



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2022
OF THE CONDITION AND AFFAIRS OF THE

Fitchburg Mutual Insurance Company

NAIC Group Code 0144 0144 NAIC Company Code 13943 Employer's ID Number 04-1328790
(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 03/01/1847 Commenced Business 09/01/1847

Statutory Home Office 222 Ames Street, Dedham, MA, US 02026-1850
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 222 Ames Street
(Street and Number)
Dedham, MA, US 02026-1850 781-326-4010
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P. O. Box 9109, Dedham, MA, US 02027-9109
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 222 Ames Street
(Street and Number)
Dedham, MA, US 02026-1850 781-326-4010
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.ndgroup.com

Statutory Statement Contact Carol Marie Rideout, 781-326-4010-1235
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OFFICERS

President & CEO Joel Patrick Murray CFO and Treasurer Alex Paul Butensky
Secretary David Nelson Cote

OTHER

Erin Marie Cummings, Assistant Secretary Michele Carlucci Sears, Assistant Secretary

DIRECTORS OR TRUSTEES

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

State of Massachusetts SS
County of Norfolk

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

Joel Patrick Murray
President & CEO

David Nelson Cote
Secretary

Alex Paul Butensky
CFO, Treasurer

Subscribed and sworn to before me this _____ day of _____

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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)	93,805,157		93,805,157	90,047,253
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	36,773,900		36,773,900	39,391,000
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 \$ encumbrances)			0	0
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$ 4,841,446 , Schedule E - Part 1), cash equivalents (\$ 1,794,622 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	6,636,069		6,636,069	7,853,306
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)	0		0	0
8. Other invested assets (Schedule BA)	18,148,824	0	18,148,824	21,978,709
9. Receivable for securities			0	0
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	155,363,950	0	155,363,950	159,270,268
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	1,419,878		1,419,878	1,543,065
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	1,229,062	49,580	1,179,482	986,569
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	7,347,451		7,347,451	6,445,958
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,655,020		1,655,020	1,653,674
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	836		836	36,637
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	216,634		216,634	278,410
18.2 Net deferred tax asset			0	0
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	1,731,739		1,731,739	0
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	1,895,147	0	1,895,147	1,909,646
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	170,859,717	49,580	170,810,137	172,124,227
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	170,859,717	49,580	170,810,137	172,124,227
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	1,895,060		1,895,060	1,909,600
2502. Investments D&A-Fair	87		87	46
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,895,147	0	1,895,147	1,909,646

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	31,404,223	31,174,988
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	1,867,861	2,973,225
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	6,338,767	5,854,468
4. Commissions payable, contingent commissions and other similar charges	4,089,041	3,865,622
5. Other expenses (excluding taxes, licenses and fees)	202,951	552,071
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	547,056	228,056
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		636,021
7.2 Net deferred tax liability	813,701	2,309,420
8. Borrowed money \$ and interest thereon \$	4,800,275	2,694,179
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 19,295,686 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)	30,460,706	27,954,337
10. Advance premium	421,288	431,202
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	320,516	269,610
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20)	0	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		1,024,190
20. Derivatives	326,539	132,953
21. Payable for securities	1,980	15,183
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	451,600	602,530
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	82,046,504	80,718,055
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	82,046,504	80,718,055
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	88,763,633	91,406,172
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)	88,763,633	91,406,172
38. TOTALS (Page 2, Line 28, Col. 3)	170,810,137	172,124,227
DETAILS OF WRITE-INS		
2501. Reserve For Supplementary Salary Payments	271,474	326,238
2502. Unclaimed Funds/AP.	180,126	246,329
2503. Pools & Assoc		29,963
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)	451,600	602,530
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 2022 OF THE Fitchburg Mutual Insurance Company

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	49,721,509	51,786,612
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	23,572,068	26,842,393
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	4,473,145	3,796,103
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	20,390,769	20,245,987
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	48,435,982	50,884,483
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,285,527	902,129
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,848,753	3,808,458
10. Net realized capital gains (losses) less capital gains tax of \$61,142 (Exhibit of Capital Gains (Losses))	230,011	3,623,276
11. Net investment gain (loss) (Lines 9 + 10)	4,078,764	7,431,734
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ amount charged off \$ 120,232)	(120,232)	(119,654)
13. Finance and service charges not included in premiums	(15,767)	6,045
14. Aggregate write-ins for miscellaneous income	(57,543)	7,941
15. Total other income (Lines 12 through 14)	(193,542)	(105,668)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	5,170,749	8,228,194
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)	5,170,749	8,228,194
19. Federal and foreign income taxes incurred	811,203	661,134
20. Net income (Line 18 minus Line 19)(to Line 22)	4,359,546	7,567,060
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	91,406,172	82,821,486
22. Net income (from Line 20)	4,359,546	7,567,060
23. Net transfers (to) from Protected Cell accounts		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (422,207)	(8,150,095)	1,100,904
25. Change in net unrealized foreign exchange capital gain (loss)		
26. Change in net deferred income tax	1,073,510	(124,109)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	74,501	40,830
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	0	0
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)	(2,642,538)	8,584,685
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	88,763,633	91,406,172
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	(59,246)	(1,746)
1402. Interest Income	1,703	9,687
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)	(57,543)	7,941
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 2022 OF THE Fitchburg Mutual Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	51,284,766	53,259,957
2. Net investment income	4,530,811	3,672,881
3. Miscellaneous income	(193,542)	(105,668)
4. Total (Lines 1 through 3)	55,622,035	56,827,170
5. Benefit and loss related payments	24,449,543	24,992,255
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	24,186,316	24,572,617
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	1,446,592	1,214,930
10. Total (Lines 5 through 9)	50,082,451	50,779,802
11. Net cash from operations (Line 4 minus Line 10)	5,539,584	6,047,368
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	11,558,039	15,540,722
12.2 Stocks	10,604,382	11,280,979
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	798,897	2,343,575
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	103,551	22,904
12.8 Total investment proceeds (Lines 12.1 to 12.7)	23,064,869	29,188,180
13. Cost of investments acquired (long-term only):		
13.1 Bonds	15,883,307	15,542,529
13.2 Stocks	12,490,554	9,579,322
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	909,717	9,757,980
13.6 Miscellaneous applications	13,203	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	29,296,781	34,879,830
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)	(6,231,913)	(5,691,651)
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	2,106,096	(1,640,484)
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)	(2,631,004)	1,122,866
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(524,908)	(517,618)
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)	(1,217,236)	(161,900)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	7,853,306	8,015,206
19.2 End of period (Line 18 plus Line 19.1)	6,636,069	7,853,306

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business	1	2	3	4
	Net Premiums Written per Column 6, Part 1B	Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	Premiums Earned During Year (Cols. 1 + 2 - 3)
1. Fire	327,080	326,004	349,546	303,538
2.1 Allied lines	862,001	421,123	473,200	809,924
2.2 Multiple peril crop	0	0	0	0
2.3 Federal flood	0	0	0	0
2.4 Private crop	0	0	0	0
2.5 Private flood	0	0	0	0
3. Farmowners multiple peril	(80,063)	893,260	(1,771)	814,968
4. Homeowners multiple peril	14,621,522	8,807,131	9,953,673	13,474,980
5.1 Commercial multiple peril (non-liability portion)	14,139,068	7,468,029	8,677,486	12,929,611
5.2 Commercial multiple peril (liability portion)	2,994,076	1,390,546	1,676,130	2,708,492
6. Mortgage guaranty	0	0	0	0
8. Ocean marine	0	0	0	0
9. Inland marine	516,469	293,848	274,536	535,781
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	1,987	1,151	1,143	1,995
13.1 Comprehensive (hospital and medical) individual	0	0	0	0
13.2 Comprehensive (hospital and medical) group	0	0	0	0
14. Credit accident and health (group and individual)	0	0	0	0
15.1 Vision only	0	0	0	0
15.2 Dental only	0	0	0	0
15.3 Disability income	0	0	0	0
15.4 Medicare supplement	0	0	0	0
15.5 Medicaid Title XIX	0	0	0	0
15.6 Medicare Title XVIII	0	0	0	0
15.7 Long-term care	0	0	0	0
15.8 Federal employees health benefits plan	0	0	0	0
15.9 Other health	0	0	0	0
16. Workers' compensation	2,009,023	964,407	1,004,504	1,968,926
17.1 Other liability - occurrence	693,869	314,460	362,121	646,208
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 Private passenger auto no-fault (personal injury protection)	450,407	209,692	226,650	433,449
19.2 Other private passenger auto liability.....	6,476,550	3,009,484	3,291,425	6,194,609
19.3 Commercial auto no-fault (personal injury protection)	28,265	14,463	14,242	28,486
19.4 Other commercial auto liability.....	1,863,937	933,909	970,601	1,827,245
21.1 Private passenger auto physical damage	5,481,302	2,527,086	2,786,631	5,221,757
21.2 Commercial auto physical damage	827,917	379,746	400,589	807,074
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	778,362	0	0	778,362
32. Reinsurance - nonproportional assumed liability	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines	236,104	0	0	236,104
34. Aggregate write-ins for other lines of business	0	0	0	0
35. TOTALS	52,227,876	27,954,339	30,460,706	49,721,509
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 2022 OF THE Fitchburg Mutual 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	349,546				349,546
2.1 Allied lines	473,200				473,200
2.2 Multiple peril crop					0
2.3 Federal flood					0
2.4 Private crop					0
2.5 Private flood					0
3. Farmowners multiple peril	(1,771)				(1,771)
4. Homeowners multiple peril	9,953,673				9,953,673
5.1 Commercial multiple peril (non-liability portion)	8,677,486				8,677,486
5.2 Commercial multiple peril (liability portion)	1,676,130				1,676,130
6. Mortgage guaranty					0
8. Ocean marine					0
9. Inland marine	274,536				274,536
10. Financial guaranty					0
11.1 Medical professional liability - occurrence					0
11.2 Medical professional liability - claims-made					0
12. Earthquake	1,143				1,143
13.1 Comprehensive (hospital and medical) individual					0
13.2 Comprehensive (hospital and medical) group					0
14. Credit accident and health (group and individual)					0
15.1 Vision only					0
15.2 Dental only					0
15.3 Disability income					0
15.4 Medicare supplement					0
15.5 Medicaid Title XIX					0
15.6 Medicare Title XVIII					0
15.7 Long-term care					0
15.8 Federal employees health benefits plan					0
15.9 Other health					0
16. Workers' compensation	1,004,504				1,004,504
17.1 Other liability - occurrence	362,121				362,121
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 Private passenger auto no-fault (personal injury protection)	226,650				226,650
19.2 Other private passenger auto liability.....	3,291,425				3,291,425
19.3 Commercial auto no-fault (personal injury protection)	14,242				14,242
19.4 Other commercial auto liability.....	970,601				970,601
21.1 Private passenger auto physical damage	2,786,631				2,786,631
21.2 Commercial auto physical damage	400,589				400,589
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	30,460,706	0	0	0	30,460,706
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					30,460,706
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 2022 OF THE Fitchburg Mutual 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	308,617	327,079	21,817	330,433		327,080
2.1 Allied lines	343,579	862,001	8,211	351,790		862,001
2.2 Multiple peril crop	0					0
2.3 Federal flood	0					0
2.4 Private crop	0					0
2.5 Private flood	0					0
3. Farmowners multiple peril	0	(80,063)				(80,063)
4. Homeowners multiple peril	12,082,979	14,767,862		12,088,258	141,061	14,621,522
5.1 Commercial multiple peril (non-liability portion)	13,926,341	14,139,068		13,758,175	168,166	14,139,068
5.2 Commercial multiple peril (liability portion)	4,454,970	2,994,076		3,943,110	511,860	2,994,076
6. Mortgage guaranty	0					0
8. Ocean marine	0					0
9. Inland marine	365,718	516,469		365,718		516,469
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence	0					0
11.2 Medical professional liability - claims- made	0					0
12. Earthquake	89	1,987		89		1,987
13.1 Comprehensive (hospital and medical) individual	0					0
13.2 Comprehensive (hospital and medical) group	0					0
14. Credit accident and health (group and individual)	0					0
15.1 Vision only	0					0
15.2 Dental only	0					0
15.3 Disability income	0					0
15.4 Medicare supplement	0					0
15.5 Medicaid Title XIX	0					0
15.6 Medicare Title XVIII	0					0
15.7 Long-term care	0					0
15.8 Federal employees health benefits plan	0					0
15.9 Other health	0					0
16. Workers' compensation	1,610,506	1,994,767	80,931	1,677,181		2,009,023
17.1 Other liability - occurrence	924,794	693,869		455,761	469,033	693,869
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 Private passenger auto no-fault (personal injury protection)	0	450,407				450,407
19.2 Other private passenger auto liability	0	6,476,550				6,476,550
19.3 Commercial auto no-fault (personal injury protection)	44,413	28,265		44,413		28,265
19.4 Other commercial auto liability	2,632,837	1,863,941		2,632,841		1,863,937
21.1 Private passenger auto physical damage	0	5,481,302				5,481,302
21.2 Commercial auto physical damage	619,290	827,917		619,290		827,917
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	778,362				778,362
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX	236,104				236,104
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	37,314,133	52,359,963	110,959	36,267,059	1,290,120	52,227,876
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 []

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 2022 OF THE Fitchburg Mutual 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	54,609	123,609	67,496	110,722	38,060	58,332	90,450	29.8
2.1 Allied lines	63,967	229,156	69,079	224,044	82,606	57,389	249,261	30.8
2.2 Multiple peril crop	0	0	0	0	0	0	0	0.0
2.3 Federal flood	0	0	0	0	0	0	0	0.0
2.4 Private crop	0	0	0	0	0	0	0	0.0
2.5 Private flood	0	0	0	0	0	0	0	0.0
3. Farmowners multiple peril	0	707,978	0	707,978	558,033	64,249	1,201,762	147.5
4. Homeowners multiple peril	4,669,280	5,807,693	4,753,507	5,723,466	2,283,050	2,757,034	5,249,482	39.0
5.1 Commercial multiple peril (non-liability portion)	3,464,578	4,106,471	3,464,578	4,106,471	2,255,742	1,149,875	5,212,338	40.3
5.2 Commercial multiple peril (liability portion)	1,349,348	512,840	1,349,348	512,840	6,856,429	6,245,727	1,123,542	41.5
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	59,436	135,207	59,436	135,207	9,617	15,991	128,833	24.0
10. Financial guaranty	0	0	0	0	0	0	0	0.0
11.1 Medical professional liability - occurrence	0	0	0	0	0	0	0	0.0
11.2 Medical professional liability - claims-made	0	0	0	0	0	0	0	0.0
12. Earthquake	0	0	0	0	0	0	0	0.0
13.1 Comprehensive (hospital and medical) individual	0	0	0	0	0	0	0	0.0
13.2 Comprehensive (hospital and medical) group	0	0	0	0	0	0	0	0.0
14. Credit accident and health (group and individual)	0	0	0	0	0	0	0	0.0
15.1 Vision only	0	0	0	0	0	0	0	0.0
15.2 Dental only	0	0	0	0	0	0	0	0.0
15.3 Disability income	0	0	0	0	0	0	0	0.0
15.4 Medicare supplement	0	0	0	0	0	0	0	0.0
15.5 Medicaid Title XIX	0	0	0	0	0	0	0	0.0
15.6 Medicare Title XVIII	0	0	0	0	0	0	0	0.0
15.7 Long-term care	0	0	0	0	0	0	0	0.0
15.8 Federal employees health benefits plan	0	0	0	0	0	0	0	0.0
15.9 Other health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	825,968	1,040,861	899,748	967,081	2,280,415	2,537,135	710,361	36.1
17.1 Other liability - occurrence	2,350	20,330	2,350	20,330	1,454,151	743,594	730,887	113.1
17.2 Other liability - claims-made	0	0	0	0	0	0	0	0.0
17.3 Excess workers' compensation	0	0	0	0	0	0	0	0.0
18.1 Products liability - occurrence	0	0	0	0	0	0	0	0.0
18.2 Products liability - claims-made	0	0	0	0	0	0	0	0.0
19.1 Private passenger auto no-fault (personal injury protection)	(70,931)	161,122	(70,931)	161,122	278,585	278,093	161,614	37.3
19.2 Other private passenger auto liability	354,000	2,697,145	354,000	2,697,145	4,388,705	4,301,268	2,784,582	45.0
19.3 Commercial auto no-fault (personal injury protection)	6,048	501	6,048	501	85,823	108,050	(21,726)	(76.3)
19.4 Other commercial auto liability	692,724	568,710	692,724	568,710	3,913,755	3,100,309	1,382,156	75.6
21.1 Private passenger auto physical damage	0	3,715,951	0	3,715,951	194,606	(249,857)	4,160,414	79.7
21.2 Commercial auto physical damage	548,947	544,657	548,947	544,657	53,793	(46,863)	645,313	80.0
22. Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23. Fidelity	0	0	0	0	0	0	0	0.0
24. Surety	0	0	0	0	0	0	0	0.0
26. Burglary and theft	0	0	0	0	0	0	0	0.0
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX	3,146,608	0	3,146,608	6,525,280	9,605,421	66,467	8.5
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	145,573	449,241	(303,668)	(128.6)
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	12,020,324	23,518,839	12,196,330	23,342,833	31,404,223	31,174,988	23,572,068	47.4
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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	30,518	33,751	32,585	31,684	8,085	8,804	10,513	38,060	8,082
2.1 Allied lines	129,305	74,232	129,359	74,178	25,886	8,458	25,916	82,606	39,628
2.2 Multiple peril crop								0	0
2.3 Federal flood								0	0
2.4 Private crop								0	0
2.5 Private flood								0	0
3. Farmowners multiple peril		785,825		785,825		(227,792)		558,033	188,671
4. Homeowners multiple peril	2,819,755	3,201,738	3,195,669	2,825,824	(781,955)	(412,180)	(651,361)	2,283,050	678,393
5.1 Commercial multiple peril (non-liability portion)	1,140,345	2,532,621	1,381,989	2,290,977	(22,949)	(45,235)	(32,949)	2,255,742	573,615
5.2 Commercial multiple peril (liability portion)	15,437,062	8,916,795	15,437,062	8,916,795	133,494	(2,356,001)	(162,141)	6,856,429	2,062,425
6. Mortgage guaranty								0	0
8. Ocean marine								0	0
9. Inland marine	17,500	9,268	17,500	9,268	2,174	349	2,174	9,617	5,497
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
13.1 Comprehensive (hospital and medical) individual								(a) 0	0
13.2 Comprehensive (hospital and medical) group								(a) 0	0
14. Credit accident and health (group and individual)								0	0
15.1 Vision only								(a) 0	0
15.2 Dental only								(a) 0	0
15.3 Disability income								(a) 0	0
15.4 Medicare supplement								(a) 0	0
15.5 Medicaid Title XIX								(a) 0	0
15.6 Medicare Title XVIII								(a) 0	0
15.7 Long-term care								(a) 0	0
15.8 Federal employees health benefits plan								(a) 0	0
15.9 Other health								(a) 0	0
16. Workers' compensation	920,423	1,545,015	1,367,660	1,097,778	1,016,042	1,391,541	1,224,946	2,280,415	542,675
17.1 Other liability - occurrence	170,000	1,082,799	170,000	1,082,799	51,463	371,352	51,463	1,454,151	366,200
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 Private passenger auto no-fault (personal injury protection)	207,291	310,794	207,291	310,794	(37,289)	(32,209)	(37,289)	278,585	52,857
19.2 Other private passenger auto liability	507,500	5,438,909	507,500	5,438,909	(103,966)	(1,050,204)	(103,966)	4,388,705	1,069,462
19.3 Commercial auto no-fault (personal injury protection)	389,126	83,044	389,126	83,044	(6,976)	2,779	(6,976)	85,823	15,333
19.4 Other commercial auto liability	10,086,334	3,147,720	10,086,334	3,147,720	462,430	766,036	462,431	3,913,755	630,875
21.1 Private passenger auto physical damage		616,721		616,721		(422,115)		194,606	95,412
21.2 Commercial auto physical damage	113,090	90,854	113,090	90,854	(66,871)	(37,061)	(66,871)	53,793	9,642
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	3,255,789	26,385	3,229,404	XXX	3,032,911	(262,965)	6,525,280	0
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	35,302		35,302	XXX	233,344	123,073	145,573	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	31,968,249	31,161,177	33,061,550	30,067,876	679,568	1,232,777	575,998	31,404,223	6,338,767
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 reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	2,113,800			2,113,800
1.2 Reinsurance assumed	2,811,314			2,811,314
1.3 Reinsurance ceded	2,225,133			2,225,133
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	2,699,981	0	0	2,699,981
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	6,772,422	0	6,772,422
2.2 Reinsurance assumed, excluding contingent	0	9,415,377	0	9,415,377
2.3 Reinsurance ceded, excluding contingent	0	6,802,610	0	6,802,610
2.4 Contingent - direct	0	1,224,552	0	1,224,552
2.5 Contingent - reinsurance assumed	0	2,332,505	0	2,332,505
2.6 Contingent - reinsurance ceded	0	1,223,820	0	1,223,820
2.7 Policy and membership fees	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	11,718,426	0	11,718,426
3. Allowances to managers and agents	0	6,314	0	6,314
4. Advertising	0	69,366	0	69,366
5. Boards, bureaus and associations	26,407	410,299	37	436,743
6. Surveys and underwriting reports	778	285,283	0	286,061
7. Audit of assureds' records	0	73,253	0	73,253
8. Salary and related items:				
8.1 Salaries	1,111,546	2,296,437	107,705	3,515,688
8.2 Payroll taxes	76,863	142,387	7,423	226,673
9. Employee relations and welfare	271,091	668,587	19,444	959,122
10. Insurance	3,621	67,622	194	71,437
11. Directors' fees	1,326	88,766	2,704	92,796
12. Travel and travel items	29,978	244,930	1,410	276,318
13. Rent and rent items	6,157	190,001	11,483	207,641
14. Equipment	8,899	106,907	9,097	124,903
15. Cost or depreciation of EDP equipment and software	100,705	857,716	570	958,991
16. Printing and stationery	8,765	94,756	5	103,526
17. Postage, telephone and telegraph, exchange and express	12,185	187,166	11,920	211,271
18. Legal and auditing	1,016	73,067	145,381	219,464
19. Totals (Lines 3 to 18)	1,659,337	5,862,857	317,373	7,839,567
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	1,169,019	0	1,169,019
20.2 Insurance department licenses and fees	193	420,578	0	420,771
20.3 Gross guaranty association assessments	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate)	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	193	1,589,597	0	1,589,790
21. Real estate expenses	0	0	0	0
22. Real estate taxes	0	0	0	0
23. Reimbursements by uninsured plans	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses	113,634	1,219,889	169,677	1,503,200
25. Total expenses incurred	4,473,145	20,390,769	487,050	(a) 25,350,964
26. Less unpaid expenses - current year	6,338,767	4,587,656	34,366	10,960,789
27. Add unpaid expenses - prior year	5,854,468	4,398,149	35,746	10,288,363
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)	3,988,846	20,201,262	488,430	24,678,538
DETAILS OF WRITE-INS				
2401. Outside services	110,602	854,016	81,358	1,045,976
2402. Charitable Contributions	2,972	104,217	5,515	112,704
2403. Miscellaneous	60	17,239	82,804	100,103
2498. Summary of remaining write-ins for Line 24 from overflow page	0	244,417	0	244,417
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	113,634	1,219,889	169,677	1,503,200

(a) Includes management fees of \$ 20,000 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 87,071	94,755
1.1 Bonds exempt from U.S. tax	(a) 827,736	854,771
1.2 Other bonds (unaffiliated)	(a) 1,576,371	1,613,023
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	679,167	674,087
2.21 Common stocks of affiliates	720,000	600,000
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 18,487	22,511
7. Derivative instruments	(f) 0	0
8. Other invested assets	550,142	476,642
9. Aggregate write-ins for investment income	15	15
10. Total gross investment income	4,458,989	4,335,803
11. Investment expenses		(g) 487,050
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		487,050
17. Net investment income (Line 10 minus Line 16)		3,848,753
DETAILS OF WRITE-INS		
0901. Rounding	15	15
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)	15	15
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 \$ 89,044 accrual of discount less \$ 647,916 amortization of premium and less \$ 28,167 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 \$ 823 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 0 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 0 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	3,767	0	3,767	0	0
1.2 Other bonds (unaffiliated)	(12,543)	0	(12,543)	283	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)	26,375	0	26,375	(2,702,254)	0
2.21 Common stocks of affiliates	0	0	0	(1,827,393)	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	103,551	0	103,551	67,770	0
8. Other invested assets	170,003	0	170,003	(4,110,708)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	291,153	0	291,153	(8,572,302)	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 2022 OF THE Fitchburg Mutual 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		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	49,580	124,081	74,501
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)	49,580	124,081	74,501
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	49,580	124,081	74,501
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 permitted practices.

	SSAP #	F/S Page	F/S Line #		2022		2021
NET INCOME							
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$	4,359,546	\$	7,567,060
(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	\$	4,359,546	\$	7,567,060
SURPLUS							
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$	88,763,633	\$	91,406,172
(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	\$	88,763,633	\$	91,406,172

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

Not Applicable

NOTE 4 Discontinued Operations

A. Discontinued Operation Disposed of or Classified as Held for Sale

None

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

None

B. Debt Restructuring

Not applicable

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

\$ 1,141,742

NOTES TO FINANCIAL STATEMENTS

2. 12 Months or Longer	\$ 1,265,971
b)The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	\$ 17,133,851
2. 12 Months or Longer	\$ 5,989,003

(5) Company input

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions
Not applicable
- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
Not applicable
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
None
- H. Repurchase Agreements Transactions Accounted for as a Sale
None
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
None
- J. Real Estate
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 Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					\$ -	\$ -	\$ -
c. Subject to repurchase agreements					\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements					\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements					\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements					\$ -	\$ -	\$ -
g. Placed under option contracts					\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -	\$ -	\$ -
i. FHLB capital stock	\$ 322,600				\$ 322,600	\$ 232,600	\$ 90,000
j. On deposit with states	\$ 250,022				\$ 250,022	\$ 250,081	\$ (59)
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$14,746,647				\$14,746,647	\$ 4,550,000	\$10,196,647
m. Pledged as collateral not captured in other categories					\$ -	\$ -	\$ -
n. Other restricted assets					\$ -	\$ -	\$ -
o. Total Restricted Assets (Sum of a through n)	\$15,319,269	\$ -	\$ -	\$ -	\$15,319,269	\$ 5,032,681	\$10,286,588

(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		\$ 322,600	0.189%	0.189%
j. On deposit with states		\$ 250,022	0.146%	0.146%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$14,746,647	8.631%	8.633%
m. Pledged as collateral not captured in other categories		\$ -	0.000%	0.000%
n. Other restricted assets		\$ -	0.000%	0.000%
o. Total Restricted Assets (Sum of a through n)	\$ -	\$15,319,269	8.966%	8.969%

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

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

NOTES TO FINANCIAL STATEMENTS

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)

None

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

	<u>General Account</u>	<u>Protected Cell</u>
1. Number of CUSIPs	1	
2. Aggregate Amount of Investment Income	\$ 12,986	

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

	<u>Asset Type</u>	<u>Percent Share</u>
(1) Cash		73.0%
(2) Cash Equivalents		27.0%
(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 2022 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.

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			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 2,320,398	\$ 569,755	\$ 2,890,153	\$ 2,419,681		\$ 2,419,681	\$ (99,283)	\$ 569,755	\$ 470,472
(b) Statutory Valuation Allowance Adjustment			\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 2,320,398	\$ 569,755	\$ 2,890,153	\$ 2,419,681	\$ -	\$ 2,419,681	\$ (99,283)	\$ 569,755	\$ 470,472
(d) Deferred Tax Assets Nonadmitted			\$ -			\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 2,320,398	\$ 569,755	\$ 2,890,153	\$ 2,419,681	\$ -	\$ 2,419,681	\$ (99,283)	\$ 569,755	\$ 470,472
(f) Deferred Tax Liabilities	\$ 1,359,411	\$ 2,344,444	\$ 3,703,855	\$ 1,311,146	\$ 3,417,956	\$ 4,729,102	\$ 48,265	\$ (1,073,512)	\$ (1,025,247)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 960,987	\$ (1,774,689)	\$ (813,702)	\$ 1,108,535	\$ (3,417,956)	\$ (2,309,421)	\$ (147,548)	\$ 1,643,267	\$ 1,495,719

NOTES TO FINANCIAL STATEMENTS

2.

	As of End of Current Period			12/31/2021			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 675,000		\$ 675,000	\$ 880,000		\$ 880,000	\$ (205,000)	\$ -	\$ (205,000)
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 1,390,499		\$ 1,390,499	\$ 239,213		\$ 239,213	\$ 1,151,286	\$ -	\$ 1,151,286
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.	\$ 864,505		\$ 864,505	\$ 718,337		\$ 718,337	\$ 146,168	\$ -	\$ 146,168
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 2,930,004	\$ -	\$ 2,930,004	\$ 1,837,550	\$ -	\$ 1,837,550	\$ 1,092,454	\$ -	\$ 1,092,454

3.

	2022	2021
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1173.260%	1073.860%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 88,763,633	\$ 91,406,172

4.

	As of End of Current Period		12/31/2021		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 2,320,398	\$ 569,755	\$ 2,419,681	\$ -	\$ (99,283)	\$ 569,755
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)	\$ 2,320,398	\$ 569,755	\$ 2,419,681	\$ -	\$ (99,283)	\$ 569,755
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

B. In 2022 and 2021 there were no temporary differences for which a deferred tax liability was not established.

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) 12/31/2021	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 848,420	\$ 606,646	\$ 241,774
(b) Foreign			\$ -
(c) Subtotal (1a+1b)	\$ 848,420	\$ 606,646	\$ 241,774
(d) Federal income tax on net capital gains	\$ 61,142	\$ 963,149	\$ (902,007)
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other	\$ (37,217)	\$ 54,487	\$ (91,704)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 872,345	\$ 1,624,282	\$ (751,937)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 461,049	\$ 471,587	\$ (10,538)
(2) Unearned premium reserve	\$ 1,297,043	\$ 1,174,082	\$ 122,961
(3) Policyholder reserves			\$ -
(4) Investments			\$ -
(5) Deferred acquisition costs			\$ -
(6) Policyholder dividends accrual			\$ -
(7) Fixed assets			\$ -
(8) Compensation and benefits accrual	\$ 500,684	\$ 465,179	\$ 35,505
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted			\$ -
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other	\$ 61,622	\$ 308,833	\$ (247,211)
(99) Subtotal (sum of 2a1 through 2a13)	\$ 2,320,398	\$ 2,419,681	\$ (99,283)
(b) Statutory valuation allowance adjustment			\$ -
(c) Nonadmitted			\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 2,320,398	\$ 2,419,681	\$ (99,283)
(e) Capital:			
(1) Investments	\$ 569,755		\$ 569,755
(2) Net capital loss carry-forward			\$ -
(3) Real estate			\$ -
(4) Other			\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 569,755	\$ -	\$ 569,755
(f) Statutory valuation allowance adjustment			\$ -
(g) Nonadmitted			\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 569,755	\$ -	\$ 569,755
(i) Admitted deferred tax assets (2d + 2h)	\$ 2,890,153	\$ 2,419,681	\$ 470,472
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 129,810	\$ 156,077	\$ (26,267)
(2) Fixed assets			\$ -
(3) Deferred and uncollected premium			\$ -
(4) Policyholder reserves			\$ -
(5) Other	\$ 1,229,600	\$ 1,155,068	\$ 74,532
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 1,359,410	\$ 1,311,145	\$ 48,265
(b) Capital:			
(1) Investments	\$ 2,344,444	\$ 3,417,956	\$ (1,073,512)
(2) Real estate			\$ -
(3) Other			\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 2,344,444	\$ 3,417,956	\$ (1,073,512)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 3,703,854	\$ 4,729,101	\$ (1,025,247)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (813,701)	\$ (2,309,420)	\$ 1,495,719

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	\$ 1,098,697	21.00%
Tax exempt income deduction	\$ (179,502)	-3.43%
Tax exempt expenses	\$ 6,747	0.13%
Dividends received deduction	\$ (166,971)	-3.19%
Disallowed expenses	\$ 20,616	0.39%
Unearned Premium Reserve	\$ 105,268	2.01%
Rate differential	\$ -	0.00%
Prior year true up	\$ (37,217)	-0.71%
Change in non-admitted assets	\$ -	0.00%
Other	\$ 24,709	0.47%
Totals	\$ 872,345	16.67%

Federal and foreign income taxes incurred	\$ 4,651,367	88.90%
Current taxes on realized capital gains	\$ 61,142	1.17%
Change in net deferred income taxes	\$ (3,840,164)	-73.40%
Total statutory income taxes	\$ 872,345	16.67%

E. At December 21, 2022 the Company did not have any unused operating loss carryforward available to offset against future taxable income.

F. Consolidated Tax Provision - 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 \$117,693 RTT over 8 years. The amount per year, which began in 2018, is \$14,712. The balance at 12/31/22 is \$44,135.

I. Alternative Minimum Tax (AMT) Credit

The Company does not have any AMT credits.

