



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Norfolk & Dedham Mutual Fire Insurance Company

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

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

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

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

Internet Website Address www.ndgroup.com

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

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

State of Massachusetts SS
County of Norfolk

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

Joel Patrick Murray
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 Norfolk & Dedham Mutual Fire Insurance Company

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	250,227,679		250,227,679	247,515,190
2. Stocks (Schedule D):				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	103,327,781		103,327,781	110,013,944
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....			0	0
3.2 Other than first liens.....			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	24,614,646		24,614,646	14,963,345
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....			0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....			0	0
5. Cash (\$ .....21,180,119, Schedule E - Part 1), cash equivalents (\$ .....5,224,006, Schedule E - Part 2) and short-term investments (\$ ..... , Schedule DA) .....	26,404,125		26,404,125	20,021,969
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives (Schedule DB) .....	0		0	0
8. Other invested assets (Schedule BA) .....	57,048,828	0	57,048,828	69,013,719
9. Receivable for securities .....			0	2,005
10. Securities lending reinvested collateral assets (Schedule DL) .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	461,623,060	0	461,623,060	461,530,172
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	3,095,195		3,095,195	3,480,263
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	6,727,752	236,324	6,491,428	5,666,918
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	46,553,666		46,553,666	42,543,543
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	3,637,387		3,637,387	5,452,678
16.2 Funds held by or deposited with reinsured companies .....	2,215,481		2,215,481	2,448,006
16.3 Other amounts receivable under reinsurance contracts .....	1,313,305		1,313,305	8,111,460
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	1,827,334		1,827,334	827,619
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 .....	6,332,760		6,332,760	8,068,068
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	15,469,412	0	15,469,412	14,465,442
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	548,795,352	236,324	548,559,028	552,594,169
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27)	548,795,352	236,324	548,559,028	552,594,169
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Equities in Pools & Associations .....	14,627,376		14,627,376	13,763,225
2502. Funds Held .....	637,088		637,088	570,000
2503. Investment Due & Accrued FAIR .....	87,646		87,646	84,384
2598. Summary of remaining write-ins for Line 25 from overflow page .....	117,302	0	117,302	47,833
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	15,469,412	0	15,469,412	14,465,442

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	103,658,468	102,902,078
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	1,832,198	4,038,041
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	20,917,410	19,319,257
4. Commissions payable, contingent commissions and other similar charges .....	9,834,636	9,092,927
5. Other expenses (excluding taxes, licenses and fees) .....	845,270	1,255,331
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	1,323,644	1,118,426
7.1 Current federal and foreign income taxes (including \$ ..... 208,094 on realized capital gains (losses)) .....		2,127,562
7.2 Net deferred tax liability .....	2,587,380	6,355,343
8. Borrowed money \$ ..... 15,853,220 and interest thereon \$ .....	15,853,220	15,336,372
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ ..... 54,360,174 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) .....	100,518,996	92,243,786
10. Advance premium .....	3,688,600	3,867,507
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	2,220,727	1,656,466
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	0	8,216
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) .....	5,800	0
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....		
20. Derivatives .....	1,083,490	435,030
21. Payable for securities .....	6,471	50,610
22. Payable for securities lending .....		
23. Liability for amounts held under uninsured plans .....		
24. Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	1,669,900	1,645,922
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	266,046,210	261,452,874
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	266,046,210	261,452,874
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....		
31. Preferred capital stock .....		
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....		
35. Unassigned funds (surplus) .....	282,512,818	291,141,295
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) .....	282,512,818	291,141,295
38. TOTALS (Page 2, Line 28, Col. 3)	548,559,028	552,594,169
<b>DETAILS OF WRITE-INS</b>		
2501. Unclaimed funds .....	998,300	1,267,663
2502. Due reinsurers .....	671,600	378,259
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,669,900	1,645,922
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 Norfolk & Dedham Mutual Fire Insurance Company

