3401.	.....											
3402.	.....											
3403.	.....											
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2021 OF THE Norfolk & Dedham Mutual Fire Insurance Company
OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Insurance Expense Exhibit Part 1 Line 24

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		
2404. Assumed Reinsurance Origination Expenses	0	0	919	0	0	919
2497. Summary of remaining write-ins for Line 24 from overflow page	0	0	919	0	0	919

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

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