NOTES TO FINANCIAL STATEMENTS

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: The Norfolk & Dedham Mutual Fire Insurance Company and Dorchester Mutual Insurance Company. The Insurance Companies, known collectively as the N&D Group, have an expense sharing agreement with the Newbury Corporation, whereby the Insurance Operation expenses are allocated from Newbury Corporation to the N&D Group using mutually agreed upon percentages.
- B. Non- Insurance transactions greater than 1/2% of Admitted Assets: None
- C. Transactions with related party who are not reported on Schedule Y
None
- D. The Company due to / from affiliated companies is disclosed in Note 26.
- 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: The Company is part of a pooling agreement detailed in Note 26.
- 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	19.0%	\$ (3,323,920)	\$ (3,323,920)	
Total SSAP No. 97 8b(ii) Entities	XXX	\$ (3,323,920)	\$ (3,323,920)	\$ -
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	\$ (3,323,920)	\$ (3,323,920)	\$ -
f. Aggregate Total (a+ e)	XXX	\$ (3,323,920)	\$ (3,323,920)	\$ -

(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	06/30/2022	\$ (2,407,692)	Yes	No	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ (2,407,692)	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	\$ (2,407,692)	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ (2,407,692)	XXX	XXX	XXX

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

** I - Immaterial or M - Material

NOTES TO FINANCIAL STATEMENTS

N. Investment in Insurance SCAs

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

O. SCA or SSAP 48 Entity Loss Tracking

None

NOTE 11 Debt

A. None

B. FHLB (Federal Home Loan Bank) Agreements

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

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Protected Cell Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 86,062	\$ 86,062	
(c) Activity Stock	\$ 192,038	\$ 192,038	
(d) Excess Stock	\$ 44,500	\$ 44,500	
(e) Aggregate Total (a+b+c+d)	\$ 322,600	\$ 322,600	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 12,027,012	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 38,150	\$ 38,150	
(c) Activity Stock	\$ 107,850	\$ 107,850	
(d) Excess Stock	\$ 86,600	\$ 86,600	
(e) Aggregate Total (a+b+c+d)	\$ 232,600	\$ 232,600	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 4,414,527	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	\$ 86,062	\$ 86,062				

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)	\$ 13,172,214	\$ 14,746,647	\$ 4,800,275
2. Current Year General Account Total Collateral Pledged	\$ 13,172,214	\$ 14,746,647	\$ 4,800,275
3. Current Year Protected Cell Account Total Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Total Collateral Pledged	\$ 4,699,656	\$ 4,550,000	\$ 2,694,179

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)	\$ 15,887,480	\$ 15,964,037	\$ 2,455,033
2. Current Year General Account Maximum Collateral Pledged	\$ 15,887,480	\$ 15,964,037	\$ 2,455,033
3. Current Year Protected Cell Account Maximum Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Maximum Collateral Pledged	\$ 6,718,918	\$ 6,372,843	\$ 4,168,262

NOTES TO FINANCIAL STATEMENTS

(4) Borrowing from FHLB
a. Amount as of Reporting Date

	1	2	3	4
	Total 2+3	General Account	Protected Cell Account	Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ 4,800,275	\$ 4,800,275		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 4,800,275	\$ 4,800,275	\$ -	\$ -
2. Prior Year end				
(a) Debt	\$ 2,694,179	\$ 2,694,179		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 2,694,179	\$ 2,694,179	\$ -	\$ -

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Protected Cell Account
1. Debt	\$ 5,911,724	\$ 5,911,724	
2. Funding Agreements	\$ -		
3. Other	\$ -		
4. Aggregate Total (1+2+3)	\$ 5,911,724	\$ 5,911,724	\$ -

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 \$640,000 and \$770,000 for 2022 and 2021, 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%). 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 \$220,321 and \$209,337 for 2022 and 2021, 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 Common 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. Not applicable

NOTES TO FINANCIAL STATEMENTS

NOTE 14 Liabilities, Contingencies and Assessments

- A. Contingent Commitments
None

- B. Assessments
(1)
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 \$132,416. The amounts represents Managements best estimate of the 2023 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

- G. All Other Contingencies
None

NOTE 15 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:
The gain from operations from Administrative Services Only (ASO) uninsured plans and the uninsured portion of partially insured plans was as follows during 2022:
None

- B. ASC Plans:
The gain from operations from Administrative Services Contract (ASC) uninsured plans and the uninsured portion of partially insured plans was as follows during 2022:
None

- 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.	\$ 21,930,831		\$ 140,992		\$ 22,071,823
Mutual Funds				\$ 8,470,117	\$ 8,470,117
Total assets at fair value/NAV	\$ 21,930,831	\$ -	\$ 140,992	\$ 8,470,117	\$ 30,541,940

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				\$ 326,539	\$ 326,539
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ 326,539	\$ 326,539

(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

NOTES TO FINANCIAL STATEMENTS

- 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:
None

NOTE 23 Reinsurance

- A. Unsecured Reinsurance Recoverables
e
- 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	\$ 30,004,313	\$ 4,984,632	\$ 18,611,614	\$ 3,378,459	\$ 11,392,699	\$ 1,606,173
b. All Other	\$ 47,732	\$ -	\$ 684,072	\$ 153,825	\$ (636,340)	\$ (153,825)
c. Total (a+b)	\$ 30,052,045	\$ 4,984,632	\$ 19,295,686	\$ 3,532,284	\$ 10,756,359	\$ 1,452,348
d. Direct Unearned Premium Reserve						\$ 19,704,348

(2)

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 1,240,976	\$ 1,043,757	\$ (285,764)	\$ 2,570,497
b. Sliding Scale Adjustments				\$ -
c. Other Profit Commission Arrangements				\$ -
d. TOTAL (a+b+c)	\$ 1,240,976	\$ 1,043,757	\$ (285,764)	\$ 2,570,497

(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
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, 2021 were \$36.6 million. As of December 31, 2022, \$9.2 million has been paid for claims and claims adjustment expenses attributed to insured events of prior years. Reserves remaining for prior years are now \$26.1 million. Therefore, there has been a \$1.3 million favorable prior year development since December 31, 2021. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

NOTES TO FINANCIAL STATEMENTS

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	2016-2022
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, 2022 was as follows:

NAME OF COMPANY	DUE TO	DUE FROM
Norfolk & Dedham Mutual Fire Insurance Co.		1,733,405
Dorchester Mutual Insurance Co.		
Newbury Corporation	1,667	

NOTE 27 Structured Settlements

None

NOTE 28 Health Care Receivables

A. Pharmaceutical Rebate Receivables

None

B. Risk-Sharing Receivables

None

NOTE 29 Participating Policies

None

NOTE 30 Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves

2. Date of the most recent evaluation of this liability

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

None

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.

The change in the Note below reflects the change to report net of pooling.

(1) Direct

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 31,248	\$ 353,754	\$ 353,754	\$ 353,754	\$ 353,950
b. Incurred losses and loss adjustment expense:	\$ 348,928	\$ 8,784	\$ 1,624	\$ 392	\$ 7,753
c. Calendar year payments for losses and loss adjustment expenses:	\$ 26,422	\$ 8,784	\$ 1,624	\$ 196	\$ 1,703
d. Ending reserves (a+b-c):	\$ 353,754	\$ 353,754	\$ 353,754	\$ 353,950	\$ 360,000

(2) Assumed Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:					
b. Incurred losses and loss adjustment expense:					
c. Calendar year payments for losses and loss adjustment expenses:					
d. Ending reserves (a+b-c):		\$ -	\$ -	\$ -	\$ -

(3) Net of Ceded Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 6,250	\$ 70,751	\$ 70,751	\$ 70,751	\$ 70,790
b. Incurred losses and loss adjustment expense:	\$ 69,785	\$ 1,757	\$ 325	\$ 78	\$ 1,551
c. Calendar year payments for losses and loss adjustment expenses:	\$ 5,284	\$ 1,757	\$ 325	\$ 39	\$ 341
d. Ending reserves (a+b-c):	\$ 70,751	\$ 70,751	\$ 70,751	\$ 70,790	\$ 72,000

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:

NOTES TO FINANCIAL STATEMENTS

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

(1) Direct Basis:	\$	60,000
(2) Assumed Reinsurance Basis:		
(3) Net of Ceded Reinsurance Basis:	\$	12,000

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.

The change in the Note below reflects the change to report net of pooling.

	2018	2019	2020	2021	2022
a. Beginning reserves:			\$ 50,000	\$ -	\$ 25,000
b. Incurred losses and loss adjustment expense:		\$ 52,134	\$ (50,000)	\$ 25,736	\$ 1,620
c. Calendar year payments for losses and loss adjustment expenses:		\$ 2,134	\$ -	\$ 736	\$ 2,620
d. Ending reserves (a+b-c):	\$ -	\$ 50,000	\$ -	\$ 25,000	\$ 24,000

(2) Assumed Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:					
b. Incurred losses and loss adjustment expense:					
c. Calendar year payments for losses and loss adjustment expenses:					
d. Ending reserves (a+b-c):					

(3) Net of Ceded Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 14,591	\$ 7,135	\$ 21,000	\$ -	\$ 28,699
b. Incurred losses and loss adjustment expense:	\$ 3,159	\$ 70,543	\$ (19,038)	\$ 69,089	\$ (18,403)
c. Calendar year payments for losses and loss adjustment expenses:	\$ 10,615	\$ 56,678	\$ 1,962	\$ 40,390	\$ 5,496
d. Ending reserves (a+b-c):	\$ 7,135	\$ 21,000	\$ -	\$ 28,699	\$ 4,800

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:	\$	4,000
(2) Assumed Reinsurance Basis:		
(3) Net of Ceded Reinsurance Basis:	\$	800

NOTE 34 Subscriber Savings Accounts
Not Applicable

NOTE 35 Multiple Peril Crop Insurance
None

NOTE 36 Financial Guaranty Insurance
None

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, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 depository institution holding company? 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 \$ 1,215,007
- 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 [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
The Code of Ethics contained standards addressing required disclosures concerning actual or apparent conflicts of interest and which roughly, but did not exactly, mirror and overlap with the Conflict of Interest Policy. To avoid confusion and overlap, the Code of Ethics Standard regarding actual or apparent conflicts was amended to require compliance with the Conflict of Interest Policy.
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

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

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

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to 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 2022 OF THE Fitchburg Mutual 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 \$ 322,600
- 26.28 On deposit with states \$ 250,022
- 26.29 On deposit with other regulatory bodies \$
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$ 14,746,647
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
- 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
Citibank, NA	100 Wall St. , New York, NY 10043
UBS Financial Services	1099 Hingham St. , Rockland, MA 02370
US BANK, National Association	50 S 16th St. , 20th FL, Philadelphia, PA 19102

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

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 [X] No []

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

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
Bank of America	US BANK, National Association	08/23/2022	Bank of America ceased custody operations.

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
Newbury Corporation	A.....
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	Newbury Corporation	5493001YLOMBHWPEN55	Not a Registered Advisor	NO.....
8174	SLC Management	EVTYRCGORNFJBSNON167C	SEC	NO.....
	UBS Financial Services		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
922042-74-2	VANGUARD T WLDSTK ETF	4,586,170
922908-36-3	VANGUARD 500 IDX ETF	2,762,235
922908-76-9	VANGUARD TSM IDX ETF	1,121,712
30.2999 - Total		8,470,117

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
VANGUARD T WLDSTK ETF	APPLE INC.	138,961	12/31/2022 ..
VANGUARD T WLDSTK ETF	MICROSOFT CORP.	127,954	12/31/2022 ..
VANGUARD T WLDSTK ETF	AMAZON.COM INC.	53,200	12/31/2022 ..
VANGUARD T WLDSTK ETF	ALPHABET INC. CLASS A	38,982	12/31/2022 ..
VANGUARD T WLDSTK ETF	UNITEDHEALTH GROUP INC.	35,314	12/31/2022 ..
VANGUARD 500 IDX ETF	APPLE INC.	166,287	12/31/2022 ..
VANGUARD 500 IDX ETF	MICROSOFT CORP.	153,028	12/31/2022 ..
VANGUARD 500 IDX ETF	AMAZON.COM INC.	63,808	12/31/2022 ..
VANGUARD 500 IDX ETF	BERKSHIRE HATHAWAY INC. CLASS B	47,787	12/31/2022 ..
VANGUARD 500 IDX ETF	ALPHABET INC. CLASS A	45,024	12/31/2022 ..
VANGUARD TSM IDX ETF	APPLE INC.	58,329	12/31/2022 ..
VANGUARD TSM IDX ETF	MICROSOFT CORP.	52,720	12/31/2022 ..
VANGUARD TSM IDX ETF	ALPHABET INC. CLASS A	29,165	12/31/2022 ..
VANGUARD TSM IDX ETF	AMAZON.COM INC.	21,313	12/31/2022 ..
VANGUARD TSM IDX ETF	BERKSHIRE HATHAWAY INC.	15,704	12/31/2022 ..

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	93,805,157	87,784,735	(6,020,422)
31.2 Preferred stocks	0		0
31.3 Totals	93,805,157	87,784,735	(6,020,422)

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

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]

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company
GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 134,357

40.2 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	2
Name	Amount Paid
Insurance Services Office, Inc.	80,251

41.1 Amount of payments for legal expenses, if any? \$ 9,347

41.2 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	2
Name	Amount Paid
Verill Law	2,792

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 2,913

42.2 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	2
Name	Amount Paid
NAMIC	2,893

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. \$ _____ 0

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	49,721,509	51,786,612
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		0
2.5 Reserve Denominator	70,071,557	67,957,018
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.21 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 \$658.5 million. The Company's catastrophe reinsurance program is broken into multiple layers as follows:
Layer 1 (\$15 million excess of \$15 million) - 67.297% ceded.
Layer 2 (\$30 million excess of \$30 million) - 95.236% ceded.
Layer 3 (\$60 million excess of \$60 million) - 94.239% ceded.
Layer 4 (\$275 million excess of \$120 million) - 95.326% ceded.
Layer 5 (\$100 million excess of \$395 million) - 97.340% ceded.
Layer 6 (103.5 million excess of \$495 million) - 105.510% ceded.
Layer 7 (\$60 million excess of \$598.5 million) - 100% ceded.
Additionally, part of the sixth layer (\$13.5 million excess of \$585 million) is covered for Hurricane only. The catastrophe reinsurance program is projected to be exhausted once every 184 years based on the average of the two models.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured 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 cap, an aggregate limit or any similar provisions)?..... Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses\$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses)\$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds\$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit\$
- 12.62 Collateral and other funds.....\$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 400,000
- 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 2022 OF THE Fitchburg Mutual 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 2022	2 2021	3 2020	4 2019	5 2018
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11, 16, 17, 18 & 19)	16,801,280	15,777,412	16,502,294	17,677,061	19,382,793
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	9,684,076	9,022,663	8,909,488	8,826,281	9,336,025
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	62,285,233	57,091,665	56,002,080	55,365,631	54,644,876
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)	1,014,466	4,509,450	3,483,310	5,107,077	4,943,163
6. Total (Line 35)	89,785,055	86,401,190	84,897,172	86,976,050	88,306,857
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11, 16, 17, 18 & 19)	11,522,051	10,790,365	11,093,103	11,865,258	11,488,352
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	8,016,756	7,614,604	7,205,711	6,967,908	6,712,847
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	31,674,603	29,781,481	28,427,163	26,869,683	25,663,956
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)	1,014,466	4,509,450	3,483,310	5,107,077	4,943,163
12. Total (Line 35)	52,227,876	52,695,900	50,209,287	50,809,926	48,808,318
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	1,285,527	902,129	4,230,906	2,225,199	(905,302)
14. Net investment gain (loss) (Line 11)	4,078,764	7,431,734	1,540,500	5,047,931	3,322,419
15. Total other income (Line 15)	(193,542)	(105,668)	(12,526)	(520,230)	(224,583)
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	811,203	661,134	1,350,516	955,752	(331,686)
18. Net income (Line 20)	4,359,546	7,567,060	4,408,364	5,797,148	2,524,220
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	170,810,137	172,124,227	161,244,854	151,764,254	140,255,295
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	1,179,482	986,569	1,050,403	982,512	424,553
20.2 Deferred and not yet due (Line 15.2)	7,347,451	6,445,958	6,800,273	7,019,557	7,485,397
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	82,046,504	80,718,055	78,423,368	78,432,812	75,987,067
22. Losses (Page 3, Line 1)	31,404,223	31,174,988	30,677,468	30,582,795	29,523,901
23. Loss adjustment expenses (Page 3, Line 3)	6,338,767	5,854,468	5,893,040	5,240,878	5,063,293
24. Unearned premiums (Page 3, Line 9)	30,460,706	27,954,337	27,045,049	26,174,194	25,260,280
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	88,763,633	91,406,172	82,821,486	73,331,442	64,268,228
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	5,539,584	6,047,368	8,090,456	7,965,350	6,492,136
Risk-Based Capital Analysis					
28. Total adjusted capital	88,763,633	91,406,172	82,821,486	73,331,442	64,268,228
29. Authorized control level risk-based capital	7,558,311	8,511,922	9,021,320	8,532,968	9,214,302
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)	60.4	56.5	61.0	66.6	68.2
31. Stocks (Lines 2.1 & 2.2)	23.7	24.7	24.3	23.2	22.8
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.0	0.0	0.0	0.0	0.0
34. Cash, cash equivalents and short-term investments (Line 5)	4.3	4.9	5.4	4.9	4.5
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	11.7	13.8	9.2	5.3	4.5
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)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	6,359,934	8,187,327	7,533,044	6,818,130	5,919,115
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)		0		0	0
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	6,359,934	8,187,327	7,533,044	6,818,130	5,919,115
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)	7.2	9.0	9.1	9.3	9.2

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	(8,150,095)	1,100,904	5,176,506	3,210,435	(3,621,686)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	(2,642,538)	8,584,685	9,490,044	9,063,214	(1,386,573)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11, 16, 17, 18 & 19)	6,298,828	5,272,380	7,878,603	9,701,152	7,217,299
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	5,475,539	5,299,868	3,921,985	4,638,593	5,265,618
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	20,618,188	25,133,443	22,497,456	20,392,929	22,689,640
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)	3,146,608	2,499,760	2,886,937	5,011,890	3,112,466
59. Total (Line 35)	35,539,163	38,205,451	37,184,981	39,744,564	38,285,023
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11, 16, 17, 18 & 19)	4,414,889	3,928,961	4,573,142	4,590,599	4,435,184
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,730,581	4,545,280	2,988,770	3,687,558	3,916,069
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	11,050,755	15,370,872	10,140,504	10,247,337	11,437,531
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)	3,146,608	2,499,760	2,886,937	5,011,890	3,112,466
65. Total (Line 35)	23,342,833	26,344,873	20,589,353	23,537,384	22,901,250
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)	47.4	51.8	41.9	49.3	56.3
68. Loss expenses incurred (Line 3)	9.0	7.3	8.4	7.5	8.4
69. Other underwriting expenses incurred (Line 4)	41.0	39.1	41.1	38.7	37.2
70. Net underwriting gain (loss) (Line 8)	2.6	1.7	8.6	4.5	(1.9)
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)	39.4	38.6	40.4	39.0	36.7
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	56.4	59.2	50.3	56.8	64.7
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)	58.8	57.7	60.6	69.3	75.9
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)	611	(2,370)	(1,948)	(1,291)	(3,015)
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).....	0.7	(2.9)	(2.7)	(2.0)	(4.6)
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)	(3,303)	(3,607)	(2,316)	(3,877)	(2,998)
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)	(4.0)	(4.9)	(3.6)	(5.9)	(5.0)

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 2022 OF THE Fitchburg Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2022

NAIC Company Code 13943

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												15,382
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												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	0	0	0	0	0	0	0	0	0	0	0	15,382
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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2022

NAIC Company Code 13943

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						5	5					
2.1 Allied Lines					(33)		33	(3)				
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	2,054,927	655,955		1,398,972	821,660	1,193,700	373,059	1,871	52,525	50,863	471,014	128,556
5.1 Commercial Multiple Peril (Non-Liability Portion)	1,254	784		470							316	
5.2 Commercial Multiple Peril (Liability Portion)	21,152	13,220		7,932							5,337	
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	48,631	16,306		32,504		7,505	7,505		3,619	3,619	11,134	
10. Financial Guaranty												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation					14		21,307					
17.1 Other Liability - Occurrence	76,223	24,981		51,242							17,513	
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	2,202,187	711,246	0	1,491,120	821,641	1,201,210	401,909	1,868	56,144	54,482	505,314	128,556
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 \$ 3,092

(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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2022

NAIC Company Code 13943

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												258
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												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	0	0	0	0	0	0	0	0	0	0	0	258
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 NH



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2022

NAIC Company Code 13943

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.

(a) Finance and service charges not included in Lines 1 to 35 \$ 94,416

(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 2022 OF THE Fitchburg Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2022

NAIC Company Code 13943

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												15,062
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												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	0	0	0	0	0	0	0	0	0	0	0	15,062
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.RI



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2022

NAIC Company Code 13943

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												15,279
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												
11.1 Medical Professional Liability - Occurrence												
11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
13.1 Comprehensive (hospital and medical) ind (b)												
13.2 Comprehensive (hospital and medical) group (b)												
14. Credit A&H (Group and Individual)												
15.1 Vision Only (b)												
15.2 Dental Only (b)												
15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
15.9 Other Health (b)												
16. Workers' Compensation												
17.1 Other Liability - Occurrence												
17.2 Other Liability - Claims-Made												
17.3 Excess Workers' Compensation												
18.1 Products Liability - Occurrence												
18.2 Products Liability - Claims-Made												
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												
31. Reins nonproportional assumed property	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32. Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33. Reins nonproportional assumed financial lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34. Aggregate Write-Ins for Other Lines of Business	0	0	0	0	0	0	0	0	0	0	0	0
35. Total (a)	0	0	0	0	0	0	0	0	0	0	0	15,279
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 2022 OF THE Fitchburg Mutual Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

NAIC Company Code 13943

Table with columns: Line of Business, Gross Premiums, 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 Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H, Vision Only, Dental Only, Disability Income, Medicare Supplement, Medicaid Title XIX, Medicare Title XVIII, Long-Term Care, Federal Employees Health Benefits Plan, Other Health, Workers' Compensation, Other Liability, Excess Workers' Compensation, Products Liability, Private Passenger Auto No-Fault, Other Private Passenger Auto Liability, Commercial Auto No-Fault, Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft, Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), and DETAILS OF WRITE-INS (3401-3499).

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(a) Finance and service charges not included in Lines 1 to 35 \$ 97,508
(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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
04-1675920	.23965	NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPNY	MA	52,360	1,868	36,726	38,594	1,044		30,004				
0199999. Affiliates - U.S. Intercompany Pooling					52,360	1,868	36,726	38,594	1,044	0	30,004	0	0	0
0499999. Total - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0
0799999. Total - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0
0899999. Total - Affiliates					52,360	1,868	36,726	38,594	1,044	0	30,004	0	0	0
AA-9992118	.00000	NATIONAL WORKERS COMPENSATION REINS POOL	NY	81		445	445			32				
AA-9991218	.00000	NEW JERSEY INSURANCE UNDERWRITING ASSOCIATION	NJ	30		4	4			15				
AA-9995073	.00000	WORKERS COMPENSATION UNDERWRITING ASSOC	PA			2	2							
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools					111	0	451	451	0	0	47	0	0	0
1299999. Total - Pools and Associations					111	0	451	451	0	0	47	0	0	0
9999999 Totals					52,471	1,868	37,177	39,045	1,044	0	30,051	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 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
04-1675920	23965	NORFOLK & DEDHAM MUTUAL FIRE INS. CO.	MA		35,785	1,049		32,488	8,204	601	469	18,612	(286)	61,137				61,137		
0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling					35,785	1,049	0	32,488	8,204	601	469	18,612	(286)	61,137	0	0	0	61,137	0	
27-0022109	11648	CHARLES RIVER INSURANCE CO	VT		482	176	23	301	0	0	0	0	0	500				500		
0299999. Total Authorized - Affiliates - U.S. Non-Pool - Captive					482	176	23	301	0	0	0	0	0	500	0	0	0	500	0	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					482	176	23	301	0	0	0	0	0	500	0	0	0	500	0	
0799999. Total Authorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0899999. Total Authorized - Affiliates					36,267	1,225	23	32,789	8,204	601	469	18,612	(286)	61,637	0	0	0	61,637	0	
06-1430254	10348	ARCH REINSURANCE CO	DE		15			0	0	0	0	9	0	9		12		(3)		
39-1338397	37273	AXIS INSURANCE COMPANY	IL					11						11				11		
39-0712210	18767	CHURCH MUTUAL INSURANCE CO	WI					3						3				3		
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY CO	IA					18						18				18		
35-2293075	11551	ENDURANCE ASSURANCE CORP	DE					18						18				18		
38-1316179	21555	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	MI					3						3				3		
13-2673100	22039	GENERAL REINSURANCE CORP	DE		667	201	197	21	22	(4)	2	356	221	1,016	169		847			
06-0384680	11452	HARTFORD STEAM BOILER	CT		585	9	0	109	115	(21)	13	306	127	658	67		591			
61-0392792	22993	KENTUCKY FARM BUREAU INSURANCE CO	KY					4						4			4			
31-4259550	14621	MOTORISTS MUTUAL INSURANCE CO	OH					4						4			4			
52-1952955	10357	RENAISSANCE REINSURANCE US INC	MD					4						4			4			
75-1444207	30058	SCOR REINSURANCE CO	NY					14						14			14			
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					1,267	210	197	209	137	(25)	15	671	348	1,762	0	248	0	1,514	0	
AA-1120337		ASPEN INSURANCE UK LTD	GBR		13							7		7	1		6			
AA-1340125		HANNOVER RUCKVERSICHERUNGS	DEU					36						36			36			
AA-1120337		LLOYDS	GBR		6							4		4	69		(65)			
AA-1128987		LLOYDS BRIT SYNDICATE 2987	GBR		4							2		2	3		(1)			
AA-3190686		PARTNER RE	BMU					14						14			14			
AA-3190339		RENAISSANCE REINS LTD	BMU					14						14			14			
1299999. Total Authorized - Other Non-U.S. Insurers					23	0	0	64	0	0	0	13	0	77	0	72	0	5	0	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					37,557	1,435	220	33,062	8,341	576	484	19,296	62	63,476	0	321	0	63,155	0	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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)					37,557	1,435	220	33,062	8,341	576	484	19,296	62	63,476	0	321	0	63,155	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
9999999 Totals					37,557	1,435	220	33,062	8,341	576	484	19,296	62	63,476	0	321	0	63,155	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
04-1675920	NORFOLK & DEDHAM MUTUAL FIRE INS. CO.					61,137	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	61,137	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
27-0022109	CHARLES RIVER INSURANCE CO					500	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	500	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	500	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	XXX	0	0	
0899999	Total Authorized - Affiliates	0	0	XXX	0	61,637	0	0	0	0	0	0	0	XXX	0	0	
06-1430254	ARCH REINSURANCE CO					9	0	9	11	11	0	0	0	0	4	0	
39-1338397	AXIS INSURANCE COMPANY					11	0	11	13	13	0	0	0	13	4	0	
39-0712210	CHURCH MUTUAL INSURANCE CO					3	0	3	4	4	0	0	0	4	4	0	
42-0234980	EMPLOYERS MUTUAL CASUALTY CO					18	0	18	22	22	0	0	0	22	4	0	
35-2293075	ENDURANCE ASSURANCE CORP					18	0	18	22	22	0	0	0	22	4	0	
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN					3	0	3	4	4	0	0	0	4	4	0	
13-2673100	GENERAL REINSURANCE CORP					169	847	1,016	1,219	169	1,050	0	0	1,050	4	35	
06-0384680	HARTFORD STEAM BOILER					67	591	658	790	67	723	0	0	723	4	24	
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO					4	0	4	5	0	5	0	0	5	4	0	
31-4259550	MOTORISTS MUTUAL INSURANCE CO					4	0	4	5	0	5	0	0	5	4	0	
52-1952955	RENAISSANCE REINSURANCE US INC					4	0	4	5	0	5	0	0	5	4	0	
75-1444207	SCOR REINSURANCE CO					14	0	14	17	0	17	0	0	17	4	1	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	245	1,517	0	1,762	2,115	247	1,867	0	1,867	XXX	0	62
AA-1120337	ASPEN INSURANCE UK LTD					1	6	7	8	1	8	0	0	8	4	0	
AA-1340125	HANNOVER RUCKVERSICHERUNGS					36	0	36	43	0	43	0	0	43	4	1	
AA-1120337	LLOYDS					4	0	4	4	4	0	0	0	4	4	0	
AA-1128987	LLOYDS BRIT SYNDICATE 2987					2	0	2	3	3	0	0	0	3	4	0	
AA-3190686	PARTNER RE					14	0	14	17	0	17	0	0	17	4	0	
AA-3190339	RENAISSANCE REINS LTD					14	0	14	17	0	17	0	0	17	4	1	
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	7	70	0	77	92	8	85	0	85	XXX	0	3
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	252	63,224	0	1,839	2,207	255	1,952	0	1,952	XXX	0	64
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	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	XXX	0	0	
2299999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	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	XXX	0	0	
3699999	Total Certified - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	0	0	
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	XXX	0	0	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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)
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	XXX	0	252	63,224	0	1,839	2,207	255	1,952	0	1,952	XXX	0	64
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999 Totals		0	0	XXX	0	252	63,224	0	1,839	2,207	255	1,952	0	1,952	XXX	0	64

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
		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
04-1675920 ..	NORFOLK & DEDHAM MUTUTAL FIRE INS. CO.	1,049								1,049							
0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling		1,049	0	0	0	0	0	0	0	1,049	0	0.0	0.0	0.0	0.0	XXX	0
27-0022109 ..	CHARLES RIVER INSURANCE CO	199								199							
0299999. Total Authorized - Affiliates - U.S. Non-Pool - Captive		199	0	0	0	0	0	0	0	199	0	0.0	0.0	0.0	0.0	XXX	0
0499999. Total Authorized - Affiliates - U.S. Non-Pool		199	0	0	0	0	0	0	0	199	0	0.0	0.0	0.0	0.0	XXX	0
0799999. Total Authorized - Affiliates - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
0899999. Total Authorized - Affiliates		1,248	0	0	0	0	0	0	0	1,248	0	0.0	0.0	0.0	0.0	XXX	0
06-1430254 ..	ARCH REINSURANCE CO									0						YES	0
39-1338397 ..	AXIS INSURANCE COMPANY									0						YES	0
39-0712210 ..	CHURCH MUTUAL INSURANCE CO									0						YES	0
42-0234980 ..	EMPLOYERS MUTUAL CASUALTY CO									0						YES	0
35-2293075 ..	ENDURANCE ASSURANCE CORP									0						YES	0
38-1316179 ..	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN									0						YES	0
13-2673100 ..	GENERAL REINSURANCE CORP	398								398						YES	0
06-0384680 ..	HARTFORD STEAM BOILER	9								9						YES	0
61-0392792 ..	KENTUCKY FARM BUREAU INSURANCE CO									0						YES	0
31-4259550 ..	MOTORISTS MUTUAL INSURANCE CO									0						YES	0
52-1952955 ..	RENAISSANCE REINSURANCE US INC									0						YES	0
75-1444207 ..	SCOR REINSURANCE CO									0						YES	0
0999999. Total Authorized - Other U.S. Unaffiliated Insurers		407	0	0	0	0	0	0	0	407	0	0.0	0.0	0.0	0.0	XXX	0
AA-1120337 ..	ASPEN INSURANCE UK LTD									0						YES	0
AA-1340125 ..	HANNOVER RUCKVERSICHERUNGS									0						YES	0
AA-1120337 ..	LLOYDS									0						YES	0
AA-1128987 ..	LLOYDS BRIT SYNDICATE 2987									0						YES	0
AA-3190686 ..	PARTNER RE									0						YES	0
AA-3190339 ..	RENAISSANCE REINS LTD									0						YES	0
1299999. Total Authorized - Other Non-U.S. Insurers		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		1,655	0	0	0	0	0	0	0	1,655	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
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
3299999. Total Certified - Affiliates - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
		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
3699999. Total Certified - Affiliates		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	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	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	XXX	0	
5099999. Total Reciprocal Jurisdiction - Affiliates		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	XXX	0	
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		1,655	0	0	0	0	1,655	0	0	1,655	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	XXX	0	
9999999 Totals		1,655	0	0	0	0	1,655	0	0	1,655	0	0.0	0.0	0.0	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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		
04-1675920	NORFOLK & DEDHAM MUTUAL FIRE INS. CO.	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	
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	
35-2293075	ENDURANCE ASSURANCE CORP	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	
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	
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	
52-1952955	RENAISSANCE REINSURANCE US INC	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	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	ASPEN INSURANCE UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340125	HANNOVER RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	LLOYDS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1128987	LLOYDS BRIT SYNDICATE 2987	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	
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	
3699999	Total Certified - Affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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		
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	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	0	XXX	XXX	0	0	0	0	0	0	0	0	0	
9999999 Totals		XXX	0	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0 Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)		
											75	76	77	78
04-1675920	NORFOLK & DEDHAM MUTUAL FIRE INS. CO.	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
27-0022109	CHARLES RIVER INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
0899999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
06-1430254	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
39-1338397	AXIS INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
39-0712210	CHURCH MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
35-2293075	ENDURANCE ASSURANCE CORP	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
13-2673100	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
06-0384680	HARTFORD STEAM BOILER	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
52-1952955	RENAISSANCE REINSURANCE US INC	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
75-1444207	SCOR REINSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
AA-1120337	ASPEN INSURANCE UK LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
AA-1120337	LLOYDS	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
AA-1128987	LLOYDS BRIT SYNDICATE 2987	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
AA-3190686	PARTNER RE	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
AA-3190339	RENAISSANCE REINS LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	0	XXX	XXX	0	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	0	XXX	XXX	XXX	0	XXX	0	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	0	XXX	XXX	XXX	0	XXX	0	0
2299999	Total Unauthorized - Affiliates	0	0	0	0	XXX	XXX	XXX	0	XXX	0	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	0	XXX	XXX	XXX	0	XXX	0	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
3699999	Total Certified - Affiliates	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	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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			
			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)
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	XXX	XXX	0
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	XXX	XXX	0
5099999. Total Reciprocal Jurisdiction - Affiliates		0	XXX	XXX	0	0	0	XXX	XXX	0
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	XXX	XXX	0	0	0	XXX	XXX	0
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	0	0	0	0	0	0	0	0
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0
9999999 Totals		0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE F - PART 4