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	164,052,574	170,899,496
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7) .....	77,787,808	88,579,791
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	14,801,850	12,570,284
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	67,435,357	66,895,453
5. Aggregate write-ins for underwriting deductions .....	0	0
6. Total underwriting deductions (Lines 2 through 5) .....	160,025,015	168,045,528
7. Net income of protected cells .....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	4,027,559	2,853,968
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	10,056,180	9,681,956
10. Net realized capital gains (losses) less capital gains tax of \$ 208,094 (Exhibit of Capital Gains (Losses) ) .....	782,829	12,462,487
11. Net investment gain (loss) (Lines 9 + 10) .....	10,839,009	22,144,443
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ ..... amount charged off \$ 336,633 ) .....	(336,633)	(326,428)
13. Finance and service charges not included in premiums .....	609,671	777,221
14. Aggregate write-ins for miscellaneous income .....	474,887	637,133
15. Total other income (Lines 12 through 14) .....	747,925	1,087,926
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	15,614,494	26,086,337
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) .....	15,614,494	26,086,337
19. Federal and foreign income taxes incurred .....	1,614,532	2,205,291
20. Net income (Line 18 minus Line 19)(to Line 22) .....	13,999,962	23,881,046
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	291,141,295	265,049,146
22. Net income (from Line 20) .....	13,999,962	23,881,046
23. Net transfers (to) from Protected Cell accounts .....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ (389,217) .....	(26,145,299)	2,269,270
25. Change in net unrealized foreign exchange capital gain (loss) .....		
26. Change in net deferred income tax .....	3,378,745	(205,445)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	143,915	147,278
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	(5,800)	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) .....	(8,628,477)	26,092,149
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	282,512,818	291,141,295
<b>DETAILS OF WRITE-INS</b>		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page .....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above) .....	0	0
1401. Miscellaneous income .....	469,188	637,131
1402. Interest Income .....	5,699	2
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) .....	474,887	637,133
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 Norfolk & Dedham Mutual Fire Insurance Company

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	175,053,100	169,623,067
2. Net investment income .....	11,982,425	10,044,255
3. Miscellaneous income .....	747,925	1,087,926
4. Total (Lines 1 through 3) .....	187,783,450	180,755,248
5. Benefit and loss related payments .....	77,421,970	86,865,394
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	80,102,188	81,255,294
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	4,949,904	3,824,476
10. Total (Lines 5 through 9) .....	162,474,062	171,945,164
11. Net cash from operations (Line 4 minus Line 10) .....	25,309,388	8,810,084
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	44,051,562	34,254,629
12.2 Stocks .....	34,563,534	38,838,433
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	2,519,989	8,052,059
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	328,772	257,137
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	81,463,857	81,402,258
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	47,939,823	33,277,365
13.2 Stocks .....	41,765,423	31,994,947
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	10,007,494	12,849,905
13.5 Other invested assets .....	2,764,218	30,677,033
13.6 Miscellaneous applications .....	44,139	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	102,521,096	108,799,249
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) .....	(21,057,240)	(27,396,991)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	516,848	(5,240,713)
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) .....	1,613,160	(700,730)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	2,130,008	(5,941,443)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	6,382,156	(24,528,349)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	20,021,969	44,550,318
19.2 End of period (Line 18 plus Line 19.1) .....	26,404,125	20,021,969