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	32.200	667
2.	HARTFORD STEAM BOILER	23.560	585
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.	NORFOLK & DEDHAM	57,562	35,785	Yes [X] No []
7.	CHARLES RIVER INSURANCE CO	643	482	Yes [X] No []
8.	GENERAL REINSURANCE CORP	1,088	667	Yes [] No [X]
9.	HARTFORD STEAM BOILER	1,039	585	Yes [] No [X]
10.	ARCH REINSURANCE CO	9	15	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 2022 OF THE Fitchburg Mutual 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)	155,363,950		155,363,950
2. Premiums and considerations (Line 15)	8,526,933	320,516	8,847,449
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	1,655,020	(1,655,021)	(1)
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	5,264,234		5,264,234
6. Net amount recoverable from reinsurers		63,154,368	63,154,368
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	170,810,137	61,819,863	232,630,000
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	39,610,851	42,462,653	82,073,504
10. Taxes, expenses, and other obligations (Lines 4 through 8)	10,453,024	62,358	10,515,382
11. Unearned premiums (Line 9)	30,460,706	19,294,852	49,755,558
12. Advance premiums (Line 10)	421,288		421,288
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	320,516		320,516
15. Funds held by company under reinsurance treaties (Line 13)	0		0
16. Amounts withheld or retained by company for account of others (Line 14)	0		0
17. Provision for reinsurance (Line 16)	0		0
18. Other liabilities	780,119		780,119
19. Total liabilities excluding protected cell business (Line 26)	82,046,504	61,819,863	143,866,367
20. Protected cell liabilities (Line 27)			0
21. Surplus as regards policyholders (Line 37)	88,763,633	XXX	88,763,633
22. Totals (Line 38)	170,810,137	61,819,863	232,630,000

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 2022 OF THE Fitchburg Mutual 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						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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior.....	XXX	XXX	XXX	132	22	7	0	33	0	56	150	XXX
2. 2013.....	38,184	5,851	32,333	16,248	1,107	736	15	2,437	44	1,816	18,255	XXX
3. 2014.....	40,921	5,931	34,990	16,976	1,068	994	33	2,283	57	2,126	19,095	XXX
4. 2015.....	44,032	6,835	37,197	26,851	7,203	1,095	37	3,288	445	2,345	23,549	XXX
5. 2016.....	47,874	7,445	40,430	20,145	1,344	999	16	2,462	74	2,167	22,172	XXX
6. 2017.....	53,065	8,501	44,565	22,480	1,265	1,279	35	2,585	49	2,625	24,996	XXX
7. 2018.....	55,989	8,508	47,480	25,592	1,380	1,105	21	2,677	45	2,707	27,928	XXX
8. 2019.....	58,007	8,112	49,895	22,498	1,939	833	54	2,558	41	2,432	23,856	XXX
9. 2020.....	57,637	8,298	49,339	18,117	1,277	500	20	2,186	30	1,812	19,475	XXX
10. 2021.....	59,585	7,796	51,789	24,381	709	406	15	2,281	0	1,777	26,344	XXX
11. 2022.....	58,273	8,551	49,722	14,832	151	159	5	1,552	0	938	16,387	XXX
12. Totals	XXX	XXX	XXX	208,252	17,466	8,113	250	24,342	784	20,799	222,207	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	22			
	13	14	15	16	17	18	19	20					
1. Prior.....	250	5	143	0	0	0	0	0	8	0	0	396	XXX
2. 2013.....	108	0	25	0	2	0	0	0	20	0	0	155	XXX
3. 2014.....	72	0	44	0	6	0	0	0	14	0	0	136	XXX
4. 2015.....	419	0	50	0	11	0	1	0	34	0	0	515	XXX
5. 2016.....	783	0	115	0	29	0	3	0	77	0	0	1,007	XXX
6. 2017.....	1,498	0	137	0	81	0	9	0	90	0	1	1,815	XXX
7. 2018.....	3,154	23	(78)	4	208	2	23	0	161	0	15	3,439	XXX
8. 2019.....	4,445	1	(678)	0	396	0	42	0	246	0	55	4,450	XXX
9. 2020.....	4,900	60	(3)	6	562	2	61	0	285	0	163	5,737	XXX
10. 2021.....	6,540	1,049	1,427	34	1,441	398	157	44	475	0	455	8,515	XXX
11. 2022.....	9,184	151	219	16	1,269	27	138	3	966	0	1,299	11,579	XXX
12. Totals	31,353	1,289	1,401	60	4,005	429	434	47	2,376	0	1,988	37,744	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	27	28	29	30	31	32	33		35	36
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	388	8
2. 2013.....	19,576	1,166	18,410	51.3	19.9	56.9	0	0		133	22
3. 2014.....	20,389	1,158	19,231	49.8	19.5	55.0	0	0		116	20
4. 2015.....	31,749	7,685	24,064	72.1	112.4	64.7	0	0		469	46
5. 2016.....	24,613	1,434	23,179	51.4	19.3	57.3	0	0		898	109
6. 2017.....	28,160	1,348	26,811	53.1	15.9	60.2	0	0		1,635	180
7. 2018.....	32,842	1,475	31,367	58.7	17.3	66.1	0	0		3,049	390
8. 2019.....	30,341	2,034	28,306	52.3	25.1	56.7	0	0		3,766	684
9. 2020.....	26,607	1,395	25,212	46.2	16.8	51.1	0	0		4,831	906
10. 2021.....	37,108	2,249	34,859	62.3	28.8	67.3	0	0		6,884	1,631
11. 2022.....	28,319	353	27,966	48.6	4.1	56.2	0	0		9,236	2,343
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31,405	6,339

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 2022 OF THE Fitchburg Mutual 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	7,709	8,791	8,338	8,243	7,769	7,358	7,324	7,389	7,391	7,373	(18)	(16)
2. 2013.....	15,603	15,771	16,513	16,720	16,225	15,820	15,937	15,925	15,925	15,997	72	72
3. 2014.....	XXX	18,306	18,024	17,619	17,646	17,261	17,091	16,931	16,970	16,991	21	60
4. 2015.....	XXX	XXX	23,735	21,998	21,607	21,012	20,812	20,802	20,748	21,187	439	385
5. 2016.....	XXX	XXX	XXX	20,763	20,984	20,894	20,683	20,385	20,341	20,714	373	329
6. 2017.....	XXX	XXX	XXX	XXX	26,448	25,319	24,956	25,123	24,760	24,185	(575)	(938)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	30,837	30,407	29,628	29,038	28,573	(465)	(1,055)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	26,957	26,034	25,386	25,543	157	(491)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,420	23,709	22,772	(938)	(1,648)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,559	32,103	1,544	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,448	XXX	XXX
12. Totals											611	(3,303)

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	12 Number of
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	Claims Closed With Loss Payment	Claims Closed Without Loss Payment
1. Prior.....	000	3,287	4,945	6,032	6,225	6,577	6,714	6,774	6,868	6,985	XXX	XXX
2. 2013.....	8,279	12,545	13,913	14,579	15,179	15,590	15,694	15,729	15,747	15,862	XXX	XXX
3. 2014.....	XXX	10,352	13,383	14,746	15,448	16,063	16,569	16,625	16,663	16,869	XXX	XXX
4. 2015.....	XXX	XXX	14,901	17,339	18,485	19,051	19,800	19,950	20,050	20,706	XXX	XXX
5. 2016.....	XXX	XXX	XXX	11,050	15,545	17,110	18,417	19,131	19,411	19,784	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX	11,035	16,818	19,117	20,730	21,756	22,460	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX	14,609	21,181	23,488	24,487	25,295	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	12,920	17,989	20,036	21,339	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,612	15,901	17,320	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,791	24,063	XXX	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,835	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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....	(1,013)	(330)	(340)	427	398	195	170	206	187	143
2. 2013.....	(547)	(775)	(426)	(9)	30	(134)	85	72	35	25
3. 2014.....	XXX	(156)	(992)	(527)	(262)	(324)	207	84	122	44
4. 2015.....	XXX	XXX	(104)	(412)	(827)	(591)	(266)	(144)	59	51
5. 2016.....	XXX	XXX	XXX	376	(303)	(981)	(634)	(253)	(115)	118
6. 2017.....	XXX	XXX	XXX	XXX	6,517	426	(907)	(143)	137	146
7. 2018.....	XXX	XXX	XXX	XXX	XXX	6,209	326	(225)	(218)	(59)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,418	595	(251)	(636)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,443	2,117	52
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,028	1,506
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	338

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....	XXX.....
2. 2013.....	11,210.....	2,117.....	9,093.....	4,711.....	29.....	121.....	1.....	510.....	0.....	76.....	5,312.....	375.....
3. 2014.....	12,210.....	1,968.....	10,242.....	4,886.....	22.....	209.....	0.....	586.....	0.....	126.....	5,659.....	409.....
4. 2015.....	13,462.....	2,291.....	11,171.....	11,997.....	3,917.....	282.....	14.....	1,284.....	277.....	388.....	9,355.....	1,159.....
5. 2016.....	14,643.....	2,665.....	11,978.....	5,653.....	37.....	275.....	0.....	638.....	0.....	177.....	6,529.....	413.....
6. 2017.....	16,265.....	2,901.....	13,364.....	5,214.....	35.....	347.....	0.....	695.....	0.....	341.....	6,221.....	403.....
7. 2018.....	16,452.....	3,240.....	13,212.....	7,259.....	36.....	241.....	0.....	792.....	0.....	207.....	8,256.....	579.....
8. 2019.....	16,582.....	3,201.....	13,381.....	6,722.....	335.....	181.....	7.....	652.....	0.....	53.....	7,213.....	407.....
9. 2020.....	17,588.....	3,088.....	14,500.....	6,027.....	58.....	149.....	0.....	641.....	0.....	160.....	6,759.....	445.....
10. 2021.....	18,135.....	3,390.....	14,745.....	10,115.....	212.....	180.....	6.....	717.....	0.....	38.....	10,794.....	491.....
11. 2022.....	18,510.....	4,220.....	14,290.....	4,899.....	60.....	83.....	0.....	432.....	0.....	14.....	5,354.....	312.....
12. Totals.....	XXX.....	XXX.....	XXX.....	67,483.....	4,741.....	2,068.....	28.....	6,947.....	277.....	1,581.....	71,452.....	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.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
2. 2013.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
3. 2014.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
4. 2015.....	1.....	0.....	0.....	0.....	2.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	0.....
5. 2016.....	124.....	0.....	80.....	0.....	10.....	0.....	1.....	0.....	6.....	0.....	0.....	221.....	0.....
6. 2017.....	33.....	0.....	0.....	0.....	20.....	0.....	2.....	0.....	1.....	0.....	0.....	56.....	0.....
7. 2018.....	72.....	0.....	0.....	0.....	42.....	0.....	4.....	0.....	3.....	0.....	0.....	121.....	0.....
8. 2019.....	216.....	0.....	(141).....	0.....	62.....	0.....	6.....	0.....	3.....	0.....	17.....	146.....	2.....
9. 2020.....	402.....	0.....	(174).....	0.....	92.....	0.....	9.....	0.....	10.....	0.....	59.....	339.....	6.....
10. 2021.....	671.....	0.....	(212).....	0.....	190.....	0.....	19.....	0.....	20.....	0.....	153.....	688.....	11.....
11. 2022.....	2,103.....	9.....	(325).....	(1).....	226.....	1.....	23.....	0.....	115.....	0.....	127.....	2,133.....	67.....
12. Totals.....	3,622.....	9.....	(772).....	(1).....	646.....	1.....	64.....	0.....	158.....	0.....	356.....	3,709.....	86.....

	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. 2013.....	5,343.....	30.....	5,313.....	47.7.....	1.4.....	58.4.....	0.....	0.....	20.0.....	0.....	1.....		
3. 2014.....	5,682.....	22.....	5,660.....	46.5.....	1.1.....	55.3.....	0.....	0.....	20.0.....	0.....	1.....		
4. 2015.....	13,566.....	4,208.....	9,358.....	100.8.....	183.7.....	83.8.....	0.....	0.....	20.0.....	1.....	2.....		
5. 2016.....	6,787.....	37.....	6,750.....	46.3.....	1.4.....	56.4.....	0.....	0.....	20.0.....	204.....	17.....		
6. 2017.....	6,312.....	35.....	6,277.....	38.8.....	1.2.....	47.0.....	0.....	0.....	20.0.....	33.....	23.....		
7. 2018.....	8,413.....	36.....	8,377.....	51.1.....	1.1.....	63.4.....	0.....	0.....	20.0.....	72.....	49.....		
8. 2019.....	7,701.....	342.....	7,359.....	46.4.....	10.7.....	55.0.....	0.....	0.....	20.0.....	75.....	71.....		
9. 2020.....	7,156.....	58.....	7,098.....	40.7.....	1.9.....	49.0.....	0.....	0.....	20.0.....	228.....	111.....		
10. 2021.....	11,700.....	218.....	11,482.....	64.5.....	6.4.....	77.9.....	0.....	0.....	20.0.....	459.....	229.....		
11. 2022.....	7,556.....	69.....	7,487.....	40.8.....	1.6.....	52.4.....	0.....	0.....	20.0.....	1,770.....	363.....		
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	2,842.....	867.....		

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	18	22	0	0	0	0	0	(4)	XXX
2. 2013.....	6,668	58	6,610	3,327	0	308	0	600	0	326	4,235	758
3. 2014.....	6,963	54	6,909	3,058	0	323	0	473	0	305	3,854	704
4. 2015.....	7,130	55	7,075	2,783	0	242	0	412	0	287	3,437	674
5. 2016.....	6,910	69	6,841	3,283	0	297	0	445	0	253	4,025	666
6. 2017.....	7,070	86	6,984	3,249	0	302	0	483	0	284	4,034	668
7. 2018.....	7,090	77	7,013	2,962	0	245	0	459	0	210	3,666	633
8. 2019.....	7,120	78	7,042	2,880	0	154	0	447	0	212	3,481	608
9. 2020.....	6,859	53	6,806	1,669	0	94	0	281	0	126	2,044	370
10. 2021.....	6,834	41	6,793	2,067	0	62	0	338	0	81	2,467	423
11. 2022.....	6,669	40	6,629	1,069	0	13	0	231	0	18	1,313	522
12. Totals	XXX	XXX	XXX	26,365	22	2,040	0	4,169	0	2,102	32,552	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	21	22			
1. Prior.....	23	0	0	0	0	0	0	0	0	0	0	23	0
2. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014.....	36	0	(7)	0	1	0	0	0	2	0	0	32	1
4. 2015.....	56	0	(10)	0	2	0	0	0	3	0	0	51	1
5. 2016.....	102	0	(17)	0	6	0	1	0	6	0	0	98	2
6. 2017.....	257	0	(46)	0	15	0	2	0	16	0	0	244	4
7. 2018.....	496	0	(115)	0	33	0	4	0	29	0	3	447	8
8. 2019.....	446	0	(250)	0	79	0	9	0	15	0	12	299	8
9. 2020.....	825	0	(248)	0	115	0	13	0	45	0	28	750	18
10. 2021.....	1,189	0	(226)	0	190	0	21	0	79	0	89	1,253	50
11. 2022.....	2,321	0	(164)	0	197	0	22	0	218	0	155	2,594	304
12. Totals	5,751	0	(1,083)	0	638	0	72	0	413	0	287	5,791	396

	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	23	0
2. 2013.....	4,235	0	4,235	63.5	0.0	64.1	0	0	20.0	0	0
3. 2014.....	3,886	0	3,886	55.8	0.0	56.2	0	0	20.0	29	3
4. 2015.....	3,488	0	3,488	48.9	0.0	49.3	0	0	20.0	46	5
5. 2016.....	4,123	0	4,123	59.7	0.0	60.3	0	0	20.0	85	13
6. 2017.....	4,278	0	4,278	60.5	0.0	61.3	0	0	20.0	211	33
7. 2018.....	4,113	0	4,113	58.0	0.0	58.6	0	0	20.0	381	66
8. 2019.....	3,780	0	3,780	53.1	0.0	53.7	0	0	20.0	196	103
9. 2020.....	2,794	0	2,794	40.7	0.0	41.1	0	0	20.0	577	173
10. 2021.....	3,720	0	3,720	54.4	0.0	54.8	0	0	20.0	963	290
11. 2022.....	3,907	0	3,907	58.6	0.0	58.9	0	0	20.0	2,157	437
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	4,668	1,123

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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. 2013.....	665	5	660	243	0	31	0	78	0	2	352	32
3. 2014.....	717	5	712	220	0	8	0	89	0	10	317	42
4. 2015.....	774	5	769	274	0	25	0	97	0	3	396	42
5. 2016.....	867	6	861	400	0	54	0	95	0	4	549	42
6. 2017.....	1,072	10	1,062	320	0	23	0	67	0	8	410	54
7. 2018.....	1,377	10	1,367	637	0	74	0	73	0	4	784	54
8. 2019.....	1,648	15	1,633	567	0	62	0	72	0	8	701	62
9. 2020.....	1,663	11	1,652	283	0	24	0	38	0	3	345	44
10. 2021.....	1,798	9	1,789	267	0	5	0	40	0	4	312	51
11. 2022.....	1,865	9	1,856	167	0	2	0	28	0	0	197	64
12. Totals	XXX	XXX	XXX	3,378	0	308	0	677	0	46	4,363	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	1	0	0	0	0	0	0	0	0	0	(1)	0
2. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014.....	1	0	0	0	0	0	0	0	0	0	0	1	0
4. 2015.....	2	0	0	0	0	0	0	0	0	0	0	2	0
5. 2016.....	205	0	0	0	1	0	0	0	30	0	0	236	0
6. 2017.....	35	0	36	0	2	0	0	0	5	0	0	78	0
7. 2018.....	658	0	(128)	0	15	0	2	0	40	0	0	587	2
8. 2019.....	656	0	(121)	0	30	0	3	0	40	0	0	608	4
9. 2020.....	891	0	(145)	0	53	0	6	0	56	0	0	861	6
10. 2021.....	347	0	527	0	74	0	8	0	69	0	1	1,025	6
11. 2022.....	437	0	599	0	95	0	10	0	107	0	3	1,248	36
12. Totals	3,232	1	768	0	270	0	29	0	347	0	4	4,645	54

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1)	0
2. 2013.....	352	0	352	52.9	0.0	53.3	0	0	20.0	0	0
3. 2014.....	318	0	318	44.4	0.0	44.7	0	0	20.0	1	0
4. 2015.....	398	0	398	51.4	0.0	51.8	0	0	20.0	2	0
5. 2016.....	785	0	785	90.5	0.0	91.2	0	0	20.0	205	31
6. 2017.....	488	0	488	45.5	0.0	46.0	0	0	20.0	71	7
7. 2018.....	1,371	0	1,371	99.6	0.0	100.3	0	0	20.0	530	57
8. 2019.....	1,309	0	1,309	79.4	0.0	80.2	0	0	20.0	535	73
9. 2020.....	1,206	0	1,206	72.5	0.0	73.0	0	0	20.0	746	115
10. 2021.....	1,337	0	1,337	74.4	0.0	74.7	0	0	20.0	874	151
11. 2022.....	1,445	0	1,445	77.5	0.0	77.9	0	0	20.0	1,036	212
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,999	646

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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.....	96.....	0.....	7.....	0.....	32.....	0.....	55.....	135.....	XXX.....
2. 2013.....	2,082.....	122.....	1,960.....	1,149.....	0.....	14.....	0.....	443.....	0.....	100.....	1,606.....	75.....
3. 2014.....	2,129.....	121.....	2,008.....	715.....	0.....	6.....	0.....	296.....	0.....	22.....	1,017.....	59.....
4. 2015.....	2,321.....	147.....	2,174.....	902.....	0.....	2.....	0.....	327.....	0.....	30.....	1,231.....	56.....
5. 2016.....	2,545.....	146.....	2,399.....	799.....	0.....	1.....	0.....	371.....	0.....	49.....	1,171.....	70.....
6. 2017.....	2,585.....	191.....	2,394.....	881.....	0.....	0.....	0.....	356.....	0.....	33.....	1,237.....	81.....
7. 2018.....	2,574.....	179.....	2,395.....	727.....	0.....	0.....	0.....	340.....	0.....	16.....	1,067.....	72.....
8. 2019.....	2,681.....	95.....	2,586.....	867.....	0.....	3.....	0.....	403.....	0.....	13.....	1,273.....	86.....
9. 2020.....	2,428.....	200.....	2,228.....	498.....	0.....	0.....	0.....	222.....	0.....	1.....	720.....	41.....
10. 2021.....	2,075.....	261.....	1,814.....	378.....	0.....	0.....	0.....	197.....	0.....	1.....	575.....	46.....
11. 2022.....	2,246.....	277.....	1,969.....	102.....	0.....	0.....	0.....	100.....	0.....	0.....	202.....	72.....
12. Totals.....	XXX.....	XXX.....	XXX.....	7,114.....	0.....	33.....	0.....	3,087.....	0.....	320.....	10,234.....	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.....	128.....	0.....	85.....	0.....	0.....	0.....	0.....	0.....	8.....	0.....	0.....	221.....	0.....
2. 2013.....	104.....	0.....	9.....	0.....	0.....	0.....	0.....	0.....	20.....	0.....	0.....	133.....	0.....
3. 2014.....	31.....	0.....	36.....	0.....	0.....	0.....	0.....	0.....	12.....	0.....	0.....	79.....	0.....
4. 2015.....	33.....	0.....	47.....	0.....	0.....	0.....	0.....	0.....	14.....	0.....	0.....	94.....	1.....
5. 2016.....	74.....	0.....	28.....	0.....	0.....	0.....	0.....	0.....	23.....	0.....	0.....	125.....	1.....
6. 2017.....	110.....	0.....	31.....	0.....	0.....	0.....	0.....	0.....	33.....	0.....	0.....	174.....	4.....
7. 2018.....	80.....	0.....	41.....	0.....	0.....	0.....	0.....	0.....	30.....	0.....	2.....	151.....	6.....
8. 2019.....	287.....	0.....	71.....	0.....	0.....	0.....	0.....	0.....	89.....	0.....	6.....	447.....	13.....
9. 2020.....	76.....	0.....	147.....	0.....	0.....	0.....	0.....	0.....	60.....	0.....	11.....	283.....	12.....
10. 2021.....	109.....	0.....	333.....	0.....	0.....	0.....	0.....	0.....	125.....	0.....	12.....	567.....	19.....
11. 2022.....	66.....	0.....	355.....	0.....	0.....	0.....	0.....	0.....	129.....	0.....	12.....	550.....	57.....
12. Totals.....	1,098.....	0.....	1,183.....	0.....	0.....	0.....	0.....	0.....	543.....	0.....	43.....	2,824.....	113.....

	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.....	213.....	8.....
2. 2013.....	1,739.....	0.....	1,739.....	83.5.....	0.0.....	88.7.....	0.....	0.....	20.0.....	113.....	20.....
3. 2014.....	1,096.....	0.....	1,096.....	51.5.....	0.0.....	54.6.....	0.....	0.....	20.0.....	67.....	12.....
4. 2015.....	1,325.....	0.....	1,325.....	57.1.....	0.0.....	60.9.....	0.....	0.....	20.0.....	80.....	14.....
5. 2016.....	1,296.....	0.....	1,296.....	50.9.....	0.0.....	54.0.....	0.....	0.....	20.0.....	102.....	23.....
6. 2017.....	1,411.....	0.....	1,411.....	54.6.....	0.0.....	58.9.....	0.....	0.....	20.0.....	141.....	33.....
7. 2018.....	1,218.....	0.....	1,218.....	47.3.....	0.0.....	50.9.....	0.....	0.....	20.0.....	121.....	30.....
8. 2019.....	1,720.....	0.....	1,720.....	64.2.....	0.0.....	66.5.....	0.....	0.....	20.0.....	358.....	89.....
9. 2020.....	1,003.....	0.....	1,003.....	41.3.....	0.0.....	45.0.....	0.....	0.....	20.0.....	223.....	60.....
10. 2021.....	1,142.....	0.....	1,142.....	55.0.....	0.0.....	63.0.....	0.....	0.....	20.0.....	442.....	125.....
11. 2022.....	752.....	0.....	752.....	33.5.....	0.0.....	38.2.....	0.....	0.....	20.0.....	421.....	129.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	2,281.....	543.....

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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.....	1.....	0.....	0.....	1.....	XXX.....
2. 2013.....	6,935.....	924.....	6,011.....	1,928.....	29.....	214.....	1.....	288.....	0.....	99.....	2,400.....	156.....
3. 2014.....	7,648.....	943.....	6,705.....	2,706.....	31.....	387.....	2.....	259.....	0.....	347.....	3,319.....	194.....
4. 2015.....	8,753.....	1,198.....	7,555.....	5,717.....	1,944.....	459.....	13.....	512.....	109.....	187.....	4,622.....	372.....
5. 2016.....	9,993.....	1,328.....	8,665.....	3,995.....	(16).....	329.....	6.....	296.....	0.....	181.....	4,630.....	194.....
6. 2017.....	11,366.....	1,508.....	9,858.....	2,889.....	29.....	535.....	4.....	380.....	0.....	157.....	3,771.....	212.....
7. 2018.....	13,161.....	1,719.....	11,442.....	4,161.....	216.....	483.....	6.....	428.....	0.....	329.....	4,850.....	291.....
8. 2019.....	14,621.....	2,007.....	12,614.....	3,799.....	402.....	363.....	18.....	399.....	0.....	251.....	4,141.....	235.....
9. 2020.....	15,628.....	2,614.....	13,014.....	3,375.....	111.....	173.....	0.....	502.....	0.....	160.....	3,939.....	236.....
10. 2021.....	16,948.....	2,916.....	14,032.....	5,577.....	466.....	121.....	8.....	489.....	0.....	77.....	5,713.....	261.....
11. 2022.....	18,572.....	2,934.....	15,638.....	3,839.....	91.....	48.....	5.....	362.....	0.....	8.....	4,153.....	204.....
12. Totals.....	XXX.....	XXX.....	XXX.....	37,986.....	3,303.....	3,112.....	63.....	3,916.....	109.....	1,796.....	41,539.....	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.....	61.....	4.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	57.....	0.....
2. 2013.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
3. 2014.....	0.....	0.....	0.....	0.....	4.....	0.....	0.....	0.....	0.....	0.....	0.....	4.....	0.....
4. 2015.....	323.....	0.....	0.....	0.....	7.....	0.....	1.....	0.....	17.....	0.....	0.....	348.....	1.....
5. 2016.....	231.....	0.....	0.....	0.....	12.....	0.....	1.....	0.....	12.....	0.....	0.....	256.....	1.....
6. 2017.....	755.....	0.....	(84).....	0.....	43.....	0.....	5.....	0.....	35.....	0.....	1.....	754.....	4.....
7. 2018.....	1,378.....	0.....	(310).....	0.....	113.....	0.....	13.....	0.....	55.....	0.....	9.....	1,249.....	6.....
8. 2019.....	2,439.....	1.....	(683).....	0.....	216.....	0.....	24.....	0.....	91.....	0.....	16.....	2,086.....	13.....
9. 2020.....	1,598.....	0.....	(758).....	0.....	278.....	0.....	31.....	0.....	45.....	0.....	48.....	1,194.....	12.....
10. 2021.....	1,685.....	385.....	(338).....	(137).....	920.....	372.....	102.....	41.....	63.....	0.....	127.....	1,771.....	19.....
11. 2022.....	3,235.....	112.....	(57).....	(2).....	696.....	24.....	77.....	3.....	215.....	0.....	203.....	4,029.....	57.....
12. Totals.....	11,705.....	502.....	(2,230).....	(139).....	2,290.....	396.....	254.....	44.....	533.....	0.....	404.....	11,749.....	113.....

	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.....	57.....	0.....
2. 2013.....	2,431.....	30.....	2,401.....	35.1.....	3.2.....	39.9.....	0.....	0.....	20.0.....	0.....	1.....
3. 2014.....	3,356.....	33.....	3,323.....	43.9.....	3.5.....	49.6.....	0.....	0.....	20.0.....	0.....	4.....
4. 2015.....	7,036.....	2,066.....	4,970.....	80.4.....	172.5.....	65.8.....	0.....	0.....	20.0.....	323.....	25.....
5. 2016.....	4,876.....	(10).....	4,886.....	48.8.....	(0.8).....	56.4.....	0.....	0.....	20.0.....	231.....	25.....
6. 2017.....	4,558.....	33.....	4,525.....	40.1.....	2.2.....	45.9.....	0.....	0.....	20.0.....	671.....	83.....
7. 2018.....	6,321.....	222.....	6,099.....	48.0.....	12.9.....	53.3.....	0.....	0.....	20.0.....	1,068.....	181.....
8. 2019.....	6,648.....	421.....	6,227.....	45.5.....	21.0.....	49.4.....	0.....	0.....	20.0.....	1,755.....	331.....
9. 2020.....	5,244.....	111.....	5,133.....	33.6.....	4.2.....	39.4.....	0.....	0.....	20.0.....	840.....	354.....
10. 2021.....	8,619.....	1,135.....	7,484.....	50.9.....	38.9.....	53.3.....	0.....	0.....	20.0.....	1,099.....	672.....
11. 2022.....	8,415.....	233.....	8,182.....	45.3.....	7.9.....	52.3.....	0.....	0.....	20.0.....	3,068.....	961.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	9,112.....	2,637.....

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 2022 OF THE Fitchburg Mutual 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. 2013.....	589	75	514	18	0	4	0	22	0	0	44	1
3. 2014.....	644	82	562	588	0	4	0	56	0	0	648	2
4. 2015.....	705	105	600	48	0	35	0	71	0	0	154	3
5. 2016.....	752	216	536	254	50	9	1	61	0	0	273	3
6. 2017.....	822	336	486	103	12	7	0	60	0	0	158	1
7. 2018.....	927	421	506	14	0	11	4	41	0	0	62	1
8. 2019.....	1,034	493	541	26	0	9	0	43	0	0	78	1
9. 2020.....	1,093	529	564	2	0	5	1	46	0	0	52	1
10. 2021.....	1,182	611	571	2	0	1	1	42	0	0	44	1
11. 2022.....	1,318	672	646	1	0	0	0	35	0	0	36	2
12. Totals	XXX	XXX	XXX	1,056	62	85	7	477	0	0	1,549	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. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	0
5. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	0
6. 2017.....	4	0	0	0	1	0	0	0	0	0	0	5	0
7. 2018.....	43	23	6	4	4	2	0	0	3	0	0	27	0
8. 2019.....	5	0	40	0	5	0	0	0	7	0	0	57	0
9. 2020.....	405	60	42	6	17	2	2	0	69	0	0	467	1
10. 2021.....	1,108	664	291	171	48	26	5	3	115	0	0	703	1
11. 2022.....	294	30	191	19	24	2	3	0	98	0	0	559	2
12. Totals	1,859	777	570	200	99	32	10	3	292	0	0	1,818	4

	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. 2013.....	44	0	44	7.5	0.0	8.6	0	0	20.0	0	0
3. 2014.....	648	0	648	100.6	0.0	115.3	0	0	20.0	0	0
4. 2015.....	154	0	154	21.8	0.0	25.7	0	0	20.0	0	0
5. 2016.....	324	51	273	43.1	23.6	50.9	0	0	20.0	0	0
6. 2017.....	175	12	163	21.3	3.6	33.5	0	0	20.0	4	1
7. 2018.....	122	33	89	13.2	7.8	17.6	0	0	20.0	22	5
8. 2019.....	135	0	135	13.1	0.0	25.0	0	0	20.0	45	12
9. 2020.....	588	69	519	53.8	13.0	92.0	0	0	20.0	381	86
10. 2021.....	1,612	865	747	136.4	141.6	130.8	0	0	20.0	564	139
11. 2022.....	646	51	595	49.0	7.6	92.1	0	0	20.0	436	123
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,452	366

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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. 2013.....												
3. 2014.....												
4. 2015.....												
5. 2016.....												
6. 2017.....												
7. 2018.....												
8. 2019.....												
9. 2020.....												
10. 2021.....												
11. 2022.....												
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. 2013.....													
3. 2014.....													
4. 2015.....													
5. 2016.....													
6. 2017.....													
7. 2018.....													
8. 2019.....													
9. 2020.....													
10. 2021.....													
11. 2022.....													
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. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....											
6. 2017.....											
7. 2018.....											
8. 2019.....											
9. 2020.....											
10. 2021.....											
11. 2022.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	21	0	5	0	5	0	4	31	XXX
2. 2021	2,165	539	1,626	889	31	27	0	89	0	2	974	XXX
3. 2022	2,021	370	1,651	313	0	11	0	56	0	3	380	XXX
4. Totals	XXX	XXX	XXX	1,223	31	43	0	150	0	9	1,385	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	16	0	0	0	6	0	0	0	1	0	0	23	0
2. 2021	18	0	27	0	13	0	1	0	2	0	0	61	0
3. 2022	80	0	(11)	0	23	0	2	0	5	0	0	99	0
4. Totals	114	0	16	0	42	0	3	0	8	0	0	183	0

	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	16	7
2. 2021	1,066	31	1,035	49.2	5.8	63.7	0	0	20.0	45	16
3. 2022	479	0	479	23.7	0.0	29.0	0	0	20.0	69	30
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	130	53

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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						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.....	(92).....	0.....	12.....	0.....	11.....	0.....	103.....	(69).....	XXX.....
2. 2021.....	5,938.....	29.....	5,909.....	3,781.....	0.....	10.....	0.....	369.....	0.....	1,574.....	4,160.....	1,209.....
3. 2022.....	6,058.....	29.....	6,029.....	4,298.....	0.....	2.....	0.....	308.....	0.....	895.....	4,608.....	0.....
4. Totals.....	XXX.....	XXX.....	XXX.....	7,987.....	0.....	24.....	0.....	688.....	0.....	2,572.....	8,699.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	20.....	0.....	(22).....	0.....	6.....	0.....	0.....	0.....	1.....	0.....	22.....	5.....	0.....
2. 2021.....	40.....	0.....	(68).....	0.....	6.....	0.....	1.....	0.....	2.....	0.....	73.....	(19).....	0.....
3. 2022.....	648.....	0.....	(369).....	0.....	8.....	0.....	1.....	0.....	79.....	0.....	799.....	367.....	0.....
4. Totals.....	708.....	0.....	(459).....	0.....	20.....	0.....	2.....	0.....	82.....	0.....	894.....	353.....	0.....

	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).....	7.....
2. 2021.....	4,141.....	0.....	4,141.....	69.7.....	0.0.....	70.1.....	0.....	0.....	20.0.....	(28).....	9.....
3. 2022.....	4,975.....	0.....	4,975.....	82.1.....	0.0.....	82.5.....	0.....	0.....	20.0.....	279.....	88.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	249.....	104.....

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 2022 OF THE Fitchburg Mutual 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	18	0	0	0	0	0	0	18	XXX
2. 2013.....	2,711	0	2,711	1,123	0	0	0	0	0	0	1,123	XXX
3. 2014.....	2,719	0	2,719	796	0	0	0	0	0	0	796	XXX
4. 2015.....	2,499	0	2,499	349	0	0	0	0	0	0	349	XXX
5. 2016.....	3,171	0	3,171	1,468	0	0	0	0	0	0	1,468	XXX
6. 2017.....	4,252	195	4,057	5,216	0	0	0	0	0	0	5,216	XXX
7. 2018.....	5,129	190	4,939	5,037	0	0	0	0	0	0	5,037	XXX
8. 2019.....	5,058	0	5,058	2,503	0	0	0	0	0	0	2,503	XXX
9. 2020.....	3,172	0	3,172	1,804	0	0	0	0	0	0	1,804	XXX
10. 2021.....	4,097	0	4,097	1,305	0	0	0	0	0	0	1,305	XXX
11. 2022.....	778	0	778	144	0	0	0	0	0	0	144	XXX
12. Totals	XXX	XXX	XXX	19,763	0	0	0	0	0	0	19,763	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.....	38	0	58	0	0	0	0	0	0	0	0	96	XXX
2. 2013.....	4	0	16	0	0	0	0	0	0	0	0	20	XXX
3. 2014.....	4	0	15	0	0	0	0	0	0	0	0	19	XXX
4. 2015.....	4	0	13	0	0	0	0	0	0	0	0	17	XXX
5. 2016.....	47	0	24	0	0	0	0	0	0	0	0	71	XXX
6. 2017.....	304	0	200	0	0	0	0	0	0	0	0	504	XXX
7. 2018.....	394	0	408	0	0	0	0	0	0	0	0	802	XXX
8. 2019.....	370	0	382	0	0	0	0	0	0	0	0	752	XXX
9. 2020.....	682	0	1,097	0	0	0	0	0	0	0	0	1,779	XXX
10. 2021.....	1,373	0	1,093	0	0	0	0	0	0	0	0	2,466	XXX
11. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	3,220	0	3,306	0	0	0	0	0	0	0	0	6,526	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	96	0
2. 2013.....	1,143	0	1,143	42.2	0.0	42.2	0	0	20.0	20	0
3. 2014.....	815	0	815	30.0	0.0	30.0	0	0	20.0	19	0
4. 2015.....	366	0	366	14.6	0.0	14.6	0	0	20.0	17	0
5. 2016.....	1,539	0	1,539	48.5	0.0	48.5	0	0	20.0	71	0
6. 2017.....	5,720	0	5,720	134.5	0.0	141.0	0	0	20.0	504	0
7. 2018.....	5,839	0	5,839	113.8	0.0	118.2	0	0	20.0	802	0
8. 2019.....	3,255	0	3,255	64.4	0.0	64.4	0	0	20.0	752	0
9. 2020.....	3,583	0	3,583	113.0	0.0	113.0	0	0	20.0	1,779	0
10. 2021.....	3,771	0	3,771	92.0	0.0	92.0	0	0	20.0	2,466	0
11. 2022.....	144	0	144	18.5	0.0	18.5	0	0	20.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,526	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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. 2013.....												XXX
3. 2014.....												XXX
4. 2015.....												XXX
5. 2016.....												XXX
6. 2017.....												XXX
7. 2018.....												XXX
8. 2019.....												XXX
9. 2020.....												XXX
10. 2021.....												XXX
11. 2022.....												XXX
12. Totals	XXX	XXX	XXX									XXX

NONE

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													XXX
2. 2013.....													XXX
3. 2014.....													XXX
4. 2015.....													XXX
5. 2016.....													XXX
6. 2017.....													XXX
7. 2018.....													XXX
8. 2019.....													XXX
9. 2020.....													XXX
10. 2021.....													XXX
11. 2022.....													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. 2013.....											
3. 2014.....											
4. 2015.....											
5. 2016.....											
6. 2017.....											
7. 2018.....											
8. 2019.....											
9. 2020.....											
10. 2021.....											
11. 2022.....											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	0	XXX
2. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2016.....	9	0	9	0	0	0	0	0	0	0	0	0	XXX
6. 2017.....	81	0	81	0	0	0	0	0	0	0	0	0	XXX
7. 2018.....	142	0	142	3	0	0	0	0	0	0	0	0	XXX
8. 2019.....	282	0	282	12	0	0	0	0	0	0	0	0	XXX
9. 2020.....	320	0	320	0	0	0	0	0	0	0	0	0	XXX
10. 2021.....	413	0	413	0	0	0	0	0	0	0	0	0	XXX
11. 2022.....	236	0	236	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	15	0	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2014.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2015.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2016.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2017.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2018.....	23	0	21	0	0	0	0	0	0	0	0	0	XXX
8. 2019.....	10	0	28	0	0	0	0	0	0	0	0	0	XXX
9. 2020.....	11	0	53	0	0	0	0	0	0	0	0	0	XXX
10. 2021.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	44	0	102	0	0	0	0	0	0	0	0	0	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. 2013.....	0	0	0	0.0	0.0	0.0	0	0	20.0	0	0
3. 2014.....	0	0	0	0.0	0.0	0.0	0	0	20.0	0	0
4. 2015.....	0	0	0	0.0	0.0	0.0	0	0	20.0	0	0
5. 2016.....	0	0	0	0.0	0.0	0.0	0	0	20.0	0	0
6. 2017.....	0	0	0	0.0	0.0	0.0	0	0	20.0	0	0
7. 2018.....	47	0	47	33.1	0.0	33.1	0	0	20.0	44	0
8. 2019.....	50	0	50	17.7	0.0	17.7	0	0	20.0	38	0
9. 2020.....	64	0	64	20.0	0.0	20.0	0	0	20.0	64	0
10. 2021.....	0	0	0	0.0	0.0	0.0	0	0	20.0	0	0
11. 2022.....	0	0	0	0.0	0.0	0.0	0	0	20.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	146	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 2022 OF THE Fitchburg Mutual 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	1,162	1,314	1,567	1,126	976	963	957	968	967	956	(11)	(12)
2. 2013.....	4,966	4,602	4,905	4,768	4,813	4,798	4,790	4,790	4,790	4,803	13	13
3. 2014.....	XXX	5,052	5,386	5,141	5,180	5,129	5,020	5,020	5,098	5,074	(24)	54
4. 2015.....	XXX	XXX	8,878	8,858	8,547	8,527	8,462	8,453	8,397	8,351	(46)	(102)
5. 2016.....	XXX	XXX	XXX	5,188	6,384	6,320	6,273	6,188	6,182	6,106	(76)	(82)
6. 2017.....	XXX	XXX	XXX	XXX	5,869	5,804	5,821	5,843	5,792	5,581	(211)	(262)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	8,017	8,027	7,774	7,650	7,582	(68)	(192)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	7,027	6,789	6,694	6,704	10	(85)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,469	6,621	6,447	(174)	(22)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,416	10,745	329	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,940	XXX	XXX
12. Totals											(257)	(690)

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

1. Prior.....	2,043	2,533	2,145	2,159	2,024	1,944	1,904	1,900	2,003	1,980	(22)	81
2. 2013.....	3,372	3,516	3,447	3,549	3,702	3,656	3,616	3,616	3,611	3,635	24	19
3. 2014.....	XXX	3,727	3,276	3,348	3,501	3,430	3,406	3,321	3,329	3,411	82	90
4. 2015.....	XXX	XXX	3,628	2,899	2,841	2,824	2,753	2,686	2,674	3,073	399	387
5. 2016.....	XXX	XXX	XXX	3,727	3,319	3,305	3,391	3,479	3,478	3,672	194	193
6. 2017.....	XXX	XXX	XXX	XXX	3,805	3,762	3,752	3,767	3,798	3,779	(19)	12
7. 2018.....	XXX	XXX	XXX	XXX	XXX	4,243	3,996	3,617	3,558	3,625	67	8
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	4,042	3,718	3,533	3,318	(215)	(400)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,691	2,586	2,468	(118)	(223)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,230	3,303	73	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,458	XXX	XXX
12. Totals											466	165

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

1. Prior.....	381	370	383	389	271	275	269	269	269	269	0	0
2. 2013.....	379	291	245	366	280	270	261	263	263	274	11	11
3. 2014.....	XXX	356	236	211	227	233	227	228	226	229	3	1
4. 2015.....	XXX	XXX	289	377	302	319	304	296	295	301	6	5
5. 2016.....	XXX	XXX	XXX	361	384	601	588	568	556	660	104	92
6. 2017.....	XXX	XXX	XXX	XXX	364	526	509	408	388	416	28	8
7. 2018.....	XXX	XXX	XXX	XXX	XXX	841	1,092	1,244	1,262	1,258	(4)	14
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,061	1,080	1,082	1,197	115	118
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,039	1,111	1,112	1	73
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,317	1,228	(89)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,310	XXX	XXX
12. Totals											176	321

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

1. Prior.....	1,377	1,410	1,374	1,398	1,239	1,233	1,318	1,376	1,381	1,412	31	36
2. 2013.....	973	1,258	1,631	1,346	1,369	1,285	1,249	1,262	1,276	1,276	0	14
3. 2014.....	XXX	1,672	1,265	1,170	964	919	803	794	783	788	5	(6)
4. 2015.....	XXX	XXX	1,010	1,247	1,141	976	951	969	971	984	13	15
5. 2016.....	XXX	XXX	XXX	1,499	1,256	1,098	1,003	936	906	902	(4)	(34)
6. 2017.....	XXX	XXX	XXX	XXX	1,330	1,319	1,136	1,051	1,048	1,022	(26)	(29)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,252	1,016	935	865	848	(17)	(87)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,206	1,294	1,207	1,228	21	(66)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,255	701	721	20	(534)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	619	820	201	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	523	XXX	XXX
12. Totals											245	(691)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	820	1,020	1,055	1,398	1,569	1,463	1,424	1,425	1,324	1,325	1	(100)
2. 2013.....	2,122	1,952	2,137	2,555	2,052	1,898	2,114	2,092	2,092	2,113	21	21
3. 2014.....	XXX	2,576	2,817	2,796	3,257	3,072	3,194	3,171	3,142	3,064	(78)	(107)
4. 2015.....	XXX	XXX	5,386	4,085	4,506	4,169	4,290	4,444	4,500	4,550	50	106
5. 2016.....	XXX	XXX	XXX	4,714	5,101	4,853	4,504	4,385	4,461	4,578	117	193
6. 2017.....	XXX	XXX	XXX	XXX	4,123	4,030	4,144	4,474	4,191	4,110	(81)	(364)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	6,631	5,947	5,684	5,636	5,616	(20)	(68)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	5,461	5,199	5,141	5,737	596	538
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,619	5,282	4,586	(696)	(2,033)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,181	6,932	(249)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,605	XXX	XXX
12. Totals											(340)	(1,814)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

1. Prior.....	288	298	308	299	319	251	250	250	250	250	0	0
2. 2013.....	115	83	125	80	46	(18)	(18)	22	22	22	0	0
3. 2014.....	XXX	879	896	878	612	613	602	561	560	592	32	31
4. 2015.....	XXX	XXX	423	332	331	315	191	110	76	83	7	(27)
5. 2016.....	XXX	XXX	XXX	469	58	26	261	222	214	212	(2)	(10)
6. 2017.....	XXX	XXX	XXX	XXX	316	262	155	140	121	103	(18)	(37)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	97	121	135	48	45	(3)	(90)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	242	171	112	85	(27)	(86)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	445	382	404	22	(41)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	258	590	332	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	462	XXX	XXX
12. Totals											343	(258)

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

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	222	270	277	8	56
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	872	944	72	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	418	XXX	XXX
4. Totals											79	56

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(264)	(186)	(176)	10	89
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,541	3,770	229	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,588	XXX	XXX
4. Totals											240	89

SCHEDULE P - PART 2K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022.....	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. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

NONE

SCHEDULE P - PART 2M - INTERNATIONAL

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022	11 One Year	12 Two Year
1. Prior.....	1,540	1,849	1,507	1,490	1,388	1,247	1,220	1,221	1,218	1,201	(17)	(20)
2. 2013.....	870	1,293	1,285	1,321	1,231	1,157	1,152	1,147	1,140	1,143	3	(4)
3. 2014.....	XXX	929	1,061	1,035	872	836	818	818	814	815	1	(3)
4. 2015.....	XXX	XXX	549	642	420	391	375	365	357	366	9	1
5. 2016.....	XXX	XXX	XXX	1,518	1,377	1,583	1,614	1,560	1,498	1,539	41	(21)
6. 2017.....	XXX	XXX	XXX	XXX	7,072	5,970	5,870	5,920	5,954	5,720	(234)	(200)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	5,762	6,326	6,390	6,110	5,839	(271)	(551)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,742	3,631	3,591	3,255	(336)	(376)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,340	3,463	3,583	120	1,243
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,125	3,771	646	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	144	XXX	XXX
12. Totals											(38)	69

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

1. Prior.....												
2. 2013.....												
3. 2014.....	XXX											
4. 2015.....	XXX	XXX										
5. 2016.....	XXX	XXX	XXX									
6. 2017.....	XXX	XXX	XXX	XXX								
7. 2018.....	XXX	XXX	XXX	XXX	XXX							
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2022.....	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. 2013.....				0	0	0	0	0	0	0	0	0
3. 2014.....	XXX			0	0	0	0	0	0	0	0	0
4. 2015.....	XXX	XXX		0	0	0	0	0	0	0	0	0
5. 2016.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
6. 2017.....	XXX	XXX	XXX	XXX	5	89	89	60	10	0	(10)	(60)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	139	115	110	170	47	(123)	(63)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	138	209	78	50	(28)	(159)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	332	207	64	(143)	(268)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(303)	(550)

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 2022 OF THE Fitchburg Mutual 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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	527.....	716.....	886.....	916.....	944.....	951.....	955.....	956.....	956.....	17.....	.....
2. 2013.....	2,969.....	4,527.....	4,735.....	4,777.....	4,790.....	4,785.....	4,787.....	4,788.....	4,789.....	4,802.....	280.....	75.....
3. 2014.....	XXX.....	3,797.....	4,696.....	4,827.....	4,849.....	4,858.....	4,911.....	4,917.....	4,935.....	5,073.....	306.....	85.....
4. 2015.....	XXX.....	XXX.....	7,173.....	8,127.....	8,238.....	8,183.....	8,321.....	8,288.....	8,281.....	8,348.....	928.....	181.....
5. 2016.....	XXX.....	XXX.....	XXX.....	3,924.....	5,398.....	5,746.....	5,815.....	5,901.....	5,951.....	5,891.....	312.....	100.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	3,737.....	5,080.....	5,316.....	5,420.....	5,542.....	5,526.....	301.....	99.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	5,825.....	7,187.....	7,454.....	7,451.....	7,464.....	424.....	153.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,887.....	6,273.....	6,525.....	6,561.....	293.....	105.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,846.....	6,032.....	6,118.....	331.....	99.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	8,538.....	10,077.....	281.....	98.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,922.....	.....	.....

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

1. Prior.....	000.....	971.....	1,508.....	1,691.....	1,775.....	1,882.....	1,900.....	1,899.....	1,961.....	1,957.....	100.....	.....
2. 2013.....	1,343.....	2,503.....	2,916.....	3,251.....	3,494.....	3,558.....	3,584.....	3,589.....	3,596.....	3,635.....	570.....	154.....
3. 2014.....	XXX.....	1,269.....	2,204.....	2,457.....	2,744.....	3,098.....	3,245.....	3,282.....	3,292.....	3,381.....	528.....	145.....
4. 2015.....	XXX.....	XXX.....	1,375.....	1,884.....	2,153.....	2,360.....	2,500.....	2,541.....	2,565.....	3,025.....	504.....	148.....
5. 2016.....	XXX.....	XXX.....	XXX.....	1,055.....	2,074.....	2,409.....	2,964.....	3,273.....	3,369.....	3,580.....	495.....	168.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	1,325.....	2,245.....	2,671.....	3,155.....	3,461.....	3,551.....	513.....	144.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,122.....	2,079.....	2,622.....	2,949.....	3,207.....	481.....	135.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,127.....	2,308.....	2,778.....	3,034.....	465.....	113.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	814.....	1,528.....	1,763.....	267.....	54.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,038.....	2,129.....	189.....	23.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1,082.....	.....	.....

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

1. Prior.....	000.....	163.....	194.....	240.....	248.....	252.....	268.....	269.....	270.....	270.....	3.....	.....
2. 2013.....	71.....	135.....	153.....	163.....	234.....	240.....	259.....	262.....	263.....	274.....	25.....	7.....
3. 2014.....	XXX.....	106.....	165.....	186.....	199.....	216.....	221.....	223.....	224.....	228.....	32.....	7.....
4. 2015.....	XXX.....	XXX.....	97.....	177.....	221.....	245.....	269.....	284.....	291.....	299.....	33.....	8.....
5. 2016.....	XXX.....	XXX.....	XXX.....	94.....	204.....	251.....	381.....	419.....	440.....	454.....	31.....	9.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	133.....	243.....	267.....	304.....	329.....	343.....	42.....	11.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	123.....	269.....	565.....	643.....	711.....	45.....	7.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	161.....	357.....	441.....	629.....	46.....	9.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	120.....	264.....	307.....	30.....	5.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	126.....	272.....	26.....	1.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	169.....	.....	.....

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

1. Prior.....	000.....	350.....	656.....	958.....	871.....	985.....	1,041.....	1,077.....	1,096.....	1,199.....	17.....	.....
2. 2013.....	169.....	524.....	829.....	953.....	1,000.....	1,100.....	1,120.....	1,135.....	1,143.....	1,163.....	31.....	39.....
3. 2014.....	XXX.....	234.....	449.....	557.....	623.....	657.....	688.....	696.....	701.....	721.....	21.....	35.....
4. 2015.....	XXX.....	XXX.....	203.....	479.....	675.....	764.....	803.....	863.....	876.....	904.....	33.....	23.....
5. 2016.....	XXX.....	XXX.....	XXX.....	180.....	508.....	712.....	761.....	777.....	787.....	800.....	8.....	59.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	215.....	630.....	753.....	808.....	864.....	881.....	8.....	68.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	224.....	429.....	562.....	674.....	727.....	5.....	56.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	213.....	480.....	657.....	870.....	4.....	57.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	84.....	295.....	498.....	0.....	22.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	125.....	378.....	2.....	9.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	102.....	.....	.....

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	000.....	577.....	847.....	1,124.....	1,191.....	1,261.....	1,266.....	1,268.....	1,268.....	1,268.....	10.....	.....
2. 2013.....	1,063.....	1,497.....	1,643.....	1,687.....	1,856.....	2,059.....	2,080.....	2,084.....	2,086.....	2,112.....	89.....	61.....
3. 2014.....	XXX.....	1,711.....	2,248.....	2,560.....	2,856.....	2,959.....	3,142.....	3,142.....	3,142.....	3,060.....	111.....	75.....
4. 2015.....	XXX.....	XXX.....	2,415.....	2,986.....	3,408.....	3,660.....	4,036.....	4,096.....	4,141.....	4,219.....	246.....	104.....
5. 2016.....	XXX.....	XXX.....	XXX.....	2,498.....	3,527.....	3,647.....	3,909.....	4,096.....	4,175.....	4,334.....	114.....	77.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	1,647.....	2,204.....	2,567.....	2,923.....	3,106.....	3,391.....	108.....	94.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,265.....	3,790.....	4,009.....	4,234.....	4,422.....	169.....	107.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,431.....	3,205.....	3,510.....	3,742.....	127.....	81.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,532.....	3,361.....	3,437.....	136.....	74.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4,446.....	5,224.....	110.....	74.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,791.....

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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			
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022			
1. Prior.....	000												
2. 2013.....													
3. 2014.....	XXX												
4. 2015.....	XXX	XXX											
5. 2016.....	XXX	XXX	XXX										
6. 2017.....	XXX	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX	XXX	XXX								
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2022.....	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. 2013.....													
3. 2014.....	XXX												
4. 2015.....	XXX	XXX											
5. 2016.....	XXX	XXX	XXX										
6. 2017.....	XXX	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX	XXX	XXX								
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2022.....	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. 2013.....												XXX	XXX
3. 2014.....	XXX											XXX	XXX
4. 2015.....	XXX	XXX										XXX	XXX
5. 2016.....	XXX	XXX	XXX									XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX								XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2022.....	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	149	239	244	247	250	250	250	250	250	0	
2. 2013.....	(1)	1	3	4	5	22	22	22	22	22	0	0
3. 2014.....	XXX	0	4	383	388	481	560	560	560	592	0	1
4. 2015.....	XXX	XXX	0	10	19	39	54	59	76	83	0	2
5. 2016.....	XXX	XXX	XXX	1	4	6	184	204	210	212	0	1
6. 2017.....	XXX	XXX	XXX	XXX	0	20	22	93	96	98	1	0
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1	2	10	19	21	0	0
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	0	10	14	35	0	0
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	1	6	0	0
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2	0	0
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1		

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

1. Prior.....	000												
2. 2013.....													
3. 2014.....	XXX												
4. 2015.....	XXX	XXX											
5. 2016.....	XXX	XXX	XXX										
6. 2017.....	XXX	XXX	XXX	XXX									
7. 2018.....	XXX	XXX	XXX	XXX	XXX								
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company
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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	229	255	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	735	885	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	324	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(100)	(180)		
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,731	3,791	1,128	81
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,300	0	0

SCHEDULE P - PART 3K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2022.....	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. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

SCHEDULE P - PART 3M - INTERNATIONAL

1. Prior.....	000										XXX	XXX
2. 2013.....											XXX	XXX
3. 2014.....	XXX										XXX	XXX
4. 2015.....	XXX	XXX									XXX	XXX
5. 2016.....	XXX	XXX	XXX								XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	577.....	805.....	907.....	993.....	1,019.....	1,056.....	1,073.....	1,087.....	1,105.....	XXX.....	XXX.....
2. 2013.....	35.....	594.....	891.....	1,010.....	1,065.....	1,095.....	1,108.....	1,116.....	1,118.....	1,123.....	XXX.....	XXX.....
3. 2014.....	XXX.....	239.....	572.....	737.....	765.....	778.....	784.....	787.....	791.....	796.....	XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....	18.....	117.....	265.....	320.....	333.....	339.....	340.....	349.....	XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....	97.....	692.....	1,248.....	1,355.....	1,416.....	1,433.....	1,468.....	XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	389.....	2,795.....	4,029.....	4,566.....	4,901.....	5,216.....	XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	27.....	3,604.....	4,504.....	4,786.....	5,037.....	XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	24.....	1,369.....	2,125.....	2,503.....	XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	10.....	1,032.....	1,804.....	XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	51.....	1,305.....	XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	144.....	XXX.....	XXX.....

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

1. Prior.....	000.....										XXX.....	XXX.....
2. 2013.....											XXX.....	XXX.....
3. 2014.....	XXX.....										XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....									XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....							XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....						XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....

NONE

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

1. Prior.....	000.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....	XXX.....
2. 2013.....												XXX.....	XXX.....
3. 2014.....	XXX.....											XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....										XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....									XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....								XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....					3.....	3.....	XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				12.....	12.....	XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			0.....	0.....	XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....		0.....	0.....	XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	XXX.....

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

N O N E

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

N O N E

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

N O N E

Schedule P - Part 3T - Warranty

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE P - PART 4A - HOMEOWNERS/FAROWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	(350)	(308)	(74)	(8)	2	1	0	0	0	0
2. 2013.....	95	(261)	(38)	(37)	(4)	1	0	0	0	0
3. 2014.....	XXX	(29)	(165)	(140)	(70)	2	1	0	60	0
4. 2015.....	XXX	XXX	(153)	323	(60)	(38)	2	1	1	0
5. 2016.....	XXX	XXX	XXX	(463)	(46)	(78)	(57)	(2)	2	81
6. 2017.....	XXX	XXX	XXX	XXX	439	(122)	(72)	(145)	4	2
7. 2018.....	XXX	XXX	XXX	XXX	XXX	144	(77)	(120)	(17)	4
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	40	(90)	(167)	(135)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	165	52	(165)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(173)	(193)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(301)

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

1. Prior.....	(693)	139	(70)	97	4	2	0	0	0	0
2. 2013.....	(1,078)	(516)	(561)	(248)	7	2	1	0	0	0
3. 2014.....	XXX	(765)	(535)	(288)	(66)	(21)	61	(10)	(3)	(7)
4. 2015.....	XXX	XXX	(999)	(398)	(196)	(100)	(7)	(37)	(13)	(10)
5. 2016.....	XXX	XXX	XXX	(820)	(382)	(553)	(399)	(99)	(81)	(16)
6. 2017.....	XXX	XXX	XXX	XXX	(863)	(657)	(532)	(349)	(184)	(44)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	(122)	(245)	(233)	(248)	(111)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	(591)	(374)	(243)	(241)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(202)	(183)	(235)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(239)	(205)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(142)

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

1. Prior.....	41	(7)	(7)	2	0	0	0	0	0	0
2. 2013.....	105	(50)	(52)	(3)	2	0	0	1	0	0
3. 2014.....	XXX	54	(21)	(23)	(3)	0	0	1	0	0
4. 2015.....	XXX	XXX	(54)	77	(10)	2	1	2	0	0
5. 2016.....	XXX	XXX	XXX	63	(15)	26	9	4	3	0
6. 2017.....	XXX	XXX	XXX	XXX	(12)	73	30	11	3	36
7. 2018.....	XXX	XXX	XXX	XXX	XXX	100	30	23	(78)	(126)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	244	111	(49)	(118)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	230	11	(139)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	716	535
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	609

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

1. Prior.....	604	299	203	138	57	47	121	129	117	85
2. 2013.....	539	355	454	146	133	71	46	47	17	9
3. 2014.....	XXX	932	455	301	142	97	61	53	48	36
4. 2015.....	XXX	XXX	486	445	276	113	73	65	56	47
5. 2016.....	XXX	XXX	XXX	981	411	227	121	71	32	28
6. 2017.....	XXX	XXX	XXX	XXX	764	389	225	96	57	31
7. 2018.....	XXX	XXX	XXX	XXX	XXX	731	341	155	64	41
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	506	270	120	71
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	941	225	147
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	377	333
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	355

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	(1,208)	(1,128)	(866)	(182)	51	1	(33)	0	0	0
2. 2013.....	(429)	(583)	(466)	(72)	(219)	(256)	5	0	0	0
3. 2014.....	XXX	(625)	(1,099)	(859)	(349)	(445)	20	17	0	0
4. 2015.....	XXX	XXX	415	(1,165)	(917)	(655)	(444)	(194)	2	1
5. 2016.....	XXX	XXX	XXX	(430)	(427)	(661)	(397)	(287)	(99)	1
6. 2017.....	XXX	XXX	XXX	XXX	191	(1,082)	(1,217)	(448)	(254)	(79)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	231	(696)	(923)	(722)	(297)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	101	(735)	(748)	(659)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,243	145	(727)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	216	(140)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19

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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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	31	2	0	(20)	0	0	0	0	0	0
2. 2013.....	35	0	7	(21)	0	0	0	0	0	0
3. 2014.....	XXX	107	80	244	2	1	40	0	0	0
4. 2015.....	XXX	XXX	137	51	26	49	81	0	0	0
5. 2016.....	XXX	XXX	XXX	425	9	(61)	(17)	0	0	0
6. 2017.....	XXX	XXX	XXX	XXX	226	166	45	19	0	0
7. 2018.....	XXX	XXX	XXX	XXX	XXX	75	(11)	44	3	2
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	186	140	27	40
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	138	102	38
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114	122
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	175

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

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XX	XX					
8. 2019.....	XXX	XXX	XX	XX	XX	XX				
9. 2020.....	XXX	XXX	XX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	0
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	28
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(9)

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(689)	(127)	(22)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(664)	(67)
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(368)

SCHEDULE P - PART 4K - FIDELITY/SURETY

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022	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. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

SCHEDULE P - PART 4M - INTERNATIONAL

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	596	685	473	401	283	143	82	77	70	58
2. 2013.....	516	312	241	227	112	48	33	24	17	16
3. 2014.....	XXX	470	331	250	83	45	24	22	17	15
4. 2015.....	XXX	XXX	494	294	67	43	29	18	13	13
5. 2016.....	XXX	XXX	XXX	951	209	121	108	62	30	24
6. 2017.....	XXX	XXX	XXX	XXX	6,281	1,714	552	618	502	200
7. 2018.....	XXX	XXX	XXX	XXX	XXX	5,557	968	775	654	408
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,426	1,181	789	382
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,135	1,646	1,097
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,659	1,093
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	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. 2013.....	0	0	0	0	0	0	0	0	0	0
3. 2014.....	XXX			0	0	0	0	0	0	0
4. 2015.....	XXX	XXX		0	0	0	0	0	0	0
5. 2016.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017.....	XXX	XXX	XXX	XXX	5	44	89	60	10	0
7. 2018.....	XXX	XXX	XXX	XXX	XXX	139	113	87	133	21
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	138	203	55	28
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	331	202	53
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022.....	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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company
SCHEDULE P - PART 5A - HOMEOWNERS/FARMOWNERS
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	156	14	3	0	0	0	0	0	0	0
2. 2013.....	226	267	277	279	280	280	280	280	280	280
3. 2014.....	XXX	255	297	304	305	306	306	306	306	306
4. 2015.....	XXX	XXX	821	908	925	927	928	928	928	928
5. 2016.....	XXX	XXX	XXX	253	305	311	312	312	312	312
6. 2017.....	XXX	XXX	XXX	XXX	249	292	299	300	301	301
7. 2018.....	XXX	XXX	XXX	XXX	XXX	375	417	422	424	424
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	248	287	293	293
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	282	331	331
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	281	281
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	21	13	9	2	0	0	0	0	0	0
2. 2013.....	64	9	3		0		0			0
3. 2014.....	XXX	57	10	3	2	1	0			0
4. 2015.....	XXX	XXX	63	8	3	2	0			0
5. 2016.....	XXX	XXX	XXX	52	9	4	3	2	1	0
6. 2017.....	XXX	XXX	XXX	XXX	66	11	4	2	1	0
7. 2018.....	XXX	XXX	XXX	XXX	XXX	73	11	3	1	0
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	69	10	2	2
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	6	6
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64	11
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	67

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	98	23	11	1	2	2	0	1	0	0
2. 2013.....	334	340	349	352	355	355	355	355	355	375
3. 2014.....	XXX	363	378	385	390	391	391	391	391	409
4. 2015.....	XXX	XXX	1,008	1,076	1,099	1,103	1,106	1,108	1,109	1,159
5. 2016.....	XXX	XXX	XXX	370	401	408	413	413	413	413
6. 2017.....	XXX	XXX	XXX	XXX	382	389	396	399	401	403
7. 2018.....	XXX	XXX	XXX	XXX	XXX	572	573	574	578	579
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	399	397	400	407
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	427	436	445
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	443	491
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	312

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	222	62	28	5	3	1	1	0	0	
2. 2013.....	339	514	550	563	567	568	569	570	570	570
3. 2014.....	XXX	324	485	513	523	526	527	528	528	528
4. 2015.....	XXX	XXX	295	458	488	499	502	503	504	504
5. 2016.....	XXX	XXX	XXX	296	453	482	492	494	495	495
6. 2017.....	XXX	XXX	XXX	XXX	311	460	495	510	513	513
7. 2018.....	XXX	XXX	XXX	XXX	XXX	271	433	470	481	481
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	265	433	465	465
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	176	267	267
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	189	189
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	100	39	13	6	2	1	0	0	0	0
2. 2013.....	331	60	26	11	4	2	0			0
3. 2014.....	XXX	326	54	24	12	6	2	1	1	1
4. 2015.....	XXX	XXX	324	54	21	10	4	3	2	1
5. 2016.....	XXX	XXX	XXX	341	59	29	13	5	3	2
6. 2017.....	XXX	XXX	XXX	XXX	336	85	39	15	7	4
7. 2018.....	XXX	XXX	XXX	XXX	XXX	344	84	27	11	8
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	345	69	24	8
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	206	46	18
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	274	50
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	304