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire 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 .....	1,079,363	1,075,282	1,152,970	1,001,675
2.1 Allied lines .....	2,844,602	1,387,854	1,559,729	2,672,727
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 .....	12,762	0	0	12,762
3. Farmowners multiple peril .....	(264,205)	2,955,373	1,773	2,689,395
4. Homeowners multiple peril .....	48,277,166	28,991,119	32,762,854	44,505,431
5.1 Commercial multiple peril (non-liability portion) .....	46,658,865	24,646,089	28,637,297	42,667,657
5.2 Commercial multiple peril (liability portion) .....	9,867,621	4,590,680	5,533,107	8,925,194
6. Mortgage guaranty .....	0	0	0	0
8. Ocean marine .....	0	0	0	0
9. Inland marine .....	1,704,163	972,476	908,742	1,767,897
10. Financial guaranty .....	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0
11.2 Medical professional liability - claims-made .....	0	0	0	0
12. Earthquake .....	6,504	3,812	3,776	6,540
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 .....	6,580,001	3,178,778	3,327,147	6,431,632
17.1 Other liability - occurrence .....	2,289,671	1,053,487	1,210,758	2,132,400
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) .....	1,486,344	695,858	751,821	1,430,381
19.2 Other private passenger auto liability.....	21,372,617	9,953,848	10,884,252	20,442,213
19.3 Commercial auto no-fault (personal injury protection) .....	93,145	47,732	47,003	93,874
19.4 Other commercial auto liability.....	6,151,004	3,086,211	3,207,297	6,029,918
21.1 Private passenger auto physical damage .....	18,088,297	8,350,424	9,206,924	17,231,797
21.2 Commercial auto physical damage .....	2,732,126	1,254,764	1,323,546	2,663,344
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 .....	2,568,594	0	0	2,568,594
32. Reinsurance - nonproportional assumed liability .....	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	779,143	0	0	779,143
34. Aggregate write-ins for other lines of business .....	0	0	0	0
35. TOTALS	172,327,783	92,243,787	100,518,996	164,052,574
<b>DETAILS OF WRITE-INS</b>				
3401. ....				
3402. ....				
3403. ....				
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business	1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	1,152,970				1,152,970
2.1 Allied lines	1,559,729				1,559,729
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	1,773				1,773
4. Homeowners multiple peril	32,762,854				32,762,854
5.1 Commercial multiple peril (non-liability portion)	28,637,297				28,637,297
5.2 Commercial multiple peril (liability portion)	5,533,107				5,533,107
6. Mortgage guaranty					0
8. Ocean marine					0
9. Inland marine	908,742				908,742
10. Financial guaranty					0
11.1 Medical professional liability - occurrence					0
11.2 Medical professional liability - claims-made					0
12. Earthquake	3,776				3,776
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	3,327,147				3,327,147
17.1 Other liability - occurrence	1,210,758				1,210,758
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)	751,821				751,821
19.2 Other private passenger auto liability	10,884,252				10,884,252
19.3 Commercial auto no-fault (personal injury protection)	47,003				47,003
19.4 Other commercial auto liability	3,207,297				3,207,297
21.1 Private passenger auto physical damage	9,206,924				9,206,924
21.2 Commercial auto physical damage	1,323,546				1,323,546
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	100,518,996	0	0	0	100,518,996
36. Accrued retrospective premiums based on experience					0
37. Earned but unbilled premiums					0
38. Balance (Sum of Line 35 through 37)					100,518,996
<b>DETAILS OF WRITE-INS</b>					
3401.					
3402.					
3403.					
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	2,479,965	769,134	1,416	573,054	1,598,098	1,079,363
2.1 Allied lines	3,656,725	743,483	555	1,476,862	79,299	2,844,602
2.2 Multiple peril crop	0					0
2.3 Federal flood	0					0
2.4 Private crop	0					0
2.5 Private flood	12,762					12,762
3. Farmowners multiple peril	(183,181)	(15,119)		(106,757)	172,662	(264,205)
4. Homeowners multiple peril	37,061,477	55,413,665		25,724,483	18,473,493	48,277,166
5.1 Commercial multiple peril (non-liability portion)	68,780,682	13,462,891		24,609,624	10,975,084	46,658,865