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	7	41	37	23	1	14	1	0	0	0
2. 2013.....	721	685	706	715	718	721	722	724	724	758
3. 2014.....	XXX	702	643	660	667	670	671	673	674	704
4. 2015.....	XXX	XXX	666	621	636	646	649	652	654	674
5. 2016.....	XXX	XXX	XXX	684	641	654	661	662	666	666
6. 2017.....	XXX	XXX	XXX	XXX	688	645	657	660	664	668
7. 2018.....	XXX	XXX	XXX	XXX	XXX	654	612	619	627	633
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	653	595	602	608
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	409	367	370
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	486	423
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	522

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	8	3	0	0	0	0	0	0	0	0
2. 2013.....	18	24	25	25	25	25	25	25	25	25
3. 2014.....	XXX	22	31	32	32	32	32	32	32	32
4. 2015.....	XXX	XXX	21	30	32	33	33	33	33	33
5. 2016.....	XXX	XXX	XXX	19	30	31	31	31	31	31
6. 2017.....	XXX	XXX	XXX	XXX	28	40	41	42	42	42
7. 2018.....	XXX	XXX	XXX	XXX	XXX	25	41	44	45	45
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	29	44	46	46
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	30	30
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26	26
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	6	2	2	0	0	0	0	0	0	0
2. 2013.....	14	5	2	2	0	0	0	0	0	0
3. 2014.....	XXX	15	2	1	0	0	0	0	0	0
4. 2015.....	XXX	XXX	15	4	2	1	1	1	1	0
5. 2016.....	XXX	XXX	XXX	25	6	3	2	1	0	0
6. 2017.....	XXX	XXX	XXX	XXX	22	6	3	1	0	0
7. 2018.....	XXX	XXX	XXX	XXX	XXX	28	10	5	3	2
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	35	9	6	4
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	8	6
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	6
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1	0	0	(2)	0	0	0	0	0	0
2. 2013.....	35	33	32	33	32	32	32	32	32	32
3. 2014.....	XXX	39	39	40	39	39	39	39	39	42
4. 2015.....	XXX	XXX	39	40	41	41	42	41	41	42
5. 2016.....	XXX	XXX	XXX	47	42	41	41	41	40	42
6. 2017.....	XXX	XXX	XXX	XXX	53	54	53	53	53	54
7. 2018.....	XXX	XXX	XXX	XXX	XXX	54	55	55	55	54
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	70	62	61	62
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	43	44
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	51
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	18	6	4	2	4	0	0	1	0	
2. 2013.....	10	22	27	28	29	29	30	31	31	31
3. 2014.....	XXX	6	16	19	21	21	21	21	21	21
4. 2015.....	XXX	XXX	9	23	28	31	32	33	33	33
5. 2016.....	XXX	XXX	XXX	2	6	8	8	8	8	8
6. 2017.....	XXX	XXX	XXX	XXX	2	7	8	8	8	8
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1	2	4	5	5
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1	2	4	4
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	0
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	2
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	46	27	19	10	8	6	3	4	2	0
2. 2013.....	40	17	10	7	6	4	1	1	2	0
3. 2014.....	XXX	38	15	8	5	2	1			0
4. 2015.....	XXX	XXX	55	20	6	5	3	1		1
5. 2016.....	XXX	XXX	XXX	47	9	4	3	1	1	1
6. 2017.....	XXX	XXX	XXX	XXX	31	13	4	2	1	4
7. 2018.....	XXX	XXX	XXX	XXX	XXX	46	8	5	3	6
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	40	14	9	13
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	17	12
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24	19
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	12	0	1	(2)	7	0	(2)	3	(2)	(2)
2. 2013.....	61	64	67	66	69	69	68	70	72	75
3. 2014.....	XXX	59	56	55	58	56	56	56	56	59
4. 2015.....	XXX	XXX	68	55	53	56	56	56	56	56
5. 2016.....	XXX	XXX	XXX	68	62	67	68	67	68	70
6. 2017.....	XXX	XXX	XXX	XXX	68	76	75	76	77	81
7. 2018.....	XXX	XXX	XXX	XXX	XXX	72	59	62	64	72
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	70	66	70	86
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	39	41
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	46
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	56	6	3	1	0	0	0	0	0	0
2. 2013.....	62	79	85	87	88	89	89	89	89	89
3. 2014.....	XXX	76	107	109	111	111	111	111	111	111
4. 2015.....	XXX	XXX	194	235	244	245	246	246	246	246
5. 2016.....	XXX	XXX	XXX	85	109	113	114	114	114	114
6. 2017.....	XXX	XXX	XXX	XXX	79	100	105	107	108	108
7. 2018.....	XXX	XXX	XXX	XXX	XXX	129	159	167	169	169
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	93	121	127	127
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102	136	136
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110	110
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	24	14	8	3	1	1	0	0	1	0
2. 2013.....	32	11	8	7	3	1	1	1	1	0
3. 2014.....	XXX	37	14	9	5	2	0	0	0	0
4. 2015.....	XXX	XXX	42	18	13	6	3	3	1	1
5. 2016.....	XXX	XXX	XXX	39	19	13	7	3	2	1
6. 2017.....	XXX	XXX	XXX	XXX	53	25	19	12	7	4
7. 2018.....	XXX	XXX	XXX	XXX	XXX	61	25	17	12	6
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	63	30	19	13
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	126	18	12
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	54	19
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	57

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	32	14	10	6	4	1	1	0	1	(1)
2. 2013.....	120	131	142	148	149	150	151	150	150	156
3. 2014.....	XXX	147	172	176	181	183	185	186	186	194
4. 2015.....	XXX	XXX	292	331	344	346	349	351	351	372
5. 2016.....	XXX	XXX	XXX	166	185	188	190	191	193	194
6. 2017.....	XXX	XXX	XXX	XXX	180	194	201	206	209	212
7. 2018.....	XXX	XXX	XXX	XXX	XXX	258	274	282	288	291
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	208	223	227	235
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	280	228	236
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	238	261
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	204

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 2022 OF THE Fitchburg Mutual 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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2013.....	0	0	0	0	0	0	0	0	0	0
3. 2014.....	XXX	0	0	0	0	0	0	0	0	0
4. 2015.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2016.....	XXX	XXX	XXX	0	0	0	0	0	0	0
6. 2017.....	XXX	XXX	XXX	XXX	1	1	1	1	1	1
7. 2018.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	2	1	0	0	0	0	0	0	0	0
2. 2013.....	1	1	0	1	1	0	0	0	0	0
3. 2014.....	XXX	2	2	1	0	0	0	0	0	0
4. 2015.....	XXX	XXX	3	2	1	1	0	0	0	0
5. 2016.....	XXX	XXX	XXX	1	1	1	1	0	0	0
6. 2017.....	XXX	XXX	XXX	XXX	2	1	1	0	0	0
7. 2018.....	XXX	XXX	XXX	XXX	XXX	0	1	1	0	0
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	0
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	0	1	(1)	0	0	0	0	0	0	0
2. 2013.....	1	1	0	1	1	0	0	0	0	1
3. 2014.....	XXX	2	3	2	1	1	1	1	1	2
4. 2015.....	XXX	XXX	4	4	3	3	2	2	2	3
5. 2016.....	XXX	XXX	XXX	2	2	2	2	1	1	3
6. 2017.....	XXX	XXX	XXX	XXX	2	2	2	1	1	1
7. 2018.....	XXX	XXX	XXX	XXX	XXX	0	1	1	0	1
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	1
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2

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 2022 OF THE Fitchburg Mutual 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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2013.....	665	665	665	665	665	665	665	665	665	665	665
3. 2014.....	XXX	717	717	717	717	717	717	717	717	717	717
4. 2015.....	XXX	XXX	774	774	774	774	774	774	774	774	774
5. 2016.....	XXX	XXX	XXX	867	867	867	867	867	867	867	867
6. 2017.....	XXX	XXX	XXX	XXX	1,072	1,072	1,072	1,072	1,072	1,072	1,072
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,377	1,377	1,377	1,377	1,377	1,377
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,648	1,648	1,648	1,648	1,648
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,663	1,663	1,663	1,663
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,798	1,798	1,798
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,865	1,865
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	665	717	774	867	1,072	1,377	1,648	1,663	1,798	1,865	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2013.....	5	5	5	5	5	5	5	5	5	5	5
3. 2014.....	XXX	5	5	5	5	5	5	5	5	5	5
4. 2015.....	XXX	XXX	5	5	5	5	5	5	5	5	5
5. 2016.....	XXX	XXX	XXX	6	6	6	6	6	6	6	6
6. 2017.....	XXX	XXX	XXX	XXX	10	10	10	10	10	10	10
7. 2018.....	XXX	XXX	XXX	XXX	XXX	10	10	10	10	10	10
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	15	15	15	15	15
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	11	11	11
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	9	9
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	9
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	5	5	5	6	10	10	15	11	9	9	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2013.....	2,082	2,082	2,082	2,082	2,082	2,082	2,082	2,082	2,082	2,082	2,082
3. 2014.....	XXX	2,129	2,129	2,129	2,129	2,129	2,129	2,129	2,129	2,129	2,129
4. 2015.....	XXX	XXX	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321	2,321
5. 2016.....	XXX	XXX	XXX	2,545	2,545	2,545	2,545	2,545	2,545	2,545	2,545
6. 2017.....	XXX	XXX	XXX	XXX	2,585	2,585	2,585	2,585	2,585	2,585	2,585
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2,574	2,574	2,574	2,574	2,574	2,574
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,681	2,681	2,681	2,681	2,681
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,428	2,428	2,428	2,428
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,075	2,075	2,075
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,246	2,246
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	2,082	2,129	2,321	2,545	2,585	2,574	2,681	2,428	2,075	2,246	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2013.....	122	122	122	122	122	122	122	122	122	122	122
3. 2014.....	XXX	121	121	121	121	121	121	121	121	121	121
4. 2015.....	XXX	XXX	147	147	147	147	147	147	147	147	147
5. 2016.....	XXX	XXX	XXX	146	146	146	146	146	146	146	146
6. 2017.....	XXX	XXX	XXX	XXX	191	191	191	191	191	191	191
7. 2018.....	XXX	XXX	XXX	XXX	XXX	179	179	179	179	179	179
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	95	95	95	95	95
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	200	200	200	200
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261	261	261
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	277	277
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	122	121	147	146	191	179	95	200	261	277	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	
2. 2013.....	6,935	6,935	6,935	6,935	6,935	6,935	6,935	6,935	6,935	6,935	6,935	
3. 2014.....	XXX	7,648	7,648	7,648	7,648	7,648	7,648	7,648	7,648	7,648	7,648	
4. 2015.....	XXX	XXX	8,753	8,753	8,753	8,753	8,753	8,753	8,753	8,753	8,753	
5. 2016.....	XXX	XXX	XXX	9,993	9,993	9,993	9,993	9,993	9,993	9,993	9,993	
6. 2017.....	XXX	XXX	XXX	XXX	11,366	11,366	11,366	11,366	11,366	11,366	11,366	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	13,161	13,161	13,161	13,161	13,161	13,161	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	14,621	14,621	14,621	14,621	14,621	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,628	15,628	15,628	15,628	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,948	16,948	16,948	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,572	18,572	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	6,935	7,648	8,753	9,993	11,366	13,161	14,621	15,628	16,948	18,572	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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	
2. 2013.....	924	924	924	924	924	924	924	924	924	924	924	
3. 2014.....	XXX	943	943	943	943	943	943	943	943	943	943	
4. 2015.....	XXX	XXX	1,198	1,198	1,198	1,198	1,198	1,198	1,198	1,198	1,198	
5. 2016.....	XXX	XXX	XXX	1,328	1,328	1,328	1,328	1,328	1,328	1,328	1,328	
6. 2017.....	XXX	XXX	XXX	XXX	1,508	1,508	1,508	1,508	1,508	1,508	1,508	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,719	1,719	1,719	1,719	1,719	1,719	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,007	2,007	2,007	2,007	2,007	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,614	2,614	2,614	2,614	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,916	2,916	2,916	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,934	2,934	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	924	943	1,198	1,328	1,508	1,719	2,007	2,614	2,916	2,934	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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	
2. 2013.....	589	589	589	589	589	589	589	589	589	589	589	
3. 2014.....	XXX	644	644	644	644	644	644	644	644	644	644	
4. 2015.....	XXX	XXX	705	705	705	705	705	705	705	705	705	
5. 2016.....	XXX	XXX	XXX	752	752	752	752	752	752	752	752	
6. 2017.....	XXX	XXX	XXX	XXX	822	822	822	822	822	822	822	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	927	927	927	927	927	927	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,034	1,034	1,034	1,034	1,034	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,093	1,093	1,093	1,093	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,182	1,182	1,182	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,319	1,319	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	589	644	705	752	822	927	1,034	1,093	1,182	1,319	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		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0	
2. 2013.....	75	75	75	75	75	75	75	75	75	75	75	
3. 2014.....	XXX	82	82	82	82	82	82	82	82	82	82	
4. 2015.....	XXX	XXX	105	105	105	105	105	105	105	105	105	
5. 2016.....	XXX	XXX	XXX	216	216	216	216	216	216	216	216	
6. 2017.....	XXX	XXX	XXX	XXX	336	336	336	336	336	336	336	
7. 2018.....	XXX	XXX	XXX	XXX	XXX	421	421	421	421	421	421	
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	493	493	493	493	493	
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	529	529	529	529	
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	611	611	611	
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	672	672	
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	75	82	105	216	336	421	493	529	611	672	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 2022 OF THE Fitchburg Mutual 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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2013.....	2,711	2,711	2,711	2,711	2,711	2,711	2,711	2,711	2,711	2,711	2,711
3. 2014.....	XXX	2,719	2,719	2,719	2,719	2,719	2,719	2,719	2,719	2,719	2,719
4. 2015.....	XXX	XXX	2,499	2,499	2,499	2,499	2,499	2,499	2,499	2,499	2,499
5. 2016.....	XXX	XXX	XXX	3,171	3,171	3,171	3,171	3,171	3,171	3,171	3,171
6. 2017.....	XXX	XXX	XXX	XXX	4,252	4,252	4,252	4,252	4,252	4,252	4,252
7. 2018.....	XXX	XXX	XXX	XXX	XXX	5,129	5,129	5,129	5,129	5,129	5,129
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	5,058	5,058	5,058	5,058	5,058
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,172	3,172	3,172	3,172
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,097	4,097	4,097
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	778	778
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	2,711	2,719	2,499	3,171	4,252	5,129	5,058	3,172	4,097	778	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	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2013.....											0
3. 2014.....	XXX										0
4. 2015.....	XXX	XXX									0
5. 2016.....	XXX	XXX	XXX								0
6. 2017.....	XXX	XXX	XXX	XXX	195	195	195	195	195	195	195
7. 2018.....	XXX	XXX	XXX	XXX	XXX	190	190	190	190	190	190
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					0
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				0
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			0
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)					195	190					0
											XXX

SCHEDULE P - PART 6O - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX							
7. 2018.....	XXX	XXX	XXX	XXX	XXX						
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

SECTION 2

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	
1. Prior.....											
2. 2013.....											
3. 2014.....	XXX										
4. 2015.....	XXX	XXX									
5. 2016.....	XXX	XXX	XXX								
6. 2017.....	XXX	XXX	XXX	XXX							
7. 2018.....	XXX	XXX	XXX	XXX	XXX						
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	3,709		0.0	14,541		0.0
2. Private Passenger Auto Liability/ Medical	5,791		0.0	6,927		0.0
3. Commercial Auto/Truck Liability/ Medical	4,645		0.0	1,892		0.0
4. Workers' Compensation	2,824		0.0	2,009		0.0
5. Commercial Multiple Peril	11,749		0.0	17,133		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	1,818		0.0	694		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property	183		0.0	1,708		0.0
12. Auto Physical Damage	353		0.0	6,309		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	31,072	0	0.0	51,213	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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	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
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XXX							
6. 2017.....	XXX	XXX	XXX	XXX						
7. 2018.....	XXX	XXX	XXX	XXX	XXX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022.....	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 2022 OF THE Fitchburg Mutual 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	3,709		0.0	14,541		0.0
2. Private Passenger Auto Liability/Medical	5,791		0.0	6,927		0.0
3. Commercial Auto/Truck Liability/Medical	4,645		0.0	1,892		0.0
4. Workers' Compensation	2,824		0.0	2,009		0.0
5. Commercial Multiple Peril	11,749		0.0	17,133		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	1,818		0.0	694		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property	183		0.0	1,708		0.0
12. Auto Physical Damage	353		0.0	6,309		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	6,526		0.0	778		0.0
17. Reinsurance - Nonproportional Assumed Liability			0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	146		0.0	236		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	37,744	0	0.0	52,228	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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	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 2013	2 2014	3 2015	4 2016	5 2017	6 2018	7 2019	8 2020	9 2021	10 2022
1. Prior.....										
2. 2013.....										
3. 2014.....	XXX									
4. 2015.....	XXX	XXX								
5. 2016.....	XXX	XXX	XX							
6. 2017.....	XXX	XXX	XX	XX						
7. 2018.....	XXX	XXX	XX	XXX	XX					
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	2013		
1.603	2014		
1.604	2015		
1.605	2016		
1.606	2017		
1.607	2018		
1.608	2019		
1.609	2020		
1.610	2021		
1.611	2022		
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 [X] No []
- 7.2 (An extended statement may be attached.)
 Fitchburg Mutual Insurance Company is part of the pooling arrangement with affiliated companies. Sch P is reported for each company based on its share/percent of the total pooled "Direct + Assumed" and the total pooled "Ceded" business respectively as demonstrated in the NAIC Schedule P Reporting instructions.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	N							
2. Alaska	AK	N							
3. Arizona	AZ	N							
4. Arkansas	AR	E							
5. California	CA	N							
6. Colorado	CO	N							
7. Connecticut	CT	L	0	0	0	0	0	0	
8. Delaware	DE	N							
9. District of Columbia	DC	N							
10. Florida	FL	N							
11. Georgia	GA	N							
12. Hawaii	HI	N							
13. Idaho	ID	N							
14. Illinois	IL	N							
15. Indiana	IN	N							
16. Iowa	IA	N							
17. Kansas	KS	N							
18. Kentucky	KY	N							
19. Louisiana	LA	N							
20. Maine	ME	E							
21. Maryland	MD	N							
22. Massachusetts	MA	L	2,202,187	711,246	0	821,641	1,201,210	401,909	3,092
23. Michigan	MI	N							
24. Minnesota	MN	N							
25. Mississippi	MS	N							
26. Missouri	MO	E							
27. Montana	MT	N							
28. Nebraska	NE	N							
29. Nevada	NV	N							
30. New Hampshire	NH	L	0	0	0	0	0	0	
31. New Jersey	NJ	L	35,111,946	34,192,292	0	11,198,683	12,577,947	32,245,908	94,416
32. New Mexico	NM	N							
33. New York	NY	N							
34. North Carolina	NC	N							
35. North Dakota	ND	N							
36. Ohio	OH	N							
37. Oklahoma	OK	N							
38. Oregon	OR	N							
39. Pennsylvania	PA	E							
40. Rhode Island	RI	L	0	0	0	0	0	0	
41. South Carolina	SC	N							
42. South Dakota	SD	N							
43. Tennessee	TN	N							
44. Texas	TX	N							
45. Utah	UT	N							
46. Vermont	VT	L	0	0	0	0	0	0	
47. Virginia	VA	N							
48. Washington	WA	N							
49. West Virginia	WV	N							
50. Wisconsin	WI	N							
51. Wyoming	WY	N							
52. American Samoa	AS	N							
53. Guam	GU	N							
54. Puerto Rico	PR	N							
55. U.S. Virgin Islands	VI	N							
56. Northern Mariana Islands	MP	N							
57. Canada	CAN	N							
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX	37,314,133	34,903,538	0	12,020,324	13,779,157	32,647,817	97,508	0
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
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:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 6
- 2. R - Registered - Non-domiciled RRGs..... 0
- 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)..... 4
- 4. Q - Qualified - Qualified or accredited reinsurer..... 0
- 5. D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile..... 0
- 6. N - None of the above - Not allowed to write business in the state..... 47

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

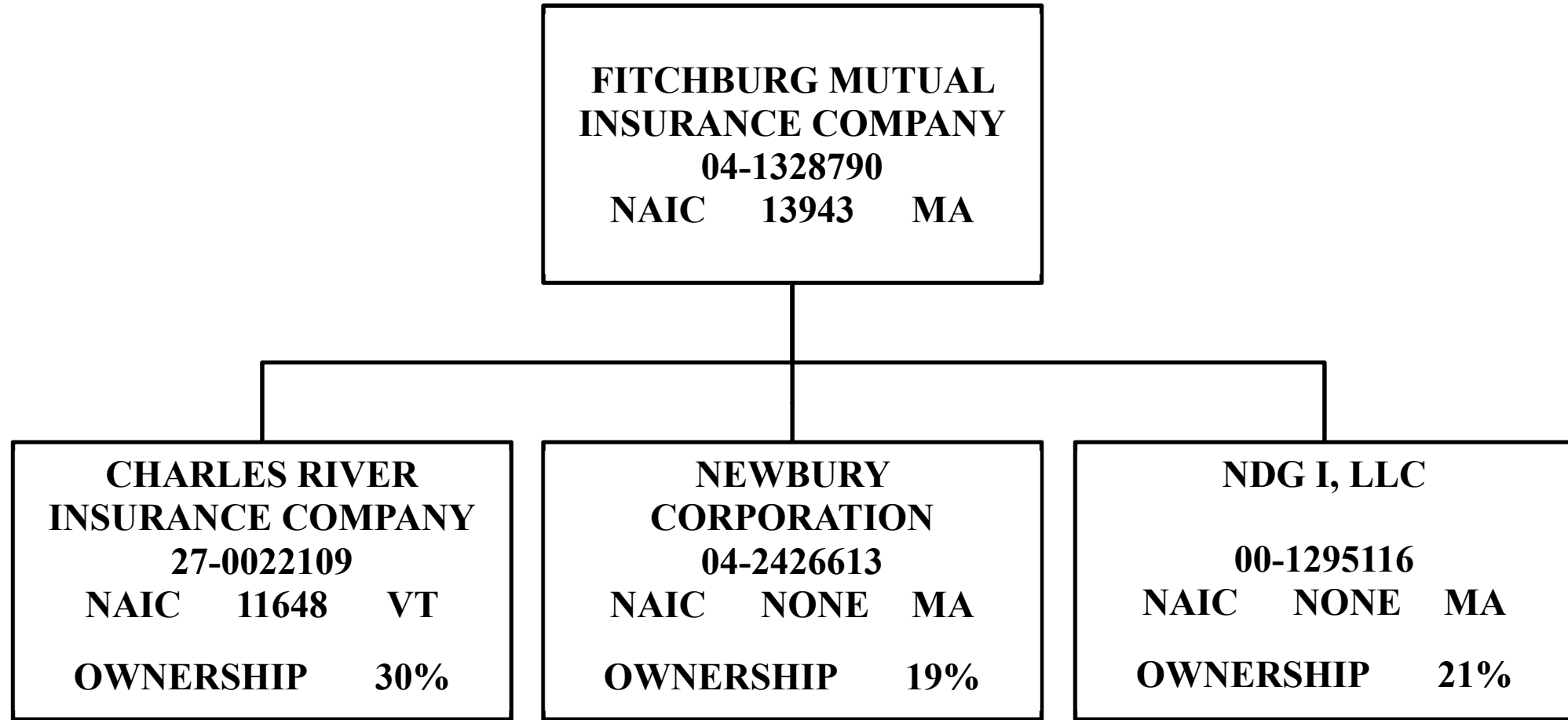
Actual premium written.

**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 2022 OF THE Fitchburg Mutual 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 Group	13943	04-1328790				Fitchburg Mutual Insurance Company Newbury Corporation Charles River Insurance Company NDG 1, LLC	MA MA VT MA	IA NIA IA OTH	Fitchburg Mutual Insurance Company Fitchburg Mutual Insurance Company Fitchburg Mutual Insurance Company	Management Ownership Ownership Other	 19.000 30.000 21.000	Norfolk & Dedham Group Norfolk & Dedham Group Norfolk & Dedham Group Norfolk & Dedham Group	 NO YES NO NO	

Asterisk	Explanation
	Fitchburg Mutual Insurance Company operates under common management and a pooling arrangement with the Norfolk & Dedham Mutual Fire insurance Company and the Dorchester Mutual Insurance Company
	NDG 1, LLC is a partnership with the Norfolk & Dedham Mutual Fire Ins. Co and the Dorchester Mutual Ins. Co to invest in a bond fund.
	The Company receives investment income from the partnership.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	1,080,000				(66,000)	(1,591,920)			(577,920)	(21,574,603)
13706	04-1255040	Dorchester Mutual Insurance Co	600,000				(14,000)	(337,680)			248,320	12,471,807
13943	04-1328790	Fitchburg Mutual Insurance Co	720,000				(20,000)	(482,400)			217,600	7,996,432
11648	27-0022109	Charles River Insurance Co	(2,400,000)					2,412,000			12,000	1,106,364
	04-2426613	Newbury Corp					100,000				100,000	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

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 Insurers in Holding Company	2 Owners with Greater Than 10% Ownership	3 Ownership Percentage Column 2 of Column 1	4 Granted Disclaimer of Control/ Affiliation of Column 2 Over Column 1 (Yes/No)	5 Ultimate Controlling Party	6 U.S. Insurance Groups or Entities Controlled by Column 5	7 Ownership Percentage (Column 5 of Column 6)	8 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	Fitchburg Mutual Insurance Co	Charles River Insurance Co	30.000	NO
.....	Fitchburg Mutual Insurance Co	Newbury Corp	19.000	NO
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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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.

	<u>Responses</u>
MARCH FILING	
1. Will an actuarial opinion be filed by March 1?	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?	YES
APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6. Will Management's Discussion and Analysis be filed by April 1?	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS





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?	YES

Explanations:

- 11. Not a Stock Company
- 12. Not applicable
- 13. Not applicable
- 14. Not applicable
- 15. Not applicable
- 16. Not applicable
- 17. Not applicable
- 18. Not applicable
- 21. Not applicable
- 22. Not applicable
- 24. Not applicable
- 25. Not applicable
- 26. Not applicable
- 27. Not applicable
- 28. Not applicable
- 29. Not applicable
- 30. Not applicable
- 31. Not applicable
- 32. Not applicable
- 34. Not applicable
- 35. Not applicable
- 36. Not applicable

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]	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company
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 Underwriting and Investment Exhibit Part 3 Line 24

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Assumed Reinsurance Origination Expenses	0	244,417	0	244,417
2497. Summary of remaining write-ins for Line 24 from overflow page	0	244,417	0	244,417

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	6,427,249	4.137	6,427,249	0	6,427,249	4.137
1.02 All other governments		0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed		0.000	0	0	0	0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	2,725,905	1.755	2,725,905	0	2,725,905	1.755
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	52,106,061	33.538	52,106,061	0	52,106,061	33.538
1.06 Industrial and miscellaneous	32,545,941	20.948	32,545,941	0	32,545,941	20.948
1.07 Hybrid securities		0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates		0.000	0	0	0	0.000
1.09 SVO identified funds		0.000	0	0	0	0.000
1.10 Unaffiliated bank loans		0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit		0.000	0	0	0	0.000
1.12 Total long-term bonds	93,805,157	60.378	93,805,157	0	93,805,157	60.378
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)		0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates		0.000	0	0	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)	21,802,857	14.033	21,802,857	0	21,802,857	14.033
3.02 Industrial and miscellaneous Other (Unaffiliated)	140,992	0.091	140,992	0	140,992	0.091
3.03 Parent, subsidiaries and affiliates Publicly traded		0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other	6,359,934	4.094	6,359,934	0	6,359,934	4.094
3.05 Mutual funds	8,470,117	5.452	8,470,117	0	8,470,117	5.452
3.06 Unit investment trusts		0.000	0	0	0	0.000
3.07 Closed-end funds		0.000	0	0	0	0.000
3.08 Exchange traded funds		0.000	0	0	0	0.000
3.09 Total common stocks	36,773,900	23.670	36,773,900	0	36,773,900	23.670
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000	0	0	0	0.000
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
4.05 Total valuation allowance		0.000	0	0	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		0.000	0	0	0	0.000
5.02 Properties held for production of income		0.000	0	0	0	0.000
5.03 Properties held for sale		0.000	0	0	0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	4,841,447	3.116	4,841,446	0	4,841,446	3.116
6.02 Cash equivalents (Schedule E, Part 2)	1,794,622	1.155	1,794,622	0	1,794,622	1.155
6.03 Short-term investments (Schedule DA)		0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments	6,636,069	4.271	6,636,068	0	6,636,068	4.271
7. Contract loans	0	0.000	0	0	0	0.000
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	18,148,824	11.681	18,148,824	0	18,148,824	11.681
10. Receivables for securities	0	0.000	0	0	0	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	0.000
13. Total invested assets	155,363,950	100.000	155,363,948	0	155,363,948	100.000

Schedule A - Verification - Real Estate

N O N E

Schedule B - Verification - Mortgage Loans

N O N E

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	21,978,709
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	0
2.2	Additional investment made after acquisition (Part 2, Column 9)	909,717
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	0
3.2	Totals, Part 3, Column 12	0
4.	Accrual of discount	0
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	(4,110,708)
5.2	Totals, Part 3, Column 9	0
6.	Total gain (loss) on disposals, Part 3, Column 19	170,003
7.	Deduct amounts received on disposals, Part 3, Column 16	798,897
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
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
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	18,148,824
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	18,148,824

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	129,438,252
2.	Cost of bonds and stocks acquired, Part 3, Column 7	28,373,861
3.	Accrual of discount	89,044
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	(3,081,590)
4.4	Part 4, Column 11	(1,447,774)
5.	Total gain (loss) on disposals, Part 4, Column 19	17,599
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	22,175,407
7.	Deduct amortization of premium	647,916
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
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
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	12,986
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	130,579,056
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	130,579,056

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	6,427,249	5,684,220	6,445,839	6,470,581
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	6,427,249	5,684,220	6,445,839	6,470,581
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	2,725,905	2,703,383	3,152,627	2,600,000
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	52,106,061	49,044,431	54,044,006	50,221,104
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	23,957,121	22,043,608	24,064,421	23,807,010
	9. Canada	1,265,607	1,171,445	1,272,106	1,265,000
	10. Other Countries	7,323,213	7,137,649	7,367,388	7,325,000
	11. Totals	32,545,941	30,352,702	32,703,915	32,397,010
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	93,805,157	87,784,735	96,346,386	91,688,696
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	30,413,966	30,413,966	22,150,510	
	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	30,413,966	30,413,966	22,150,510	
Parent, Subsidiaries and Affiliates	24. Totals	6,359,934	6,359,934	4,194,249	
	25. Total Common Stocks	36,773,900	36,773,900	26,344,759	
	26. Total Stocks	36,773,900	36,773,900	26,344,759	
	27. Total Bonds and Stocks	130,579,056	124,558,635	122,691,146	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 12.7	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	1,009,131	1,945,604	3,968,923	95,167	17,855	XXX	7,036,679	7.5	5,228,448	5.8	7,036,679	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	1,009,131	1,945,604	3,968,923	95,167	17,855	XXX	7,036,679	7.5	5,228,448	5.8	7,036,679	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	0	1,857,958	0	0	0	XXX	1,857,958	2.0	1,897,830	2.1	1,857,958	0
4.2 NAIC 2	867,948	0	0	0	0	XXX	867,948	0.9	894,538	1.0	867,948	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	867,948	1,857,958	0	0	0	XXX	2,725,905	2.9	2,792,368	3.1	2,725,905	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	8,116,394	22,326,446	16,440,870	4,306,796	915,555	XXX	52,106,061	55.2	52,015,832	57.8	52,106,061	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	8,116,394	22,326,446	16,440,870	4,306,796	915,555	XXX	52,106,061	55.2	52,015,832	57.8	52,106,061	0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 12.7	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	3,317,929	11,175,113	12,593,809	0	0	XXX	27,086,851	28.7	24,954,285	27.7	18,570,029	8,516,822
6.2 NAIC 2	1,050,585	3,437,734	970,771	0	0	XXX	5,459,090	5.8	5,046,528	5.6	4,959,090	500,000
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	4,368,515	14,612,847	13,564,579	0	0	XXX	32,545,941	34.5	30,000,813	33.3	23,529,119	9,016,822
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	9,792	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	9,792	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 12,443,454	37,305,120	33,003,602	4,401,963	933,411	0	88,087,549	93.3	XXX	XXX	79,570,728	8,516,822
12.2 NAIC 2	(d) 1,918,533	3,437,734	970,771	0	0	0	6,327,037	6.7	XXX	XXX	5,827,037	500,000
12.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.7 Totals	14,361,987	40,742,854	33,974,373	4,401,963	933,411	0	(b) 94,414,587	100.0	XXX	XXX	85,397,765	9,016,822
12.8 Line 12.7 as a % of Col. 7	15.2	43.2	36.0	4.7	1.0	0.0	100.0	XXX	XXX	XXX	90.4	9.6
13. Total Bonds Prior Year												
13.1 NAIC 1	10,188,900	39,621,241	30,203,007	3,768,014	315,233	0	XXX	XXX	84,096,395	93.4	80,540,140	3,556,255
13.2 NAIC 2	768,266	3,902,967	1,269,833	0	0	9,792	XXX	XXX	5,950,858	6.6	5,950,858	0
13.3 NAIC 3							XXX	XXX	0	0.0	0	0
13.4 NAIC 4							XXX	XXX	0	0.0	0	0
13.5 NAIC 5							XXX	XXX	0	0.0	0	0
13.6 NAIC 6							XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	10,957,165	43,524,209	31,472,840	3,768,014	315,233	9,792	XXX	XXX	(b) 90,047,253	100.0	86,490,998	3,556,255
13.8 Line 13.7 as a % of Col. 9	12.2	48.3	35.0	4.2	0.4	0.0	XXX	XXX	100.0	XXX	96.1	3.9
14. Total Publicly Traded Bonds												
14.1 NAIC 1	11,226,478	35,242,902	27,765,973	4,401,963	933,411	0	79,570,728	84.3	80,540,140	89.4	79,570,728	XXX
14.2 NAIC 2	1,418,533	3,437,734	970,771	0	0	0	5,827,037	6.2	5,950,858	6.6	5,827,037	XXX
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	12,645,011	38,680,636	28,736,744	4,401,963	933,411	0	85,397,765	90.4	86,490,998	96.1	85,397,765	XXX
14.8 Line 14.7 as a % of Col. 7	14.8	45.3	33.7	5.2	1.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	13.4	41.0	30.4	4.7	1.0	0.0	90.4	XXX	XXX	XXX	90.4	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	1,216,975	2,062,218	5,237,628	0	0	0	8,516,822	9.0	3,556,255	3.9	XXX	8,516,822
15.2 NAIC 2	500,000	0	0	0	0	0	500,000	0.5	0	0.0	XXX	500,000
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	1,716,975	2,062,218	5,237,628	0	0	0	9,016,822	9.6	3,556,255	3.9	XXX	9,016,822
15.8 Line 15.7 as a % of Col. 7	19.0	22.9	58.1	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	1.8	2.2	5.5	0.0	0.0	0.0	9.6	XXX	XXX	XXX	XXX	9.6

(a) Includes \$ 8,046,822 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 504,386 current year of bonds with Z designations and \$ 2,207,018 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
 (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 609,430 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 12.09	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	959,477	1,773,531	3,846,714	0	0	XXX	6,579,723	7.0	4,986,186	5.5	6,579,723	0
1.02 Residential Mortgage-Backed Securities	49,653	172,073	122,208	95,167	17,855	XXX	456,956	0.5	242,262	0.3	456,956	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	1,009,131	1,945,604	3,968,923	95,167	17,855	XXX	7,036,679	7.5	5,228,448	5.8	7,036,679	0
2. All Other Governments												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	867,948	1,857,958	0	0	0	XXX	2,725,905	2.9	2,792,368	3.1	2,725,905	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	867,948	1,857,958	0	0	0	XXX	2,725,905	2.9	2,792,368	3.1	2,725,905	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	6,781,702	16,792,306	10,317,507	705,000	0	XXX	34,596,515	36.6	35,583,648	39.5	34,596,515	0
5.02 Residential Mortgage-Backed Securities	1,326,235	4,299,689	3,513,183	3,601,796	915,555	XXX	13,656,459	14.5	12,569,005	14.0	13,656,459	0
5.03 Commercial Mortgage-Backed Securities	8,456	1,234,451	2,610,180	0	0	XXX	3,853,087	4.1	3,863,179	4.3	3,853,087	0
5.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	8,116,394	22,326,446	16,440,870	4,306,796	915,555	XXX	52,106,061	55.2	52,015,832	57.8	52,106,061	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	3,565,879	11,011,705	7,596,960	0	0	XXX	22,174,544	23.5	25,296,038	28.1	19,093,390	3,081,154
6.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.03 Commercial Mortgage-Backed Securities	35,705	1,850,586	1,228,331	0	0	XXX	3,114,622	3.3	3,040,687	3.4	3,114,622	0
6.04 Other Loan-Backed and Structured Securities	766,931	1,750,555	4,739,288	0	0	XXX	7,256,774	7.7	1,664,088	1.8	1,321,106	5,935,668
6.05 Totals	4,368,515	14,612,847	13,564,579	0	0	XXX	32,545,941	34.5	30,000,813	33.3	23,529,119	9,016,822
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 12.09	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	9,792	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0		0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0		0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	12,175,006	31,435,500	21,761,182	705,000	0	XXX	66,076,687	70.0	XXX	XXX	62,995,534	3,081,154
12.02 Residential Mortgage-Backed Securities	1,375,888	4,471,762	3,635,392	3,696,963	933,411	XXX	14,113,415	14.9	XXX	XXX	14,113,415	0
12.03 Commercial Mortgage-Backed Securities	44,162	3,085,037	3,838,511	0	0	XXX	6,967,710	7.4	XXX	XXX	6,967,710	0
12.04 Other Loan-Backed and Structured Securities	766,931	1,750,555	4,739,288	0	0	XXX	7,256,774	7.7	XXX	XXX	1,321,106	5,935,668
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	14,361,987	40,742,854	33,974,373	4,401,963	933,411	0	94,414,587	100.0	XXX	XXX	85,397,765	9,016,822
12.10 Line 12.09 as a % of Col. 7	15.2	43.2	36.0	4.7	1.0	0.0	100.0	XXX	XXX	XXX	90.4	9.6
13. Total Bonds Prior Year												
13.01 Issuer Obligations	8,401,001	34,065,259	24,282,558	1,909,423	0	XXX	XXX	XXX	68,658,240	76.2	65,571,986	3,086,255
13.02 Residential Mortgage-Backed Securities	1,972,994	5,565,042	3,099,406	1,858,591	315,233	XXX	XXX	XXX	12,811,267	14.2	12,811,267	0
13.03 Commercial Mortgage-Backed Securities	0	2,812,990	4,090,875	0	0	XXX	XXX	XXX	6,903,866	7.7	6,903,866	0
13.04 Other Loan-Backed and Structured Securities	583,170	1,080,918	0	0	0	XXX	XXX	XXX	1,664,088	1.8	1,194,088	470,000
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	9,792	XXX	XXX	9,792	0.0	9,792	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13.09 Totals	10,957,165	43,524,209	31,472,840	3,768,014	315,233	9,792	90,047,253	XXX	90,047,253	100.0	86,490,998	3,556,255
13.10 Line 13.09 as a % of Col. 9	12.2	48.3	35.0	4.2	0.4	0.0	100.0	XXX	XXX	XXX	96.1	3.9
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	10,674,954	30,352,738	21,262,842	705,000	0	XXX	62,995,534	66.7	65,571,986	72.8	62,995,534	XXX
14.02 Residential Mortgage-Backed Securities	1,375,888	4,471,762	3,635,392	3,696,963	933,411	XXX	14,113,415	14.9	12,811,267	14.2	14,113,415	XXX
14.03 Commercial Mortgage-Backed Securities	44,162	3,085,037	3,838,511	0	0	XXX	6,967,710	7.4	6,903,866	7.7	6,967,710	XXX
14.04 Other Loan-Backed and Structured Securities	550,008	771,099	0	0	0	XXX	1,321,106	1.4	1,194,088	1.3	1,321,106	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	9,792	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	XXX
14.09 Totals	12,645,011	38,680,636	28,736,744	4,401,963	933,411	0	85,397,765	90.4	86,490,998	96.1	85,397,765	XXX
14.10 Line 14.09 as a % of Col. 7	14.8	45.3	33.7	5.2	1.1	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	13.4	41.0	30.4	4.7	1.0	0.0	90.4	XXX	XXX	XXX	90.4	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	1,500,052	1,082,762	498,340	0	0	XXX	3,081,154	3.3	3,086,255	3.4	XXX	3,081,154
15.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.04 Other Loan-Backed and Structured Securities	216,923	979,457	4,739,288	0	0	XXX	5,935,668	6.3	470,000	0.5	XXX	5,935,668
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	XXX	0
15.09 Totals	1,716,975	2,062,218	5,237,628	0	0	0	9,016,822	9.6	3,556,255	3.9	XXX	9,016,822
15.10 Line 15.09 as a % of Col. 7	19.0	22.9	58.1	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	1.8	2.2	5.5	0.0	0.0	0.0	9.6	XXX	XXX	XXX	XXX	9.6

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

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 2022 OF THE Fitchburg Mutual 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)	(132,952)
2. Cost paid/(consideration received) on additions:	
2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	(424,686)
2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	(618,707) (1,043,393)
3. Unrealized valuation increase/(decrease):	
3.1 Section 1, Column 17	98,147
3.2 Section 2, Column 19	(30,377) 67,770
4. SSAP No. 108 Adjustments	0
5. Total gain (loss) on termination recognized, Section 2, Column 22	103,551
6. Considerations received/(paid) on terminations, Section 2, Column 15	(678,486)
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)	(326,538)
11. Deduct nonadmitted assets	0
12. Statement value at end of current period (Line 10 minus Line 11)	(326,538)

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 2022 OF THE Fitchburg Mutual 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.....	(326,539)
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)	(326,539)
4. Part D, Section 1, Column 6	0
5. Part D, Section 1, Column 7	(326,539)
6. Total (Line 3 minus Line 4 minus Line 5)	0
	Fair Value Check
7. Part A, Section 1, Column 16	(326,539)
8. Part B, Section 1, Column 13	
9. Total (Line 7 plus Line 8)	(326,539)
10. Part D, Section 1, Column 9	0
11. Part D, Section 1, Column 10	(326,539)
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	
15. Part D, Section 1, Column 12	0
16. Total (Line 13 plus Line 14 minus Line 15)	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	1,512,017	398,903	1,512,017	(398,903)
2. Cost of cash equivalents acquired	23,007,382	608,607	22,398,775	0
3. Accrual of discount	823	823	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	22,725,600	0	22,725,600	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,794,622	1,008,334	1,185,192	(398,903)
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	1,794,622	1,008,334	1,185,192	(398,903)

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

Schedule A - Part 1 - Real Estate Owned

NONE

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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									
			City	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		13,670,580	12,218,771	12,218,771	(2,173,700)	0	0	0	0	525,000	0	21.000									
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		972,129	888,169	888,169	(645,064)	0	0	0	0	0	0	0.000									
000000-00-0	PCI II, L.P.			US	PCI II, L.P.		04/02/2020		1,050,772	1,104,600	1,104,600	103,814	0	0	0	0	21,000	700,000	0.000									
000000-00-0	RIP Road US Fund LP ? Series A			US	RIP Road US Fund LP		08/27/2020		1,200,400	535,185	535,185	(391,606)	0	0	0	0	0	0	0.000									
000000-00-0	Adams Street 2022 Global Fund LP			US	Adams Street 2022 Global Fund LP		11/01/2022		110,000	110,000	110,000	0	0	0	0	0	2,090,000	0.000										
1999999. Joint Venture Interests - Common Stock - Unaffiliated																												
000000-00-0	THE MASS PROPERTY & CASUALTY INITIATIVE			US	THE MASS PROPERTY & CASUALTY INITIATIVE		12/30/2015		154,418	156,780	156,780	656	0	0	0	0	4,142	0	0.000									
000000-00-0	BGO Diversified ? Class B			US	MEPT EDGEMOOR LP-CLASS B		04/02/2021		780,175	1,215,007	1,215,007	165,732	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		718,112	387,870	387,870	(495,250)	0	0	0	0	0	35,072	0.000									
000000-00-0	Hadley Harbor Partners III, L.P.			US	Hadley Harbor Partners III, L.P.		05/08/2020		1,154,913	1,101,395	1,101,395	(582,291)	0	0	0	0	0	284,958	0.000									
000000-00-0	Hadley Harbor Partners IV, L.P.			US	Hadley Harbor Partners IV, L.P.		10/01/2022		132,218	127,974	127,974	(4,245)	0	0	0	0	0	1,567,782	0.000									
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP			US	BCA MEZZANINE FUND II, LP LIMITED PARTNE		01/01/2012		245,193	303,074	303,074	(88,755)	0	0	0	0	0	84,000	0.000									
5899999. Any Other Class of Assets - Unaffiliated																												
6099999. Total - Unaffiliated																												
6199999. Total - Affiliated																												
6299999 - Totals																												
									20,188,910	18,148,824	18,148,824	(4,110,708)	0	0	0	0	550,142	4,761,812	XXX									

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

Number	1A	1B	1C	1D	1E	1F	1G
1A	1A ..\$	0	0	0	0	0	0
1B	2A ..\$	0	0	0	0	0	0
1C	3A ..\$	0	0	0	0	0	0
1D	4A ..\$	0	0	0	0	0	0
1E	5A ..\$	0	0	0	0	0	0
1F	6 ..\$	0	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
000000-00-0	PCI II, L.P.		US	PCI II, L.P.	04/02/2020		0	402,500	0	0.000
000000-00-0	Adams Street 2022 Global Fund LP		US	Adams Street 2022 Global Fund LP	11/01/2022		0	110,000	0	0.000
1999999. Joint Venture Interests - Common Stock - Unaffiliated							0	512,500	0	XXX
000000-00-0	Hadley Harbor Partners III, L.P.		US	Hadley Harbor Partners III, L.P.	05/08/2020		0	264,999	0	0.000
000000-00-0	Hadley Harbor Partners IV, L.P.		US	Hadley Harbor Partners IV, L.P.	10/01/2022		0	132,218	0	0.000
5899999. Any Other Class of Assets - Unaffiliated							0	397,217	0	XXX
6099999. Total - Unaffiliated							0	909,717	0	XXX
6199999. Total - Affiliated							0	0	0	XXX
6299999 - Totals							0	909,717	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	RIP Road US Fund LP ? Series F .....	.....	.....US.....	RIP Road US Fund LP	10/01/2019 ..	10/12/2022 ..	297,871 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0	297,871	297,871 .....	.....0 .....	.....0 .....	.....0 .....	.....0
000000-00-0	RIP Road US Fund LP ? Series A .....	.....	.....US.....	RIP Road US Fund LP	08/27/2020 ..	10/12/2022 ..	179,600 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0	179,600	179,600 .....	.....0 .....	.....0 .....	.....0 .....	.....0
1999999. Joint Venture Interests - Common Stock - Unaffiliated								477,471	0	0	0	0	0	477,471	477,471	0	0	0	0	
000000-00-0	Hadley Harbor Partners II, L.P. ....	.....	.....US.....	Hadley Harbor Partners II, L.P.	05/19/2017 ..	03/18/2022 ..	29,582 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0	29,582	122,906 .....	.....0	93,324	93,324 .....	.....0
000000-00-0	Hadley Harbor Partners III, L.P. ....	.....	.....US.....	Hadley Harbor Partners III, L.P.	05/08/2020 ..	07/05/2022 ..	65,389 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0	65,389	142,068 .....	.....0	76,679	76,679 .....	.....0
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP .....	.....	.....US.....	Return of Capital	01/01/2012 ..	08/29/2022 ..	56,452 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0 .....	.....0	56,452	56,452 .....	.....0 .....	.....0 .....	.....0 .....	.....0
5899999. Any Other Class of Assets - Unaffiliated								151,422	0	0	0	0	0	151,422	321,426	0	170,003	170,003	0	
6099999. Total - Unaffiliated								628,893	0	0	0	0	0	628,893	798,897	0	170,003	170,003	0	
6199999. Total - Affiliated								0	0	0	0	0	0	0	0	0	0	0	0	0
6299999 - Totals								628,893	0	0	0	0	0	628,893	798,897	0	170,003	170,003	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE D - PART 1

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

Table with columns: 1 CUSIP Identification, 2 Description, Codes (3, 4, 5), 6 NAIC Designation, 7 Actual Cost, 8 Rate Used to Obtain Fair Value, 9 Fair Value, 10 Par Value, 11 Book/Adjusted Carrying Value, 12 Change in Book/Adjusted Carrying Value (Unrealized Valuation Increase/Decrease), 13 Current Year's (Amortization) Accretion, 14 Current Year's Other-Than-Temporary Impairment Recognized, 15 Total Foreign Exchange Change in Book/Adjusted Carrying Value, 16 Rate of, 17 Effective Rate of, 18 When Paid, 19 Admitted Amount Due and Accrued, 20 Amount Received During Year, 21 Dates Acquired, 22 Stated Contractual Maturity Date.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE D - PART 1

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
05565E-G8-8	BMW US CAPITAL, LLC - ABS	C	4	5	1.F	470,000	.98 8160	464,435	470,000	470,000	0	0	0	0	3.880	3.879	FA	6,990	18,236	02/13/2014	02/13/2024
06760D-AA-6	BABSN 2022-1 A1 - CDO	C	4	5	1.A FE	500,000	.96 7769	483,885	500,000	500,000	0	0	0	0	5.335	5.361	JAJO	5,483	7,520	03/18/2022	04/19/2035
07355T-AU-6	BOHPK 1 A1R - CDO	C	4	5	1.A FE	500,000	.95 9025	479,513	500,000	500,000	0	0	0	0	5.255	5.858	JAJO	5,474	8,487	02/14/2022	01/17/2035
12567M-AL-5	C1FC 222 A2 - CDO	C	4	5	1.A FE	500,000	.95 3515	476,758	500,000	500,000	0	0	0	0	5.505	5.535	JAJO	5,658	8,737	02/18/2022	04/19/2035
14318J-AA-4	CGMS 2022-1 A1 - CDO	C	4	5	1.A FE	500,000	.95 5132	477,566	500,000	500,000	0	0	0	0	5.254	5.980	JAJO	5,545	7,424	03/15/2022	04/16/2035
14688D-AD-3	CRVNA 2022-P1 A4 - ABS	C	4	5	1.A FE	284,726	.92 2610	265,712	288,000	285,288	0	562	0	0	3.520	3.859	MON	591	7,040	04/05/2022	02/10/2028
17305E-GM-1	CCCIT 2018-A3 A3 - ABS	C	4	5	1.A FE	549,977	.99 3490	546,420	550,000	550,008	0	15	0	0	3.290	3.281	MN	1,910	18,095	05/21/2018	05/23/2025
254683-BZ-7	DCENT 2017-4 A - ABS	C	4	5	1.A FE	95,652	.96 8920	96,892	100,000	98,975	0	765	0	0	2.530	3.367	MON	112	2,530	05/22/2018	10/15/2026
26248A-AA-2	DRSLF 98 A - CDO	C	4	5	1.A FE	500,000	.97 0950	485,475	500,000	500,000	0	0	0	0	5.263	5.388	JAJO	5,336	6,643	02/03/2022	04/20/2035
38136R-AC-1	GLM 14 A - CDO	C	4	5	1.A FE	475,000	.98 8865	469,711	475,000	475,000	0	0	0	0	5.663	5.697	JAJO	5,455	4,711	06/14/2022	07/20/2035
55953Y-AA-4	MAGNE 33 A - CDO	C	4	5	1.A FE	500,000	.98 3442	491,721	500,000	500,000	0	0	0	0	2.721	3.555	JAJO	7,029	0	05/23/2022	07/20/2035
64135D-AA-3	NEUB 47 A - CDO	C	4	5	1.A FE	490,015	.97 4691	487,346	500,000	490,668	0	653	0	0	5.127	5.500	JAJO	5,626	4,598	09/19/2022	04/14/2035
81124N-AA-8	SCUL 30 A1 - CDO	C	4	5	1.A FE	500,000	.95 8305	479,153	500,000	500,000	0	0	0	0	3.466	3.608	JAJO	9,002	0	05/19/2022	07/20/2035
87169J-AC-6	SYMP XXXIII A - CDO	C	4	5	1.A FE	500,000	.97 0967	485,484	500,000	500,000	0	0	0	0	5.457	5.978	JAJO	5,230	6,734	04/27/2022	04/24/2035
1049999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					7,251,433	XXX	7,080,778	7,283,000	7,256,774	0	2,768	0	0	XXX	XXX	XXX	72,329	103,254	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					32,703,915	XXX	30,352,702	32,397,010	32,545,941	0	(45,407)	0	0	XXX	XXX	XXX	272,875	841,834	XXX	XXX
1309999999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2419999999	Total - Issuer Obligations					68,007,836	XXX	61,810,919	63,605,000	65,467,257	0	(474,346)	0	0	XXX	XXX	XXX	673,795	2,138,168	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					14,050,777	XXX	12,458,145	13,951,685	14,113,415	0	44,008	0	0	XXX	XXX	XXX	34,038	322,527	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					7,036,339	XXX	6,434,894	6,849,010	6,967,710	0	(30,562)	0	0	XXX	XXX	XXX	17,536	213,317	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					7,251,433	XXX	7,080,778	7,283,000	7,256,774	0	2,768	0	0	XXX	XXX	XXX	72,329	103,254	XXX	XXX
2459999999	Total - SVO Identified Funds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999	Total - Affiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999	Total - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999	Total Bonds					96,346,386	XXX	87,784,735	91,688,696	93,805,157	0	(458,131)	0	0	XXX	XXX	XXX	797,699	2,777,267	XXX	XXX

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

Number	1A	1B	1C	1D	1E	1F	1G
1A	36,066,466	8,327,066	11,408,782	7,064,313	9,815,101	9,344,396	4,947,609
1B	2,788,103	3,795,993	247,327				
1C	0	0	0				
1D	0	0	0				
1E	0	0	0				
1F	0	0	0				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	21 Date Acquired	
		3 Code	4 Foreign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization) Accretion	17 Current Year's Other-Than-Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/Adjusted Carrying Value
NONE																				
4509999999 - 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 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identifi- cation	2 Description	3 Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	7 Fair Value		9 Actual Cost	10 Dividends			11 Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol
		3 Code	4 Foreign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
025816-10-9	AMERICAN EXPRESS ORD			1,400,000	206,850	147,750	206,850	136,924	0	2,786	0	(22,190)	0	(22,190)	0	12/29/2020	
037833-10-0	APPLE ORD			8,500,000	1,104,405	129,930	1,104,405	313,176	0	7,735	0	(404,940)	0	(404,940)	0	12/27/2018	
060505-10-4	BANK OF AMERICA ORD			8,000,000	264,960	33,120	264,960	233,564	0	6,880	0	(90,960)	0	(90,960)	0	12/29/2021	
110122-10-8	BRISTOL MYERS SQUIBB ORD			6,200,000	446,090	71,950	446,090	288,668	0	13,392	0	59,520	0	59,520	0	12/22/2021	
134429-10-9	CAMPBELL SOUP ORD			2,330,000	132,228	56,750	132,228	113,456	0	862	0	18,771	0	18,771	0	07/15/2022	
149123-10-1	CATERPILLAR ORD			2,130,000	510,263	239,560	510,263	288,440	0	9,841	0	69,907	0	69,907	0	08/25/2020	
166764-10-0	CHEVRON ORD			2,545,000	456,802	179,490	456,802	412,938	0	10,842	0	43,864	0	43,864	0	05/09/2022	
189054-10-9	CLOROX ORD			3,135,000	439,935	140,330	439,935	528,857	0	14,092	0	(88,109)	0	(88,109)	0	03/28/2022	
191216-10-0	COCA-COLA ORD			15,000,000	954,150	63,610	954,150	664,458	0	26,400	0	66,000	0	66,000	0	03/03/2021	
194162-10-3	COLGATE PALMOLIVE ORD			10,600,000	835,174	78,790	835,174	695,734	0	19,581	0	(66,327)	0	(66,327)	0	03/28/2022	
244199-10-5	DEERE ORD			1,350,000	578,826	428,760	578,826	157,839	1,620	5,725	0	117,948	0	117,948	0	07/01/2022	
254709-10-8	DISCOVER FINANCIAL SERVICES ORD			2,000,000	195,660	97,830	195,660	196,115	0	4,600	0	(35,460)	0	(35,460)	0	03/16/2021	
30040W-10-8	EVERSOURCE ENERGY ORD			9,640,000	808,218	83,840	808,218	579,247	0	15,708	0	5,709	0	5,709	0	10/11/2022	
30231G-10-2	EXXON MOBIL ORD			8,300,000	915,490	110,300	915,490	527,014	0	28,321	0	385,760	0	385,760	0	03/28/2022	
370334-10-4	GENERAL MILLS ORD			7,000,000	586,950	83,850	586,950	269,806	0	14,700	0	115,290	0	115,290	0	03/16/2021	
38141G-10-4	GOLDMAN SACHS GROUP ORD			1,265,000	434,376	343,380	434,376	354,887	0	9,125	0	(21,429)	0	(21,429)	0	08/01/2022	
427866-10-8	HERSHEY FOODS ORD			1,200,000	277,884	231,570	277,884	135,382	0	4,649	0	45,720	0	45,720	0	12/29/2020	
437076-10-2	HOME DEPOT ORD			1,300,000	410,618	315,860	410,618	239,579	0	9,880	0	(128,895)	0	(128,895)	0	04/11/2019	
438516-10-6	HONEYWELL INTERNATIONAL ORD			2,250,000	482,175	214,300	482,175	244,451	0	8,923	0	13,734	0	13,734	0	02/25/2022	
46625H-10-0	JPMORGAN CHASE ORD			2,000,000	268,200	134,100	268,200	120,322	0	8,000	0	(48,500)	0	(48,500)	0	03/16/2021	
478160-10-4	JOHNSON & JOHNSON ORD			5,115,000	903,565	176,650	903,565	520,802	0	22,762	0	28,542	0	28,542	0	12/21/2021	
49271V-10-0	KEURIG DR PEPPER ORD			4,750,000	169,385	35,660	169,385	146,866	0	3,622	0	(5,700)	0	(5,700)	0	12/29/2021	
539830-10-9	LOCKHEED MARTIN ORD			2,495,000	1,213,793	486,490	1,213,793	659,164	0	28,443	0	327,045	0	327,045	0	12/20/2021	
548661-10-7	LOWE'S COMPANIES ORD			605,000	120,540	199,240	120,540	105,963	0	2,239	0	(35,840)	0	(35,840)	0	10/13/2020	
57636Q-10-4	MASTERCARD CL A ORD			1,335,000	464,220	347,730	464,220	418,334	0	956	0	45,886	0	45,886	0	09/22/2022	
580135-10-1	MCDONALD'S ORD			3,200,000	843,296	263,530	843,296	533,020	0	18,112	0	(14,528)	0	(14,528)	0	12/21/2021	
58933Y-10-5	MERCK & CO. INC.			11,375,000	1,262,056	110,950	1,262,056	584,059	8,304	30,791	0	390,276	0	390,276	0	12/21/2021	
594918-10-4	MICROSOFT ORD			4,100,000	983,262	239,820	983,262	358,548	0	10,414	0	(395,650)	0	(395,650)	0	04/27/2018	
666807-10-2	NORTHROP GRUMMAN ORD			400,000	218,244	545,610	218,244	191,007	0	692	0	27,237	0	27,237	0	09/23/2022	
713448-10-8	PEPSICO ORD			5,500,000	993,630	180,660	993,630	544,564	6,325	24,475	0	38,225	0	38,225	0	03/16/2021	
717081-10-3	PFIZER ORD			15,000,000	768,600	51,240	768,600	585,177	0	23,918	0	(115,942)	0	(115,942)	0	03/28/2022	
742718-10-9	PROCTER & GAMBLE ORD			3,700,000	560,772	151,560	560,772	558,196	0	9,209	0	2,576	0	2,576	0	09/28/2022	
747525-10-3	QUALCOMM ORD			700,000	76,958	109,940	76,958	88,800	0	1,575	0	(11,842)	0	(11,842)	0	05/24/2022	
855244-10-9	STARBUCKS ORD			2,005,000	198,896	99,200	198,896	155,017	0	4,010	0	(35,629)	0	(35,629)	0	11/15/2019	
87612E-10-6	TARGET ORD			5,185,000	772,772	149,040	772,772	577,781	0	18,400	0	(321,268)	0	(321,268)	0	07/01/2022	
892356-10-6	TRACTOR SUPPLY ORD			435,000	97,862	224,970	97,862	79,769	0	800	0	18,093	0	18,093	0	07/26/2022	
911312-10-6	UNITED PARCEL SERVICE CL B ORD			1,195,000	207,739	173,840	207,739	187,443	0	7,266	0	(48,398)	0	(48,398)	0	01/19/2021	
92826C-83-9	VISA CL A ORD			3,800,000	789,488	207,760	789,488	580,579	0	5,985	0	(34,010)	0	(34,010)	0	12/22/2021	
931142-10-3	WALMART ORD			3,385,000	479,959	141,790	479,959	430,417	1,896	7,549	0	(9,817)	0	(9,817)	0	03/16/2021	
969904-10-1	WILLIAMS SONOMA ORD			400,000	45,968	114,920	45,968	46,317	0	0	0	(349)	0	(349)	0	12/28/2022	
988002-51-9	FEDERAL HOME LOAN BANK OF BOSTON	CF		3,226,000	322,600	100,000	322,600	322,600	0	8,979	0	0	0	0	0	07/22/2022	
5019999999. Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					21,802,857	XXX	21,802,857	14,175,277	18,144	452,235	0	(115,680)	0	(115,680)	0	XXX	XXX
62989*-10-5	NAVIC INSURANCE COMPANY, INC.			370,000	140,992	381,060	140,992	17,076	0	0	0	12,317	0	12,317	0	01/01/2000	
5029999999. Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated) Other					140,992	XXX	140,992	17,076	0	0	0	12,317	0	12,317	0	XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value		
5109999999. Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)					21,943,849	XXX	21,943,849	14,192,353	18,144	452,235	0	(103,363)	0	(103,363)	0	XXX	XXX
922042-74-2	VANGUARD T WLDSTK ETF			53,210,000	4,586,170	86.190	4,586,170	4,991,098	0	55,376	0	(404,928)	0	(404,928)	0	08/17/2022	
922908-36-3	VANGUARD 500 IDX ETF			7,862,000	2,762,235	351.340	2,762,235	1,769,520	0	46,753	0	(670,078)	0	(670,078)	0	04/17/2020	
922908-76-9	VANGUARD TSM IDX ETF			5,867,000	1,121,712	191.190	1,121,712	1,197,539	0	14,261	0	(75,827)	0	(75,827)	0	07/20/2022	
5319999999. Subtotal - Common Stocks - Mutual Funds - Designations Assigned by the SVO					8,470,117	XXX	8,470,117	7,958,157	0	116,389	0	(1,150,833)	0	(1,150,833)	0	XXX	XXX
5409999999. Total - Common Stocks - Mutual Funds					8,470,117	XXX	8,470,117	7,958,157	0	116,389	0	(1,150,833)	0	(1,150,833)	0	XXX	XXX
5609999999. Total - Common Stocks - Unit Investment Trusts					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
5809999999. Total - Common Stocks - Closed-End Funds					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
650876-10-7	NEWBURY CORPORATION			2,347,000	(3,323,920)	(1,416.242)	(3,323,920)	1,126,379	0	0	0	(916,228)	0	(916,228)	0	12/31/2011	
990002-52-6	CHARLES RIVER INSURANCE COMPANY			3,000,000	9,683,854	3,227.951	9,683,854	3,067,870	600,000	720,000	0	(911,166)	0	(911,166)	0	08/02/2004	
5929999999. Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Other					6,359,934	XXX	6,359,934	4,194,249	600,000	720,000	0	(1,827,393)	0	(1,827,393)	0	XXX	XXX
5979999999. Total - Common Stocks - Parent, Subsidiaries and Affiliates					6,359,934	XXX	6,359,934	4,194,249	600,000	720,000	0	(1,827,393)	0	(1,827,393)	0	XXX	XXX
5989999999 - Total Common Stocks					36,773,900	XXX	36,773,900	26,344,759	618,144	1,288,625	0	(3,081,590)	0	(3,081,590)	0	XXX	XXX
5999999999 - Total Preferred and Common Stocks					36,773,900	XXX	36,773,900	26,344,759	618,144	1,288,625	0	(3,081,590)	0	(3,081,590)	0	XXX	XXX