5.2 Commercial multiple peril (liability portion)	13,511,405	3,917,145		5,140,332	2,420,597	9,867,621
6. Mortgage guaranty	0					0
8. Ocean marine	0					0
9. Inland marine	1,207,648	1,389,339		887,456	5,368	1,704,163
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence	0					0
11.2 Medical professional liability - claims-made	0					0
12. Earthquake	8,143	1,774		3,413		6,504
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	7,444,128	2,776,014	1,119,973	3,420,875	1,339,239	6,580,001
17.1 Other liability - occurrence	4,877,692	1,244,444		1,199,116	2,633,349	2,289,671
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)	2,263,090	(3,758)		772,988		1,486,344
19.2 Other private passenger auto liability	32,574,002	(53,161)		11,113,330	34,894	21,372,617
19.3 Commercial auto no-fault (personal injury protection)	68,980	44,212	28,406	48,453		93,145
19.4 Other commercial auto liability	5,563,992	2,619,500	1,169,328	3,194,589	7,227	6,151,004
21.1 Private passenger auto physical damage	27,534,757	(43,604)		9,402,856		18,088,297
21.2 Commercial auto physical damage	2,974,793	613,542	562,408	1,418,617		2,732,126
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		3,891,809	1,323,215		2,568,594
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX		1,180,520	401,377		779,143
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	209,837,060	82,879,501	7,954,415	90,603,883	37,739,310	172,327,783
<b>DETAILS OF WRITE-INS</b>						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire .....	366,998	186,614	188,228	365,384	125,581	192,468	298,497	29.8
2.1 Allied lines .....	926,586	193,640	380,876	739,350	272,593	189,378	822,565	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 .....	3,539,889	0	1,203,562	2,336,327	1,841,505	212,019	3,965,813	147.5
4. Homeowners multiple peril .....	9,031,112	19,812,637	9,956,311	18,887,438	8,034,055	9,098,217	17,823,276	40.0
5.1 Commercial multiple peril (non-liability portion) .....	19,317,683	3,140,924	8,907,247	13,551,360	6,943,919	3,794,557	16,700,722	39.1
5.2 Commercial multiple peril (liability portion) .....	1,248,776	1,315,425	871,828	1,692,373	22,651,222	20,635,891	3,707,704	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 .....	405,053	270,985	229,851	446,187	31,748	52,776	425,159	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 .....	2,634,841	2,200,623	1,644,026	3,191,438	7,524,956	8,372,224	2,344,170	36.4
17.1 Other liability - occurrence .....	86,996	14,655	34,561	67,090	4,798,748	2,453,906	2,411,932	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) .....	985,051	(70,931)	382,416	531,704	919,334	917,712	533,326	37.3
19.2 Other private passenger auto liability .....	13,131,727	354,000	4,585,147	8,900,580	14,482,720	14,194,177	9,189,123	45.0
19.3 Commercial auto no-fault (personal injury protection) .....	(20,218)	22,716	850	1,648	283,202	356,555	(71,705)	(76.4)
19.4 Other commercial auto liability .....	1,525,590	1,317,962	966,807	1,876,745	12,915,348	10,230,980	4,561,113	75.6
21.1 Private passenger auto physical damage .....	18,579,748	0	6,317,110	12,262,638	642,199	(824,528)	13,729,365	79.7
21.2 Commercial auto physical damage .....	1,792,764	930,502	925,510	1,797,348	177,510	(154,652)	2,129,510	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	15,733,043	5,349,235	10,383,808	21,579,005	31,743,472	219,341	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	434,823	1,436,927	(1,002,104)	(128.6)
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0	0	0.0
35. TOTALS .....	73,552,597	45,422,795	41,943,973	77,031,419	103,658,468	102,902,079	77,787,808	47.4
<b>DETAILS OF WRITE-INS</b>								
3401. ....								
3402. ....								
3403. ....								
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0	0	0	0	0	0	0.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	86,986	71,404	53,857	104,533	19,505	12,380	10,837	125,581	26,692
2.1 Allied lines	214,256	156,630	126,106	244,780	12,873	29,267	14,327	272,593	130,572
2.2 Multiple peril crop									
2.3 Federal flood									
2.4 Private crop									
2.5 Private flood									
3. Farmowners multiple peril	3,929,126		1,335,903	2,593,223	(1,138,965)		(387,247)	1,841,505	622,955
4. Homeowners multiple peril	5,561,724	9,717,456	5,453,966	9,825,214	(1,303,216)	(1,190,448)	(702,505)	8,034,055	2,238,820