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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
36179W-LQ-9	G2 IA7535 - RMBS		07/13/2022	NOMURA SECS		289,717	304,514	508
91282C-DJ-7	UNITED STATES TREASURY		02/08/2022	GOLDMAN		312,946	330,000	1,078
91282C-DD-1	UNITED STATES TREASURY		01/04/2022	JP MORGAN SECURITIES INC.		511,761	515,000	89
91282C-EB-3	UNITED STATES TREASURY		03/02/2022	CITIGROUP GLOBAL MARKETS INC.		300,809	300,000	46
91282C-FE-6	UNITED STATES TREASURY		09/08/2022	CITIGROUP GLOBAL MARKETS INC.		158,181	160,000	340
0109999999	Subtotal - Bonds - U.S. Governments					1,573,413	1,609,514	2,060
3133EN-3P-3	FEDERAL FARM CREDIT BANKS FUNDING CORP		12/14/2022	TD SECURITIES (USA) LLC		189,549	185,000	208
3140QE-BR-2	FN CA6347 - RMBS		05/17/2022	PERSHING/DONALDSON LUFKIN		690,203	753,291	628
3140XJ-CJ-0	FN FS2772 - RMBS		09/06/2022	BOFA SECURITIES, INC		969,703	1,085,742	452
3140XJ-S3-8	FN FS3237 - RMBS		11/17/2022	AMHERST PIERPONT SECURITIES		1,525,000	1,600,000	3,556
46247S-AT-1	IOWA FIN AUTH REV		10/05/2022	J.P. MORGAN SECURITIES LLC		546,915	500,000	4,583
735240-L9-2	PORT PORTLAND ORE ARPT REV		03/17/2022	CitiGroup		559,290	500,000	5,556
812631-RD-3	SEATTLE WASH DRAIN & WASTEWATER REV		06/08/2022	Morgan Stanley		2,106,458	1,750,000	0
812643-XJ-8	SEATTLE WASH MUN LT & PWR REV		10/06/2022	J.P. MORGAN SECURITIES LLC		251,417	225,000	2,750
928075-JT-8	VIRGINIA PORT AUTH COMMLTH PORT FD REV		03/21/2022	JP MORGAN SECURITIES INC.		410,634	350,000	3,986
0909999999	Subtotal - Bonds - U.S. Special Revenues					7,249,169	6,949,033	21,719
00119E-AA-5	AGL 23 A - CDO	C.	11/02/2022	BARCLAYS CAPITAL INC.		500,000	500,000	0
02582J-JV-3	AMXCA 2022-3 A - ABS		10/31/2022	BARCLAYS CAPITAL INC.		386,063	400,000	708
06418B-AE-8	BANK OF NOVA SCOTIA	C.	03/07/2022	SCOTIA MCLEOD (USA) INC		500,000	500,000	0
06760D-AA-6	BABSN 221 A1 - CDO	C.	03/18/2022	CITIGROUP GLOBAL MARKETS INC.		500,000	500,000	0
07355T-AU-6	BEECHWOOD PARK CLO, LTD. - CDO	C.	02/14/2022	GOLDMAN		500,000	500,000	0
12567M-AL-5	CIFC 222 A2 - CDO	C.	02/18/2022	RBC CAPITAL MARKETS		500,000	500,000	0
14318J-AA-4	CGMS 2022-1 A1 - CDO	C.	03/15/2022	CITIGROUP GLOBAL MARKETS INC.		500,000	500,000	0
14688D-AD-3	CRVNA 2022-P1 A4 - ABS		04/05/2022	DEUTSCHE BANK SECURITIES, INC.		284,726	288,000	197
26248A-AA-2	DRSLF 98 A - CDO	C.	02/03/2022	GOLDMAN		500,000	500,000	0
38136R-AC-1	GLM 14 A - CDO	C.	06/14/2022	MILPS INC FIXED INCOME		475,000	475,000	0
58953Y-AA-4	MAGNE 33 A - CDO	C.	05/23/2022	NOMURA SECS		500,000	500,000	0
64135D-AA-3	NEUB 47 A - CDO	C.	09/19/2022	SG AMERICAS SECURITIES, LLC		490,015	500,000	3,483
78016E-VY-3	ROYAL BANK OF CANADA	C.	01/12/2022	RBC CAPITAL MARKETS		249,835	250,000	0
78355H-KU-2	RYDER SYSTEM INC		05/10/2022	Various		175,086	175,000	0
81124N-AA-8	SOUL 30 A1 - CDO	C.	05/19/2022	JP MORGAN CLEARING CORP		500,000	500,000	0
87169J-AC-6	SYMP 33 A - CDO	C.	04/27/2022	BNP PARIBAS SECURITIES BOND		500,000	500,000	0
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					7,060,725	7,088,000	4,389
2509999997	Total - Bonds - Part 3					15,883,307	15,646,547	28,167
2509999998	Total - Bonds - Part 5							
2509999999	Total - Bonds					15,883,307	15,646,547	28,167
4509999997	Total - Preferred Stocks - Part 3					0	XXX	0
4509999998	Total - Preferred Stocks - Part 5						XXX	
4509999999	Total - Preferred Stocks					0	XXX	0
134429-10-9	CAMPBELL SOUP ORD		07/15/2022	Paine Webber	2,330,000	113,456		0
166764-10-0	CHEVRON ORD		05/09/2022	Paine Webber	2,545,000	412,938		0
189054-10-9	CLOROX ORD		03/28/2022	Paine Webber	500,000	68,605		0
194162-10-3	COLGATE PALMOLIVE ORD		03/28/2022	Paine Webber	300,000	22,499		0
244199-10-5	DEERE ORD		07/01/2022	Paine Webber	50,000	15,121		0
30040W-10-8	EVERSOURCE ENERGY ORD		10/11/2022	Paine Webber	4,640,000	347,608		0
302316-10-2	EXXON MOBIL ORD		03/28/2022	Paine Webber	1,300,000	101,400		0
381416-10-4	GOLDMAN SACHS GROUP ORD		08/01/2022	Paine Webber	565,000	188,020		0
438516-10-6	HONEYWELL INTERNATIONAL ORD		02/25/2022	Paine Webber	50,000	9,719		0
576360-10-4	MASTERCARD CL A ORD		09/22/2022	Paine Webber	1,335,000	418,334		0
666807-10-2	NORTHROP GRUMMAN ORD		09/23/2022	Paine Webber	420,000	200,558		0
717081-10-3	PFIZER ORD		03/28/2022	Paine Webber	205,000	10,898		0
742718-10-9	PROCTER & GAMBLE ORD		09/28/2022	Paine Webber	3,700,000	558,196		0
747525-10-3	QUALCOMM ORD		05/24/2022	Paine Webber	1,345,000	170,622		0
87612E-10-6	TARGET ORD		07/01/2022	Paine Webber	1,185,000	168,281		0
892356-10-6	TRACTOR SUPPLY ORD		07/26/2022	Paine Webber	435,000	79,769		0
969904-10-1	WILLIAMS SONOMA ORD		12/28/2022	Paine Webber	400,000	46,317		0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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
99B002-51-9	FEDERAL HOME LOAN BANK OF BOSTON		07/22/2022	Not Provided	900.000	90,000		0
5019999999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded							
						3,022,340	XXX	0
922042-74-2	VANGUARD T WLDSTK ETF		08/17/2022	Merrill Lynch	53,210.000	4,991,098		0
922908-76-9	VANGUARD TSM IDX ETF		07/20/2022	Merrill Lynch	5,867.000	1,197,539		0
5329999999	Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO							
						6,188,637	XXX	0
5989999997	Total - Common Stocks - Part 3							
						9,210,977	XXX	0
5989999998	Total - Common Stocks - Part 5							
						3,279,577	XXX	0
5989999999	Total - Common Stocks							
						12,490,554	XXX	0
5999999999	Total - Preferred and Common Stocks							
						12,490,554	XXX	0
6009999999	Totals							
						28,373,861	XXX	28,167

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	Con-sideration	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
36179U-GB-2	G2 MA5594 - RMBS		.12/01/2022	Paydown		61,958	61,958	60,772	60,534	0	1,424	0	1,424	0	61,958	0	0	0	636	.11/20/2048
36179W-LQ-9	G2 MA7535 - RMBS		.12/01/2022	Paydown		14,938	14,938	14,212	0	0	0	0	724	0	14,938	0	0	0	73	.08/20/2051
91282B-SF-8	UNITED STATES TREASURY		.02/15/2022	Maturity @ 100.00		300,000	300,000	302,824	300,053	0	(53)	0	(53)	0	300,000	0	0	0	3,000	.02/15/2022
0109999999 Subtotal - Bonds - U.S. Governments						376,896	376,896	377,809	360,587	0	2,095	0	2,095	0	376,896	0	0	0	3,709	XXX
04048R-TX-4	ARIZONA BRD REGENTS ARIZ ST UNIV SYS REV		.03/11/2022	Morgan Stanley		227,671	225,000	251,258	226,726	0	(696)	0	(696)	0	226,030	0	1,641	1,641	7,938	.07/01/2026
				WELLS FARGO SECURITIES																
04048R-UM-6	ARIZONA BRD REGENTS ARIZ ST UNIV SYS REV		.03/11/2022	LLC		278,385	275,000	307,093	277,110	0	(851)	0	(851)	0	276,259	0	2,126	2,126	9,701	.07/01/2026
249182-GC-4	DENVER COLO CITY & CNTY ARPT REV		.11/15/2022	Call @ 100.00		1,275,000	1,275,000	1,540,001	1,282,289	0	(28,322)	0	(28,322)	0	1,275,000	0	0	0	63,750	.11/15/2028
3128M7-SM-9	FH G05624 - RMBS		.12/01/2022	Paydown		24,099	24,099	25,312	25,309	0	(1,211)	0	(1,211)	0	24,099	0	0	0	292	.09/01/2039
3128MC-CD-5	FH G13468 - RMBS		.12/01/2022	Paydown		4,899	4,899	5,023	4,937	0	(38)	0	(38)	0	4,899	0	0	0	105	.03/01/2024
3128MJ-4V-9	FH G08935 - RMBS		.12/01/2022	Paydown		15,545	15,545	15,489	15,466	0	79	0	79	0	15,545	0	0	0	142	.09/01/2048
3128MJ-6L-9	FH G08874 - RMBS		.12/01/2022	Paydown		35,036	35,036	37,024	38,131	0	(3,095)	0	(3,095)	0	35,036	0	0	0	659	.04/01/2049
3128MJ-QR-4	FH G08463 - RMBS		.12/01/2022	Paydown		5,271	5,271	5,569	5,688	0	(416)	0	(416)	0	5,271	0	0	0	101	.10/01/2041
3128MJ-S4-3	FH G08538 - RMBS		.12/01/2022	Paydown		39,675	39,675	40,561	40,426	0	(751)	0	(751)	0	39,675	0	0	0	574	.07/01/2043
3128MJ-UF-5	FH G08581 - RMBS		.12/01/2022	Paydown		17,718	17,718	17,877	17,883	0	(166)	0	(166)	0	17,718	0	0	0	240	.04/01/2044
3128MJ-UK-4	FH G08585 - RMBS		.12/01/2022	Paydown		11,341	11,341	11,626	11,641	0	(300)	0	(300)	0	11,341	0	0	0	170	.05/01/2044
3128MJ-UV-0	FH G08595 - RMBS		.12/01/2022	Paydown		6,085	6,085	6,436	6,477	0	(392)	0	(392)	0	6,085	0	0	0	99	.07/01/2044
3128MJ-UX-6	FH G08597 - RMBS		.12/01/2022	Paydown		13,812	13,812	14,157	14,163	0	(351)	0	(351)	0	13,812	0	0	0	200	.07/01/2044
3128MJ-UZ-1	FH G08599 - RMBS		.12/01/2022	Paydown		12,347	12,347	12,787	12,784	0	(438)	0	(438)	0	12,347	0	0	0	176	.08/01/2044
3128MJ-IV-8	FH G08659 - RMBS		.12/01/2022	Paydown		19,074	19,074	19,890	20,083	0	(1,009)	0	(1,009)	0	19,074	0	0	0	276	.08/01/2045
3128MJ-YK-1	FH G08681 - RMBS		.12/01/2022	Paydown		38,090	38,090	39,653	39,888	0	(1,798)	0	(1,798)	0	38,090	0	0	0	536	.12/01/2045
31307A-G2-2	FH J22017 - RMBS		.12/01/2022	Paydown		37,982	37,982	39,109	38,184	0	(202)	0	(202)	0	37,982	0	0	0	400	.02/01/2023
3132DW-AG-8	FH S08107 - RMBS		.12/01/2022	Paydown		57,743	57,743	60,323	60,628	0	(2,885)	0	(2,885)	0	57,743	0	0	0	439	.11/01/2050
3132DW-AH-6	FH S08108 - RMBS		.12/01/2022	Paydown		98,011	98,011	103,509	104,683	0	(6,673)	0	(6,673)	0	98,011	0	0	0	912	.11/01/2050
3132GE-S5-5	FH Q01757 - RMBS		.12/01/2022	Paydown		1,722	1,722	1,745	1,741	0	(19)	0	(19)	0	1,722	0	0	0	38	.02/01/2041
3132GE-S4-3	FH Q01439 - RMBS		.12/01/2022	Paydown		16,455	16,455	16,676	16,616	0	(161)	0	(161)	0	16,455	0	0	0	185	.06/01/2041
3132GE-VT-4	FH Q01526 - RMBS		.12/01/2022	Paydown		5,192	5,192	5,262	5,262	0	(70)	0	(70)	0	5,192	0	0	0	160	.06/01/2041
3132GR-VR-9	FH Q06624 - RMBS		.12/01/2022	Paydown		24,479	24,479	25,407	24,966	0	(517)	0	(517)	0	24,479	0	0	0	289	.03/01/2042
3132XS-EH-9	FH Q50135 - RMBS		.12/01/2022	Paydown		87,255	87,255	90,431	92,425	0	(5,170)	0	(5,170)	0	87,255	0	0	0	923	.08/01/2047
3132XU-V3-6	FH Q52433 - RMBS		.12/01/2022	Paydown		16,744	16,744	17,283	17,483	0	(739)	0	(739)	0	16,744	0	0	0	237	.11/01/2047
3132Y2-7D-2	FH G58991 - RMBS		.12/01/2022	Paydown		27,615	27,615	27,668	27,703	0	(89)	0	(89)	0	27,615	0	0	0	292	.10/01/2048
31335A-AZ-1	FH G60024 - RMBS		.12/01/2022	Paydown		21,958	21,958	22,993	23,116	0	(1,158)	0	(1,158)	0	21,958	0	0	0	251	.05/01/2043
31335B-BH-8	FH G60940 - RMBS		.12/01/2022	Paydown		95,745	95,745	96,725	96,856	0	(1,111)	0	(1,111)	0	95,745	0	0	0	1,160	.09/01/2046
31339S-E2-7	FH QA2853 - RMBS		.12/01/2022	Paydown		13,440	13,440	13,627	13,741	0	(302)	0	(302)	0	13,440	0	0	0	107	.09/01/2049
3133KJ-4H-2	FH RA3524 - RMBS		.12/01/2022	Paydown		111,867	111,867	116,167	116,000	0	(4,133)	0	(4,133)	0	111,867	0	0	0	796	.09/01/2050
31346Y-GG-2	FH QA4699 - RMBS		.12/01/2022	Paydown		19,431	19,431	19,731	19,914	0	(483)	0	(483)	0	19,431	0	0	0	182	.11/01/2049
3137FM-2U-5	FHR 4890 MG - CMO/RMBS		.06/15/2022	Paydown		49,366	49,366	49,736	49,433	0	(67)	0	(67)	0	49,366	0	0	0	327	.10/15/2047
3138A4-DO-5	FN AH2810 - RMBS		.12/01/2022	Paydown		13,253	13,253	13,294	13,241	0	12	0	12	0	13,253	0	0	0	214	.02/01/2026
3138A6-AK-6	FN AH4509 - RMBS		.12/01/2022	Paydown		36,513	36,513	35,943	36,272	0	241	0	241	0	36,513	0	0	0	593	.01/01/2026
3138A8-EL-6	FN AH6438 - RMBS		.12/01/2022	Paydown		8,662	8,662	8,689	8,655	0	7	0	7	0	8,662	0	0	0	150	.02/01/2026
3138A8-SL-1	FN AH6822 - RMBS		.12/01/2022	Paydown		10,221	10,221	10,304	10,235	0	(14)	0	(14)	0	10,221	0	0	0	179	.03/01/2026
3138LU-3Y-9	FN A04414 - RMBS		.12/01/2022	Paydown		3,669	3,669	3,782	3,751	0	(82)	0	(82)	0	3,669	0	0	0	54	.08/01/2042
3138M6-MD-6	FN AP3055 - RMBS		.12/01/2022	Paydown		12,458	12,458	12,842	12,848	0	(391)	0	(391)	0	12,458	0	0	0	200	.09/01/2042
3138M7-G4-1	FN AP3818 - RMBS		.12/01/2022	Paydown		2,936	2,936	3,027	3,030	0	(94)	0	(94)	0	2,936	0	0	0	34	.09/01/2042
3138MH-XU-1	FN AS7890 - RMBS		.12/01/2022	Paydown		30,189	30,189	30,058	30,039	0	149	0	149	0	30,189	0	0	0	343	.09/01/2046
3138X0-Y2-8	FN AU1628 - RMBS		.12/01/2022	Paydown		10,137	10,137	10,535	10,541	0	(404)	0	(404)	0	10,137	0	0	0	97	.07/01/2043
3140EU-JE-0	FN BC0260 - RMBS		.12/01/2022	Paydown		26,599	26,599	27,486	27,290	0	(691)	0	(691)	0	26,599	0	0	0	370	.02/01/2031
3140FE-6B-5	FN BD7165 - RMBS		.12/01/2022	Paydown		11,643	11,643	12,304	12,381	0	(738)	0	(738)	0	11,643	0	0	0	122	.04/01/2047
3140FT-LC-3	FN BE7522 - RMBS		.12/01/2022	Paydown		44,890	44,890	45,578	45,537	0	(647)	0	(647)	0	44,890	0	0	0	369	.02/01/2032

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1 CUSIP Identification	2 Description	3 For-ign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Con-consideration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Contractual Maturity Date
										11 Unrealized Valuation Increase/ Decrease	12 Current Year's (Amor-tization)/ Accretion	13 Current Year's Other-Than-Temporary Impairment Recognized	14 Total Change in Book/ Adjusted Carrying Value (11+12-13)	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
3140HM-2D-5	FN BK7971 - RMBS		12/01/2022	Paydown		12,725	12,725	13,105	13,095	0	(371)	0	(371)	0	12,725	0	0	0	124	11/01/2028
3140J7-LZ-6	FN BM3043 - RMBS		12/01/2022	Paydown		61,096	61,096	64,451	64,560	0	(3,464)	0	(3,464)	0	61,096	0	0	0	1,181	11/01/2047
3140J9-AR-2	FN BIM4515 - RMBS		12/01/2022	Paydown		17,380	17,380	17,956	17,911	0	(530)	0	(530)	0	17,380	0	0	0	207	10/01/2028
3140JX-RN-0	FN B03192 - RMBS		12/01/2022	Paydown		20,568	20,568	21,069	21,458	0	(890)	0	(890)	0	20,568	0	0	0	157	10/01/2049
3140KE-GE-2	FN BP6496 - RMBS		12/01/2022	Paydown		34,561	34,561	35,960	35,973	0	(1,412)	0	(1,412)	0	34,561	0	0	0	240	07/01/2035
3140LO-EX-1	FN BR1949 - RMBS		12/01/2022	Paydown		55,238	55,238	57,120	56,965	0	(1,726)	0	(1,726)	0	55,238	0	0	0	452	02/01/2051
3140OE-BR-2	FN CA6347 - RMBS		12/01/2022	Paydown		43,463	43,463	39,823	0	0	3,635	0	3,635	0	43,463	0	0	0	144	07/01/2050
3140X4-5Y-8	FN FM1762 - RMBS		12/01/2022	Paydown		16,810	16,810	17,325	17,783	0	(973)	0	(973)	0	16,810	0	0	0	145	09/01/2049
3140X4-HU-3	FN FM1142 - RMBS		12/01/2022	Paydown		20,759	20,759	21,012	21,110	0	(351)	0	(351)	0	20,759	0	0	0	203	06/01/2049
3140X7-VV-8	FN FM4227 - RMBS		12/01/2022	Paydown		155,222	155,405	164,195	164,139	0	(8,734)	0	(8,734)	0	155,405	0	(183)	(183)	1,381	09/01/2050
3140X8-A7-2	FN FM4529 - RMBS		12/01/2022	Paydown		19,172	19,172	20,191	20,206	0	(1,034)	0	(1,034)	0	19,172	0	0	0	143	10/01/2050
3140X8-P9-2	FN FM4947 - RMBS		12/01/2022	Paydown		47,418	47,418	49,374	49,270	0	(1,852)	0	(1,852)	0	47,418	0	0	0	313	12/01/2050
3140X8-Z9-1	FN FMS267 - RMBS		12/01/2022	Paydown		22,118	22,118	23,338	23,235	0	(1,117)	0	(1,117)	0	22,118	0	0	0	128	12/01/2050
3140XB-D6-4	FN FM7324 - RMBS		12/01/2022	Paydown		40,450	40,450	40,756	40,737	0	(287)	0	(287)	0	40,450	0	0	0	358	05/01/2051
3140XB-FW-5	FN FM7380 - RMBS		12/01/2022	Paydown		96,030	95,506	100,580	99,850	0	(4,344)	0	(4,344)	0	95,506	0	524	524	804	06/01/2051
3140XJ-CJ-0	FN FS2772 - RMBS		12/01/2022	Paydown		19,288	19,288	17,227	0	0	2,061	0	2,061	0	19,288	0	0	0	86	09/01/2028
3140XJ-S3-8	FN FS3237 - RMBS		12/01/2022	Paydown		19,693	19,693	18,770	0	0	923	0	923	0	19,693	0	0	0	66	02/01/2050
31417F-YY-8	FN AB8826 - RMBS		12/01/2022	Paydown		41,860	41,860	43,384	43,511	0	(1,651)	0	(1,651)	0	41,860	0	0	0	476	03/01/2043
31418C-2K-9	FN MA3477 - RMBS		12/01/2022	Paydown		29,908	29,908	30,773	30,653	0	(746)	0	(746)	0	29,908	0	0	0	342	09/01/2028
31418C-AF-1	FN MA2705 - RMBS		12/01/2022	Paydown		50,027	50,027	49,218	49,194	0	833	0	833	0	50,027	0	0	0	448	08/01/2046
31418C-FJ-8	FN MA2868 - RMBS		12/01/2022	Paydown		31,105	31,105	30,463	30,542	0	563	0	563	0	31,105	0	0	0	240	01/01/2032
31418C-X0-2	FN MA3386 - RMBS		12/01/2022	Paydown		25,973	25,973	27,564	27,564	0	(2,319)	0	(2,319)	0	25,973	0	0	0	320	06/01/2048
31418D-KW-1	FN MA3908 - RMBS		12/01/2022	Paydown		31,400	31,400	33,378	34,548	0	(3,148)	0	(3,148)	0	31,400	0	0	0	370	01/01/2050
31418D-MC-3	FN MA3954 - RMBS		12/01/2022	Paydown		13,013	13,013	13,527	13,557	0	(545)	0	(545)	0	13,013	0	0	0	116	03/01/2030
31419A-G4-3	FN AE0218 - RMBS		12/01/2022	Paydown		12,643	12,643	13,663	13,663	0	(1,195)	0	(1,195)	0	12,643	0	0	0	252	08/01/2040
48542A-DK-4	KANSAS ST DEV FIN AUTH HOSP REV		06/01/2022	Call @ 100.00		2,000,000	2,000,000	2,093,880	2,004,927	0	(4,927)	0	(4,927)	0	2,000,000	0	0	0	54,444	11/15/2032
837152-SQ-1	SOUTH CAROLINA TRANSN INFRASTRUCTURE BK		10/01/2022	Call @ 100.00		450,000	450,000	510,120	451,163	0	(8,564)	0	(8,564)	0	450,000	0	0	0	22,500	10/01/2028
914301-3Z-7	UNIVERSITY HOUSTON TEX UNIV REVS TAX EXE		02/15/2022	Call @ 100.00		400,000	400,000	406,188	400,105	0	(105)	0	(105)	0	400,000	0	0	0	8,900	02/15/2026
0909999999 Subtotal - Bonds - U.S. Special Revenues						6,708,143	6,701,745	7,244,398	6,708,230	0	(108,456)	0	(108,456)	0	6,704,034	0	4,108	4,108	188,920	XXX
00206R-CT-7	AT&T INC		05/11/2022	Call @ 100.00		512,986	500,000	533,355	514,879	0	(1,292)	0	(1,292)	0	513,588	0	(13,588)	(13,588)	28,111	02/17/2026
025880-AB-4	AMXCA 2019-1 A - ABS		03/15/2022	Various		360,000	360,000	360,858	360,060	0	(60)	0	(60)	0	360,000	0	0	0	2,583	10/15/2024
064159-JG-2	BANK OF NOVA SCOTIA		03/07/2022	Maturity @ 100.00		500,000	500,000	499,085	499,965	0	35	0	35	0	500,000	0	0	0	6,750	03/07/2022
126650-BC-3	CVSPAS 5 CTF - CMBS		12/10/2022	Paydown		8,630	8,630	10,022	9,089	0	(458)	0	(458)	0	8,630	0	0	0	187	01/10/2028
126650-BC-3	CVSPAS 5 CTF - CMBS		05/10/2022	Paydown		5,986	5,986	6,951	6,386	0	(400)	0	(400)	0	5,986	0	0	0	88	01/10/2028
14916R-AC-8	COMMONSPIRIT HEALTH		11/01/2022	Maturity @ 100.00		405,000	405,000	385,556	404,517	0	2,158	0	2,158	0	405,000	0	0	0	11,948	11/01/2022
151020-AR-5	CELSION CORP		08/15/2022	Maturity @ 100.00		300,000	300,000	299,187	299,920	0	80	0	80	0	300,000	0	0	0	10,650	08/15/2022
166764-AB-6	CHEVRON CORP		09/05/2022	Call @ 100.00		475,000	475,000	451,336	473,997	0	2,378	0	2,378	0	474,132	0	868	868	8,390	12/05/2022
17323V-AY-1	CGOIT 2015-GC29 A3 - CMBS		09/01/2022	Paydown		474	474	492	488	0	(14)	0	(14)	0	474	0	0	0	1	04/10/2048
369550-AU-2	GENERAL DYNAMICS CORP		11/15/2022	Maturity @ 100.00		360,000	360,000	342,198	359,383	0	2,337	0	2,337	0	360,000	0	0	0	8,100	11/15/2022
43814W-AC-9	HAROT 2019-1 A3 - ABS		06/21/2022	Paydown		75,458	75,458	75,457	0	0	75,457	0	75,457	0	75,458	0	0	0	598	03/20/2023
45866F-AA-2	INTERCONTINENTAL EXCHANGE INC		06/13/2022	Call @ 101.60		20,319	20,000	20,137	20,029	0	(7)	0	(7)	0	20,022	0	298	298	527	10/15/2023
585055-BS-4	MEDTRONIC INC		06/01/2022	Call @ 101.67		252,147	248,000	259,539	252,024	0	(499)	0	(499)	0	251,525	0	622	622	6,172	03/15/2025
594918-BA-1	MICROSOFT CORP		01/12/2022	Call @ 100.00		169,000	169,000	168,708	168,995	0	1	0	1	0	168,996	0	4	4	1,672	02/12/2022
67021C-AG-2	NSTAR ELECTRIC CO		10/15/2022	Maturity @ 100.00		400,000	400,000	388,252	399,729	0	1,465	0	1,465	0	400,000	0	0	0	9,500	10/15/2022
718546-AC-8	PHILLIPS 66		04/01/2022	Maturity @ 100.00		132,000	132,000	136,464	132,156	0	(156)	0	(156)	0	132,000	0	0	0	2,838	04/01/2022
78012K-ZG-5	ROYAL BANK OF CANADA		01/12/2022	Morgan Stanley		250,320	250,000	249,943	249,999	0	1	0	1	0	249,999	0	321	321	3,113	02/01/2022
92828C-AC-6	VISA INC		12/14/2022	Maturity @ 100.00		250,000	250,000	249,653	249,983	0	51	0	51	0	250,000	0	0	0	7,000	12/14/2022
1109999999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						4,477,320	4,459,548	4,437,201	4,477,055	0	5,620	0	5,620	0	4,475,810	0	(11,476)	(11,476)	108,227	XXX
46434V-61-3	ISHARES: CORE TOT USD BD		07/20/2022	Merrill Lynch		0.000	8,666	10,075	9,792	0	283	0	283	0	10,075	0	(1,409)	(1,409)	93	09/01/2028

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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	
1619999999. Subtotal - Bonds - SVO Identified Funds						8,666	0	10,075	9,792	283	0	0	283	0	10,075	0	(1,409)	(1,409)	93	XXX	
2509999997. Total - Bonds - Part 4						11,571,025	11,538,190	12,069,482	11,555,664	283	(100,741)	0	(100,457)	0	11,566,815	0	(8,776)	(8,776)	300,950	XXX	
2509999998. Total - Bonds - Part 5									0											XXX	
2509999999. Total - Bonds						11,571,025	11,538,190	12,069,482	11,555,664	283	(100,741)	0	(100,457)	0	11,566,815	0	(8,776)	(8,776)	300,950	XXX	
4509999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998. Total - Preferred Stocks - Part 5							XXX		0												XXX
4509999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
14040H-10-5	CAPITAL ONE FINANCIAL ORD		.05/19/2022	Paine Webber	1,575,000	178,782		186,736	228,517	(41,780)	0	0	(41,780)	0	186,736	0	(7,954)	(7,954)	1,890		
172967-42-4	CITIGROUP ORD		.03/02/2022	Paine Webber	5,155,000	316,735		231,192	311,310	(80,118)	0	0	(80,118)	0	231,192	0	85,542	85,542	1,711		
189054-10-9	CLOROX ORD		.10/10/2022	Paine Webber	2,365,000	296,922		237,852	412,361	(174,509)	0	0	(174,509)	0	237,852	0	59,070	59,070	8,278		
20030N-10-1	COMCAST CL A ORD		.09/23/2022	Paine Webber	4,430,000	140,251		184,424	222,962	(38,538)	0	0	(38,538)	0	184,424	0	(44,173)	(44,173)	3,500		
345370-86-0	FORD MOTOR ORD		.01/20/2022	Paine Webber	8,950,000	199,324		177,801	185,892	(8,091)	0	0	(8,091)	0	177,801	0	21,524	21,524	0		
609207-10-5	MONDELEZ INTERNATIONAL CL A ORD		.01/28/2022	Paine Webber	2,655,000	174,535		158,911	176,053	(17,142)	0	0	(17,142)	0	158,911	0	15,624	15,624	929		
666807-10-2	NORTHROP GRUMMAN ORD		.12/28/2022	Paine Webber	20,000	10,481		9,550	0	0	0	0	0	9,550	0	931	931	26			
747525-10-3	QUALCOMM ORD		.09/28/2022	Paine Webber	645,000	76,521		81,823	0	0	0	0	0	81,823	0	(5,302)	(5,302)	968			
854502-10-1	STANLEY BLACK AND DECKER ORD		.02/18/2022	Paine Webber	1,105,000	177,709		200,961	208,425	(7,464)	0	0	(7,464)	0	200,961	0	(23,252)	(23,252)	0		
88579Y-10-1	3M ORD		.07/01/2022	Paine Webber	4,900,000	675,576		832,280	870,387	(38,107)	0	0	(38,107)	0	832,280	0	(156,704)	(156,704)	11,555		
911312-10-6	UNITED PARCEL SERVICE CL B ORD		.05/09/2022	Paine Webber	805,000	145,637		89,981	172,544	(82,562)	0	0	(82,562)	0	89,981	0	55,655	55,655	1,224		
931142-10-3	WALMART ORD		.07/26/2022	Paine Webber	2,415,000	293,998		223,292	349,426	(126,135)	0	0	(126,135)	0	223,292	0	70,707	70,707	4,033		
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						2,686,472	XXX	2,614,804	3,137,877	(614,446)	0	0	(614,446)	0	2,614,804	0	71,668	71,668	34,113	XXX	
464288-24-0	ISHARES:MSCI ACWI XUS		.08/17/2022	Merrill Lynch	53,611,000	2,506,793		3,059,081	2,980,772	78,309	0	0	78,309	0	3,059,081	0	(552,288)	(552,288)	49,478		
922908-36-3	VANGUARD 500 IDX ETF		.02/18/2022	JANE STREET FINANCIAL LIMITED	4,147,000	1,659,239		924,560	1,810,456	(885,896)	0	0	(885,896)	0	924,560	0	734,679	734,679	0		
922908-76-9	VANGUARD TSM IDX ETF		.08/17/2022	Merrill Lynch	3,007,000	644,476		699,985	726,010	(26,025)	0	0	(26,025)	0	699,985	0	(55,510)	(55,510)	4,382		
5329999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO						4,810,508	XXX	4,683,626	5,517,237	(833,611)	0	0	(833,611)	0	4,683,626	0	126,881	126,881	53,860	XXX	
5989999997. Total - Common Stocks - Part 4						7,496,979	XXX	7,298,430	8,655,115	(1,448,057)	0	0	(1,448,057)	0	7,298,430	0	198,549	198,549	87,973	XXX	
5989999998. Total - Common Stocks - Part 5						3,107,403	XXX	3,279,577	0	0	0	0	0	3,279,577	0	(172,174)	(172,174)	22,570	XXX		
5989999999. Total - Common Stocks						10,604,382	XXX	10,578,008	8,655,115	(1,448,057)	0	0	(1,448,057)	0	10,578,008	0	26,375	26,375	110,542	XXX	
5999999999. Total - Preferred and Common Stocks						10,604,382	XXX	10,578,008	8,655,115	(1,448,057)	0	0	(1,448,057)	0	10,578,008	0	26,375	26,375	110,542	XXX	
6009999999 - Totals						22,175,407	XXX	22,647,490	20,210,779	(1,447,774)	(100,741)	0	(1,548,515)	0	22,144,823	0	17,599	17,599	411,492	XXX	

E14.2

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual Insurance Company

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends								
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value													
2509999998. Total - Bonds											0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4509999998. Total - Preferred Stocks											0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
00206R-10-2	AT&T ORD		05/05/2022	Paine Webber	09/01/2022	Paine Webber	9,390,000	186,539	164,317	186,539	0	0	0	0	0	0	(22,222)	(22,222)	2,606	0								
086516-10-1	BEST BUY ORD		01/20/2022	Paine Webber	03/07/2022	Paine Webber	1,275,000	126,619	133,001	126,619	0	0	0	0	0	0	6,382	6,382	0	0								
20030N-10-1	COMCAST CL A ORD		03/28/2022	Paine Webber	09/23/2022	Paine Webber	470,000	22,017	14,880	22,017	0	0	0	0	0	0	(7,137)	(7,137)	254	0								
29760Z-10-4	ETHAN ALLEN INTERIORS ORD		02/18/2022	Paine Webber	06/21/2022	Paine Webber	9,075,000	223,886	187,108	223,886	0	0	0	0	0	0	(36,778)	(36,778)	4,350	0								
345370-86-0	FORD MOTOR ORD		09/01/2022	Paine Webber	12/19/2022	Paine Webber	20,800,000	348,770	287,638	348,770	0	0	0	0	0	0	(61,133)	(61,133)	585	0								
458140-10-0	INTEL ORD		02/18/2022	Paine Webber	05/05/2022	Paine Webber	4,150,000	186,068	184,341	186,068	0	0	0	0	0	0	(1,727)	(1,727)	1,515	0								
828806-10-9	SIMON PROP GRP REIT ORD		06/15/2022	Paine Webber	07/29/2022	Paine Webber	1,995,000	194,136	217,432	194,136	0	0	0	0	0	0	23,296	23,296	0	0								
892356-10-6	TRACTOR SUPPLY ORD		04/06/2022	Paine Webber	05/09/2022	Paine Webber	390,000	87,707	77,638	87,707	0	0	0	0	0	0	(10,069)	(10,069)	0	0								
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded											1,375,742	1,266,354	1,375,742	0	0	0	0	0	0	(109,388)	(109,388)	9,309	0	0				
464288-24-0	ISHARES:MSCI ACWI XUS		01/20/2022	CitiGroup	08/17/2022	Merrill Lynch	1,430,000	79,794	66,865	79,794	0	0	0	0	0	0	(12,929)	(12,929)	1,198	0								
922908-76-9	VANGUARD TSM IDX ETF		02/18/2022	CitiGroup	08/17/2022	Merrill Lynch	8,278,000	1,824,041	1,774,183	1,824,041	0	0	0	0	0	0	(49,858)	(49,858)	12,064	0								
5329999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO											1,903,835	1,841,048	1,903,835	0	0	0	0	0	0	(62,786)	(62,786)	13,261	0	0				
5989999998. Total - Common Stocks											3,279,577	3,107,403	3,279,577	0	0	0	0	0	0	(172,174)	(172,174)	22,570	0	0				
5999999999. Total - Preferred and Common Stocks											3,279,577	3,107,403	3,279,577	0	0	0	0	0	0	(172,174)	(172,174)	22,570	0	0				
6009999999 - Totals											3,279,577	3,107,403	3,279,577	0	0	0	0	0	0	(172,174)	(172,174)	22,570	0	0				

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 COMPANY				.8B1	9,683,854				
1199999. Subtotal - Common Stock - U.S. P&C Insurer						9,683,854	0	0	XXX	XXX
650878-10-7	NEWBURY CORPORATION					(3,323,920)				
1799999. Subtotal - Common Stock - Other Affiliates						(3,323,920)	0	0	XXX	XXX
1899999. Total Common Stocks						6,359,934	0	0	XXX	XXX
1999999 - Totals						6,359,934	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 2022 OF THE Fitchburg Mutual 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	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	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	0	XXX	XXX
CALL APPLE INC 01 23 @ 200.000			OTC		05/11/2022	01/20/2023	85	1,700,000	200.0	0	(23,457)	0	(85)		(85)	23,372	0	0	0	0						
CALL CATERPILLAR INC 01 23 @ 250.000			OTC		06/16/2022	01/20/2023	21	525,000	250.0	0	(9,723)	0	(4,725)		(4,725)	4,998	0	0	0	0						
CALL AMER EXPRESS CO 06 23 @ 200.000			OTC		06/28/2022	06/16/2023	14	280,000	200.0	0	(5,663)	0	(1,372)		(1,372)	4,291	0	0	0	0						
CALL PEPSICO INC 04 23 @ 200.000			OTC		08/31/2022	04/21/2023	55	1,100,000	200.0	0	(12,386)	0	(8,910)		(8,910)	3,476	0	0	0	0						
CALL CAMPBELL SOUP CO 01 23 @ 55.000			OTC		09/22/2022	01/20/2023	23	127	0.055	0	(1,725)	0	(4,485)		(4,485)	(2,760)	0	0	0	0						
CALL COLGATE PALMOLIVE C 05 23 @ 85.000			OTC		09/22/2022	05/19/2023	106	901	0.085	0	(18,868)	0	(14,734)		(14,734)	4,134	0	0	0	0						
CALL KEURIG DR PEPPER IN 01 23 @ 39.000			OTC		09/29/2022	01/20/2023	47	1,833	0.39	0	(3,760)	0	(235)		(235)	3,525	0	0	0	0						
CALL VISA INC CL A 04 23 @ 230.000			OTC		09/29/2022	04/21/2023	38	8,740	2.3	0	(11,780)	0	(18,772)		(18,772)	(6,992)	0	0	0	0						
CALL MCDONALDS CORP 06 23 @ 290.000			OTC		11/08/2022	06/16/2023	32	9,280	2.9	0	(49,599)	0	(17,888)		(17,888)	31,711	0	0	0	0						
CALL BRISTOL MYERS SQUIB 06 23 @ 82.500			OTC		11/10/2022	06/16/2023	62	5,115	0.825	0	(28,209)	0	(5,084)		(5,084)	23,125	0	0	0	0						
CALL LOCKHEED MARTIN COR 06 23 @ 500.000			OTC		11/14/2022	06/16/2023	24	12,000	5.0	0	(58,007)	0	(68,880)		(68,880)	(10,873)	0	0	0	0						
CALL HERSHEY CO 02 23 @ 250.000			OTC		11/28/2022	02/17/2023	12	3,000	2.5	0	(4,200)	0	(1,620)		(1,620)	2,580	0	0	0	0						
CALL CHEVRON CORP 01 23 @ 190.000			OTC		11/28/2022	01/20/2023	25	4,750	1.9	0	(9,750)	0	(3,175)		(3,175)	6,575	0	0	0	0						
CALL BANK OF AMER CORP 06 23 @ 38.000			OTC		12/05/2022	06/16/2023	80	3,040	0.38	0	(15,920)	0	(7,760)		(7,760)	8,160	0	0	0	0						
CALL MERCK & CO INC COM 07 23 @ 120.000			OTC		12/13/2022	07/21/2023	113	13,560	1.2	0	(45,199)	0	(50,285)		(50,285)	(5,086)	0	0	0	0						
CALL GENL MILLS INC 07 23 @ 92.500			OTC		12/14/2022	07/21/2023	70	6,475	0.925	0	(28,699)	0	(16,625)		(16,625)	12,074	0	0	0	0						
CALL COCA COLA CO COM 08 23 @ 70.000			OTC		12/20/2022	08/18/2023	150	10,500	0.7	0	(22,574)	0	(25,050)		(25,050)	(2,476)	0	0	0	0						
CALL EXXON MOBIL CORP 02 23 @ 120.000			OTC		12/20/2022	02/17/2023	83	9,960	1.2	0	(9,130)	0	(12,699)		(12,699)	(3,569)	0	0	0	0						

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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)		
CALL DEERE AND CO 01 24 @ 460.000				OTC	12/28/2022	01/19/2024	13	5,980	4.6	0	(66,038)	0	(64,155)		(64,155)	1,883	0	0	0	0	0	XXX	XXX	
0859999999. Subtotal - Written Options - Other - Call Options and Warrants										0	(424,686)	0	(326,539)	XXX	(326,539)	98,147	0	0	0	0	0	XXX	XXX	
0919999999. Subtotal - Written Options - Other										0	(424,686)	0	(326,539)	XXX	(326,539)	98,147	0	0	0	0	0	0	XXX	XXX
0929999999. Total Written Options - Call Options and Warrants										0	(424,686)	0	(326,539)	XXX	(326,539)	98,147	0	0	0	0	0	0	XXX	XXX
0939999999. Total Written Options - Put Options										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0949999999. Total Written Options - Caps										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0959999999. Total Written Options - Floors										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0969999999. Total Written Options - Collars										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0979999999. Total Written Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0989999999. Total Written Options										0	(424,686)	0	(326,539)	XXX	(326,539)	98,147	0	0	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	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	0	0	XXX	XXX
1169999999. Subtotal - Swaps - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1229999999. Subtotal - Swaps - Replication										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1289999999. Subtotal - Swaps - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1349999999. Subtotal - Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1359999999. Total Swaps - Interest Rate										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1369999999. Total Swaps - Credit Default										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1379999999. Total Swaps - Foreign Exchange										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1389999999. Total Swaps - Total Return										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1399999999. Total Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1409999999. Total Swaps										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1479999999. Subtotal - Forwards										0	0	0	0	XXX	0	0	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	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	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	0	0	XXX	XXX
1709999999. Subtotal - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1719999999. Subtotal - Replication										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1729999999. Subtotal - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
1739999999. Subtotal - Other										0	(424,686)	0	(326,539)	XXX	(326,539)	98,147	0	0	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	0	0	XXX	XXX
1759999999 - Totals										0	(424,686)	0	(326,539)	XXX	(326,539)	98,147	0	0	0	0	0	0	XXX	XXX

(a)

Code	Description of Hedged Risk(s)
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(b)

Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
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E18.1

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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)	
007999999	Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
014999999	Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
021999999	Subtotal - Purchased Options - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
028999999	Subtotal - Purchased Options - Replications											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
035999999	Subtotal - Purchased Options - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
042999999	Subtotal - Purchased Options - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
043999999	Total Purchased Options - Call Options and Warrants											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
044999999	Total Purchased Options - Put Options											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
045999999	Total Purchased Options - Caps											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
046999999	Total Purchased Options - Floors											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
047999999	Total Purchased Options - Collars											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
048999999	Total Purchased Options - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
049999999	Total Purchased Options											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
056999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
063999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
070999999	Subtotal - Written Options - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
077999999	Subtotal - Written Options - Replications											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
084999999	Subtotal - Written Options - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX
CALL COCA COLA CO COM 02 22 @ 60,000			OTC		06/18/2021	02/18/2022	02/17/2022	Sale	150	900,000	60.0	(15,578)	0	(10,387)	0	(15,578)		(728)	0	0	5,191	0	0	0	
CALL STARBUCKS CORP 04 22 @ 130,000			OTC		09/20/2021	04/14/2022	01/11/2022	Sale	20	260,000	130.0	(4,180)	0	789	0	(4,180)		(1,370)	0	0	3,381	0	0	0	
CALL UNITED PARCEL SERVI 01 22 @ 220,000			OTC		09/21/2021	01/21/2022	01/21/2022	Expiration	20	440,000	220.0	(3,150)	0	0	0	(3,150)		460	0	0	3,150	0	0	0	
CALL MERCK & CO INC COM 04 22 @ 87,500			OTC		09/30/2021	04/14/2022	02/15/2022	Sale	105	918,750	87.5	(11,638)	0	(2,590)	0	(11,638)		(4,551)	0	0	9,048	0	0	0	
CALL 3M CO 04 22 @ 210,000			OTC		10/04/2021	04/14/2022	01/31/2022	Sale	44	924,000	210.0	(7,891)	0	(572)	0	(7,891)		(5,867)	0	0	7,319	0	0	0	
CALL TARGET CORP 04 22 @ 270,000			OTC		10/05/2021	04/14/2022	02/09/2022	Sale	40	1,080,000	270.0	(16,080)	0	(2,400)	0	(16,080)		(5,820)	0	0	13,680	0	0	0	
CALL DEERE AND CO 03 22 @ 400,000			OTC		10/06/2021	03/18/2022	02/23/2022	Sale	13	520,000	400.0	(7,150)	0	(650)	0	(7,150)		(4,810)	0	0	6,500	0	0	0	
CALL LOCKHEED MARTIN COR 06 22 @ 400,000			OTC		10/06/2021	06/17/2022	05/20/2022	Sale	22	880,000	400.0	(15,400)	0	(60,060)	0	(15,400)		(5,610)	0	0	(44,660)	0	0	0	
CALL CATERPILLAR INC 05 22 @ 250,000			OTC		10/21/2021	05/20/2022	02/28/2022	Sale	21	525,000	250.0	(5,250)	0	(517)	0	(5,250)		(1,575)	0	0	4,733	0	0	0	
CALL FORD MOTOR CO COM 01 22 @ 25,000			OTC		11/22/2021	01/21/2022	01/20/2022	Sale	89	222,500	25.0	(3,582)	0	(178)	0	(3,582)		(3,147)	0	0	3,414	0	0	0	
CALL WALMART INC 06 22 @ 165,000			OTC		12/01/2021	06/17/2022	02/22/2022	Sale	58	957,000	165.0	(9,730)	0	(2,313)	0	(9,730)		768	0	0	7,416	0	0	0	
CALL JPMORGAN CHASE & CO 02 22 @ 180,000			OTC		12/03/2021	02/18/2022	02/18/2022	Expiration	20	360,000	180.0	(3,239)	0	0	0	(3,239)		(2,739)	0	0	3,239	0	0	0	
CALL AMER EXPRESS CO 04 22 @ 190,000			OTC		12/13/2021	04/14/2022	04/04/2022	Sale	14	266,000	190.0	(3,899)	0	(2,282)	0	(3,899)		(1,771)	0	0	1,617	0	0	0	
CALL MCDONALDS CORP 06 22 @ 270,000			OTC		12/22/2021	06/17/2022	06/21/2022	Sale	32	864,000	270.0	(38,720)	0	0	0	(38,720)		608	0	0	38,720	0	0	0	
CALL HERSHEY CO 02 22 @ 200,000			OTC		12/29/2021	02/18/2022	02/09/2022	Sale	12	240,000	200.0	(2,400)	0	(8,880)	0	(2,400)		480	0	0	(6,480)	0	0	0	
CALL PFIZER INC 05 22 @ 70,000			OTC		12/29/2021	05/20/2022	02/14/2022	Sale	147	1,029,000	70.0	(15,435)	0	(2,205)	0	(15,435)		5,292	0	0	13,230	0	0	0	
CALL GOLDMAN SACHS GROUP 02 22 @ 425,000			OTC		01/12/2022	02/18/2022	01/19/2022	Sale	7	297,500	425.0	0	(2,450)	(254)	(2,450)	0	0	0	0	0	2,196	0	0	0	
CALL BANK OF AMER CORP 05 22 @ 55,000			OTC		01/14/2022	05/20/2022	03/03/2022	Sale	80	440,000	55.0	0	(6,320)	(1,040)	(6,320)	0	0	0	0	0	5,280	0	0	0	
CALL DISCOVER FINANCIAL 04 22 @ 145,000			OTC		01/14/2022	04/14/2022	04/18/2022	Sale	20	290,000	145.0	0	(4,100)	0	(4,100)	0	0	0	0	0	4,100	0	0	0	
CALL CAPITAL ONE FINCL C 06 22 @ 185,000			OTC		01/18/2022	06/17/2022	03/21/2022	Sale	15	277,500	185.0	0	(5,325)	(373)	(5,325)	0	0	0	0	0	4,952	0	0	0	
CALL COMCAST CORP NEW CL 07 22 @ 62,500			OTC		01/20/2022	07/15/2022	03/15/2022	Sale	44	275,000	62.5	0	(2,244)	(440)	(2,244)	0	0	0	0	0	1,804	0	0	0	
CALL BEST BUY CO INC 03 22 @ 115,000			OTC		01/25/2022	03/18/2022	03/07/2022	Sale	12	138,000	115.0	0	(2,100)	(877)	(2,100)	0	0	0	0	0	1,223	0	0	0	
CALL BRISTOL MYERS SQUIB 09 22 @ 75,000			OTC		01/25/2022	09/16/2022	06/28/2022	Sale	62	465,000	75.0	0	(6,200)	(34,720)	(6,200)	0	0	0	0	0	(28,520)	0	0	0	
CALL HOME DEPOT INC 08 22 @ 410,000			OTC		01/25/2022	08/19/2022	05/13/2022	Sale	13	533,000	410.0	0	(14,430)	(739)	(14,430)	0	0	0	0	0	13,691	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 PEPSICO INC 07 22 @ 190,000	CALL UNITED PARCEL SERVI 07 22 @ 250,000		OTC		01/27/2022	07/15/2022	07/15/2022	Expiration	.55	1,045,000	190.00	.0	(13,310)	.0	(13,310)		.0	.0	.0	.0	13,310	.0	.0	.0	.0
CALL COLGATE PALMOLIVE C 08 22 @ 90,000	CALL COLGATE PALMOLIVE C 08 22 @ 90,000		OTC		02/02/2022	07/15/2022	04/26/2022	Sale	.20	500,000	250.00	.0	(14,400)	(220)	(14,400)		.0	.0	.0	.0	14,180	.0	.0	.0	.0
CALL KEURIG DR PEPPER IN 04 22 @ 41,000	CALL INTEL CORP 05 22 @ 50,000		OTC		02/02/2022	08/19/2022	03/22/2022	Sale	.9	81,000	90.00	.0	(1,354)	(225)	(1,354)		.0	.0	.0	.0	1,129	.0	.0	.0	.0
CALL JPMORGAN CHASE & CO 09 22 @ 180,000	CALL TARGET CORP 10 22 @ 280,000		OTC		02/23/2022	04/14/2022	04/18/2022	Sale	.47	192,700	41.00	.0	(2,115)	(135)	(2,115)		.0	.0	.0	.0	1,980	.0	.0	.0	.0
CALL WALMART INC 05 22 @ 155,000	CALL JOHNSON & JOHNSON C 10 22 @ 190,000		OTC		02/23/2022	05/20/2022	05/05/2022	Sale	.41	205,000	50.00	.0	(4,715)	(410)	(4,715)		.0	.0	.0	.0	4,305	.0	.0	.0	.0
CALL EXXON MOBIL CORP 08 22 @ 100,000	CALL CATERPILLAR INC 07 22 @ 250,000		OTC		02/25/2022	09/16/2022	06/15/2022	Sale	.150	1,050,000	70.00	.0	(15,170)	(3,569)	(15,170)		.0	.0	.0	.0	11,602	.0	.0	.0	.0
CALL MERCK & CO INC COM 10 22 @ 90,000	CALL PFIZER INC 12 22 @ 65,000		OTC		02/28/2022	09/16/2022	04/21/2022	Sale	.20	360,000	180.00	.0	(3,200)	(500)	(3,200)		.0	.0	.0	.0	2,700	.0	.0	.0	.0
CALL STARBUCKS CORP 12 22 @ 120,000	CALL FORD MOTOR CO COM 06 22 @ 20,000		OTC		03/01/2022	10/21/2022	05/23/2022	Sale	.40	1,120,000	280.00	.0	(21,009)	(600)	(21,009)		.0	.0	.0	.0	20,409	.0	.0	.0	.0
CALL BANK OF AMER CORP 09 22 @ 50,000	CALL VISA INC CL A 07 22 @ 240,000		OTC		03/03/2022	05/20/2022	05/20/2022	Expiration	.58	899,000	155.00	.0	(6,090)	.0	(6,090)		.0	.0	.0	.0	6,090	.0	.0	.0	.0
CALL AMER EXPRESS CO 06 22 @ 200,000	CALL GENL MILLS INC 01 23 @ 85,000		OTC		03/07/2022	10/21/2022	10/24/2022	Sale	.51	969,000	190.00	.0	(20,400)	.0	(20,400)		.0	.0	.0	.0	20,400	.0	.0	.0	.0
CALL DISCOVER FINANCIAL 09 22 @ 135,000	CALL HERSCHEY CO 11 22 @ 250,000		OTC		03/09/2022	08/19/2022	08/19/2022	Expiration	.83	830,000	100.00	.0	(19,521)	.0	(19,521)		.0	.0	.0	.0	19,521	.0	.0	.0	.0
CALL MICROSOFT CORP 11 22 @ 350,000	CALL PROCTER & GAMBLE CO 10 22 @ 175,000		OTC		03/09/2022	07/15/2022	06/15/2022	Sale	.21	525,000	250.00	.0	(9,446)	(375)	(9,446)		.0	.0	.0	.0	9,071	.0	.0	.0	.0
CALL SIMON PTTY GROUP IN 10 22 @ 115,000	CALL MCDONALDS CORP 12 22 @ 270,000		OTC		03/14/2022	10/21/2022	10/21/2022	Sale	.113	1,017,000	90.00	.0	(18,762)	(46,895)	(18,762)		.0	.0	.0	.0	(28,133)	.0	.0	.0	.0
CALL DEERE AND CO 09 22 @ 350,000	CALL QUALCOMM INC 09 22 @ 152,500		OTC		03/15/2022	12/16/2022	08/31/2022	Sale	.150	975,000	65.00	.0	(22,429)	(1,350)	(22,429)		.0	.0	.0	.0	21,079	.0	.0	.0	.0
CALL EXXON MOBIL CORP 10 22 @ 110,000			OTC		03/15/2022	04/14/2022	04/18/2022	Sale	.11	192,500	175.00	.0	(2,035)	.0	(2,035)		.0	.0	.0	.0	2,035	.0	.0	.0	.0
			OTC		03/16/2022	12/16/2022	06/07/2022	Sale	.20	240,000	120.00	.0	(2,411)	(400)	(2,411)		.0	.0	.0	.0	2,011	.0	.0	.0	.0
			OTC		03/16/2022	06/17/2022	04/06/2022	Sale	.119	238,000	20.00	.0	(6,113)	(2,023)	(6,113)		.0	.0	.0	.0	4,090	.0	.0	.0	.0
			OTC		03/23/2022	09/16/2022	04/19/2022	Sale	.80	400,000	50.00	.0	(10,000)	(2,560)	(10,000)		.0	.0	.0	.0	7,440	.0	.0	.0	.0
			OTC		04/08/2022	07/15/2022	07/15/2022	Expiration	.38	912,000	240.00	.0	(15,879)	.0	(15,879)		.0	.0	.0	.0	15,879	.0	.0	.0	.0
			OTC		04/14/2022	06/17/2022	06/21/2022	Sale	.14	280,000	200.00	.0	(4,410)	.0	(4,410)		.0	.0	.0	.0	4,410	.0	.0	.0	.0
			OTC		04/25/2022	01/20/2023	12/14/2022	Sale	.70	585,000	85.00	.0	(8,756)	(28,350)	(8,756)		.0	.0	.0	.0	19,594	.0	.0	.0	.0
			OTC		04/25/2022	09/16/2022	09/19/2022	Sale	.20	270,000	135.00	.0	(4,382)	.0	(4,382)		.0	.0	.0	.0	4,382	.0	.0	.0	.0
			OTC		05/02/2022	11/18/2022	11/21/2022	Sale	.12	300,000	250.00	.0	(6,120)	.0	(6,120)		.0	.0	.0	.0	6,120	.0	.0	.0	.0
			OTC		05/02/2022	11/18/2022	07/08/2022	Sale	.41	1,435,000	350.00	.0	(20,500)	(3,403)	(20,500)		.0	.0	.0	.0	17,097	.0	.0	.0	.0
			OTC		05/03/2022	10/21/2022	05/23/2022	Sale	.28	490,000	175.00	.0	(9,380)	(2,100)	(9,380)		.0	.0	.0	.0	7,280	.0	.0	.0	.0
			OTC		05/05/2022	01/20/2023	07/06/2022	Sale	.22	528,000	240.00	.0	(8,800)	(1,100)	(8,800)		.0	.0	.0	.0	7,700	.0	.0	.0	.0
			OTC		05/09/2022	01/20/2023	10/10/2022	Sale	.55	1,100,000	200.00	.0	(18,150)	(2,200)	(18,150)		.0	.0	.0	.0	15,950	.0	.0	.0	.0
			OTC		05/10/2022	07/15/2022	07/01/2022	Sale	.28	.0	165.00	.0	(4,369)	(84)	(4,369)		.0	.0	.0	.0	4,285	.0	.0	.0	.0
			OTC		05/26/2022	08/19/2022	08/19/2022	Expiration	.13	195,000	150.00	.0	(6,500)	.0	(6,500)		.0	.0	.0	.0	6,500	.0	.0	.0	.0
			OTC		06/16/2022	06/16/2023	10/20/2022	Sale	.150	1,087,500	72.50	.0	(19,675)	(5,163)	(19,675)		.0	.0	.0	.0	14,512	.0	.0	.0	.0
			OTC		06/16/2022	10/21/2022	07/29/2022	Sale	.19	218,500	115.00	.0	(4,322)	(7,014)	(4,322)		.0	.0	.0	.0	(2,692)	.0	.0	.0	.0
			OTC		06/23/2022	12/16/2022	11/08/2022	Sale	.32	864,000	270.00	.0	(15,520)	(41,600)	(15,520)		.0	.0	.0	.0	(26,080)	.0	.0	.0	.0
			OTC		06/29/2022	09/16/2022	09/13/2022	Sale	.13	455,000	350.00	.0	(7,800)	(26,000)	(7,800)		.0	.0	.0	.0	(18,200)	.0	.0	.0	.0
			OTC		08/23/2022	09/16/2022	09/19/2022	Sale	.13	198,250	152.50	.0	(2,080)	.0	(2,080)		.0	.0	.0	.0	2,080	.0	.0	.0	.0
			OTC		08/23/2022	10/21/2022	10/24/2022	Sale	.83	913,000	110.00	.0	(13,280)	.0	(13,280)		.0	.0	.0	.0	13,280	.0	.0	.0	.0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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 FORD MOTOR CO COM 11 22 @ 17.000			OTC		09/06/2022	11/18/2022	11/21/2022	Sale	.88	149,600	17.0	.0	(4,573)	(294)	.0	(4,573)		.0	.0	.0	4,279	.0	.0	.0	
CALL UNITED PARCEL SERVI 12 22 @ 220.000			OTC		09/07/2022	12/16/2022	12/16/2022	Expiration	.11	242,000	220.0	.0	(3,905)	.0	.0	(3,905)		.0	.0	.0	3,905	.0	.0	.0	
CALL DEERE AND CO 03 23 @ 400.000			OTC		09/13/2022	03/17/2023	10/27/2022	Sale	.13	520,000	400.0	.0	(31,524)	(49,400)	.0	(31,524)		.0	.0	.0	(17,876)	.0	.0	.0	
CALL BRISTOL MYERS SQUIB 03 23 @ 80.000			OTC		09/20/2022	03/17/2023	11/10/2022	Sale	.62	496,000	80.0	.0	(6,510)	(26,040)	.0	(6,510)		.0	.0	.0	(19,530)	.0	.0	.0	
CALL DISCOVER FINANCIAL 11 22 @ 120.000			OTC		09/21/2022	11/18/2022	11/21/2022	Sale	.20	240,000	120.0	.0	(2,100)	.0	.0	(2,100)		.0	.0	.0	2,100	.0	.0	.0	
CALL QUALCOMM INC 11 22 @ 150.000			OTC		09/21/2022	11/18/2022	11/21/2022	Sale	.13	195,000	150.0	.0	(2,925)	(570)	.0	(2,925)		.0	.0	.0	2,355	.0	.0	.0	
CALL BANK OF AMER CORP 03 23 @ 36.000			OTC		09/28/2022	03/17/2023	12/05/2022	Sale	.80	2,880	0.36	.0	(9,347)	(15,440)	.0	(9,347)		.0	.0	.0	(6,093)	.0	.0	.0	
CALL LOCKHEED MARTIN COR 12 22 @ 450.000			OTC		09/29/2022	12/16/2022	11/14/2022	Sale	.24	10,800	4.5	.0	(7,200)	(57,600)	.0	(7,200)		.0	.0	.0	(50,400)	.0	.0	.0	
CALL MERCK & CO INC COM 06 23 @ 100.000			OTC		10/21/2022	06/16/2023	12/13/2022	Sale	.113	11,300	1.0	.0	(59,324)	(158,200)	.0	(59,324)		.0	.0	.0	(98,876)	.0	.0	.0	
CALL EXXON MOBIL CORP 12 22 @ 115.000			OTC		10/26/2022	12/16/2022	12/16/2022	Expiration	.83	9,545	1.15	.0	(20,075)	.0	.0	(20,075)		.0	.0	.0	20,075	.0	.0	.0	
CALL DEERE AND CO 06 23 @ 420.000			OTC		10/27/2022	06/16/2023	12/28/2022	Sale	.13	5,460	4.2	.0	(51,505)	(62,400)	.0	(51,505)		.0	.0	.0	(10,895)	.0	.0	.0	
085999999. Subtotal - Written Options - Other - Call Options and Warrants												(163,330)	(618,707)	(678,486)	0	(782,037)	XXX	(30,377)	0	0	103,551	0	0	0	XXX
091999999. Subtotal - Written Options - Other												(163,330)	(618,707)	(678,486)	0	(782,037)	XXX	(30,377)	0	0	103,551	0	0	0	XXX
092999999. Total Written Options - Call Options and Warrants												(163,330)	(618,707)	(678,486)	0	(782,037)	XXX	(30,377)	0	0	103,551	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												(163,330)	(618,707)	(678,486)	0	(782,037)	XXX	(30,377)	0	0	103,551	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												(163,330)	(618,707)	(678,486)	0	(782,037)	XXX	(30,377)	0	0	103,551	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												(163,330)	(618,707)	(678,486)	0	(782,037)	XXX	(30,377)	0	0	103,551	0	0	0	XXX

(a)	Code	Description of Hedged Risk(s)
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(b)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period
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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 2022 OF THE Fitchburg Mutual 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)	Counterparty Offset		Book/Adjusted Carrying Value			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		
019999999 - Aggregate Sum of Exchange Traded Derivatives	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
OTC	Y	N	0	0	0	(326,539)	0	0	(326,539)	0	0	0
029999999. Total NAIC 1 Designation			0	0	0	(326,539)	0	0	(326,539)	0	0	0
089999999. Aggregate Sum of Central Clearinghouses (Excluding Exchange Traded)			0	0	0	0	0	0	0	0	0	0
099999999 - Gross Totals			0	0	0	(326,539)	0	0	(326,539)	0	0	0
1. Offset per SSAP No. 64												
2. Net after right of offset per SSAP No. 64						0			(326,539)			0

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 2022 OF THE Fitchburg Mutual 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	*
Federal Home Loan Bank of Boston Boston, MA	CF.....		3,094	0	845,679	.XXX.
Eastern Bank Lynn, MA					3,888,209	.XXX.
Needham Bank Needham, MA					50,000	.XXX.
Cambridge Savings Bank Cambridge, MA					50,001	.XXX.
0199998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	7,558	XXX
0199999. Totals - Open Depositories	XXX	XXX	3,094	0	4,841,447	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	3,094	0	4,841,447	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	3,094	0	4,841,447	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	6,576,156	4. April.....	3,750,468	7. July.....	3,982,202	10. October.....	5,456,284
2. February.....	7,958,228	5. May.....	5,536,893	8. August.....	4,880,213	11. November...	6,529,240
3. March.....	5,783,622	6. June.....	5,164,573	9. September.....	4,745,117	12. December.....	4,841,446

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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
	UNITED STATES TREASURY		12/19/2022	0.000	01/10/2023	609,430	0	823
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					609,430	0	823
0109999999	Total - U.S. Government Bonds					609,430	0	823
0309999999	Total - All Other Government Bonds					0	0	0
0509999999	Total - U.S. States, Territories and Possessions Bonds					0	0	0
0709999999	Total - U.S. Political Subdivisions Bonds					0	0	0
0909999999	Total - U.S. Special Revenues Bonds					0	0	0
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					0	0	0
1309999999	Total - Hybrid Securities					0	0	0
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
1909999999	Subtotal - Unaffiliated Bank Loans					0	0	0
2419999999	Total - Issuer Obligations					609,430	0	823
2429999999	Total - Residential Mortgage-Backed Securities					0	0	0
2439999999	Total - Commercial Mortgage-Backed Securities					0	0	0
2449999999	Total - Other Loan-Backed and Structured Securities					0	0	0
2459999999	Total - SVO Identified Funds					0	0	0
2469999999	Total - Affiliated Bank Loans					0	0	0
2479999999	Total - Unaffiliated Bank Loans					0	0	0
2509999999	Total Bonds					609,430	0	823
26188J-20-6	DREYFUS CASH MGT INST	SD	10/01/2012	4.310		200,000	0	2,371
31846V-56-7	FIRST AMER:GVT OBLG Z		12/28/2022	4.080		316,993	2,055	931
90262Y-73-7	LBS FMA GOVT MNY MKT		12/30/2022	3.780		668,199	1,980	3,006
8309999999	Subtotal - All Other Money Market Mutual Funds					1,185,192	4,035	6,309
8609999999	Total Cash Equivalents					1,794,622	4,035	7,132

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

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	609,430	0	0	0	0	0	0
1B	0	0	0	0	0	0	0
1C	0	0	0	0	0	0	0
1D	0	0	0	0	0	0	0
1E	0	0	0	0	0	0	0
1F	0	0	0	0	0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Fitchburg Mutual 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		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ		0	0	0	0
4. Arkansas	AR		0	0	0	0
5. California	CA		0	0	0	0
6. Colorado	CO		0	0	0	0
7. Connecticut	CT	B Collateral for Claimants & Creditors	50,022	49,477	0	0
8. Delaware	DE		0	0	0	0
9. District of Columbia	DC		0	0	0	0
10. Florida	FL		0	0	0	0
11. Georgia	GA		0	0	0	0
12. Hawaii	HI		0	0	0	0
13. Idaho	ID		0	0	0	0
14. Illinois	IL		0	0	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA	ST Collateral for Claimants & Creditors	200,000	200,000	0	0
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV		0	0	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM		0	0	0	0
33. New York	NY		0	0	0	0
34. North Carolina	NC		0	0	0	0
35. North Dakota	ND		0	0	0	0
36. Ohio	OH		0	0	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC		0	0	0	0
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN		0	0	0	0
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA		0	0	0	0
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	250,022	249,477	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