5.1 Commercial multiple peril (non-liability portion)	12,209,248	1,102,281	6,251,315	7,060,214	(831,620)	(32,006)	(747,331)	6,943,919	1,892,897
5.2 Commercial multiple peril (liability portion)	29,260,663	15,338,312	15,173,551	29,425,424	(10,426,039)	(356,635)	(4,008,472)	22,651,222	6,806,310
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine	27,970	18,382	15,755	30,597	(278)	2,024	595	31,748	17,928
10. Financial guaranty									
11.1 Medical professional liability - occurrence									
11.2 Medical professional liability - claims-made									
12. Earthquake									
13.1 Comprehensive (hospital and medical) individual								(a)	0
13.2 Comprehensive (hospital and medical) group								(a)	0
14. Credit accident and health (group and individual)									0
15.1 Vision only								(a)	0
15.2 Dental only								(a)	0
15.3 Disability income								(a)	0
15.4 Medicare supplement								(a)	0
15.5 Medicaid Title XIX								(a)	0
15.6 Medicare Title XVIII								(a)	0
15.7 Long-term care								(a)	0
15.8 Federal employees health benefits plan								(a)	0
15.9 Other health								(a)	0
16. Workers' compensation	1,398,462	4,090,204	1,866,247	3,622,419	2,935,540	2,977,487	2,010,490	7,524,956	1,790,457
17.1 Other liability - occurrence	7,810,472	1,223,526	5,460,759	3,573,239	2,603,262	221,124	1,598,877	4,798,748	1,208,477
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)	1,346,683	207,291	528,348	1,025,626	(123,760)	(37,289)	(54,757)	919,334	174,264
19.2 Other private passenger auto liability	26,687,038	507,500	9,246,145	17,948,393	(5,147,053)	(103,966)	(1,785,346)	14,482,720	3,529,131
19.3 Commercial auto no-fault (personal injury protection)	17,126	401,730	144,830	274,026	24,782	(10,888)	4,718	283,202	50,513
19.4 Other commercial auto liability	4,276,950	11,461,603	5,351,124	10,387,429	2,815,554	1,014,629	1,302,264	12,915,348	2,081,849
21.1 Private passenger auto physical damage	3,083,604		1,048,425	2,035,179	(2,110,575)		(717,595)	642,199	314,723
21.2 Commercial auto physical damage	221,398	232,859	154,452	299,805	(148,906)	(36,392)	(63,003)	177,510	31,822
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	XXX	16,191,883	5,534,841	10,657,042	XXX	16,077,912	5,155,949	21,579,005	0
32. Reinsurance - nonproportional assumed liability	XXX				XXX				0
33. Reinsurance - nonproportional assumed financial lines	XXX	176,510	60,013	116,497	XXX	715,012	396,686	434,823	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	96,131,706	60,897,571	57,805,637	99,223,640	(12,818,896)	19,282,211	2,028,487	103,658,468	20,917,410
<b>DETAILS OF WRITE-INS</b>									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ for present value of life indemnity claims reported in Lines 13 and 15.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	11,481,485			11,481,485
1.2 Reinsurance assumed .....	3,149,806			3,149,806
1.3 Reinsurance ceded .....	5,721,111			5,721,111
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	8,910,180	0	0	8,910,180
2. Commission and brokerage:				
2.1 Direct excluding contingent .....		33,135,836		33,135,836
2.2 Reinsurance assumed, excluding contingent .....		16,476,542		16,476,542
2.3 Reinsurance ceded, excluding contingent .....		18,620,166		18,620,166
2.4 Contingent - direct .....		8,759,349		8,759,349
2.5 Contingent - reinsurance assumed .....		2,910,001		2,910,001
2.6 Contingent - reinsurance ceded .....		3,965,250		3,965,250
2.7 Policy and membership fees .....				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	38,696,312	0	38,696,312
3. Allowances to managers and agents .....	0	20,836	0	20,836
4. Advertising .....	0	229,326	0	229,326
5. Boards, bureaus and associations .....	87,166	1,354,382	158	1,441,706
6. Surveys and underwriting reports .....	2,641	942,037	0	944,678
7. Audit of assureds' records .....	0	241,744	0	241,744
8. Salary and related items:				
8.1 Salaries .....	3,686,499	7,613,467	359,987	11,659,953
8.2 Payroll taxes .....	259,749	484,471	26,252	770,472
9. Employee relations and welfare .....	896,746	2,239,751	65,299	3,201,796
10. Insurance .....	12,000	223,336	752	236,088
11. Directors' fees .....	5,695	295,166	10,110	310,971
12. Travel and travel items .....	101,797	819,616	5,860	927,273
13. Rent and rent items .....	20,577	627,392	38,096	686,065
14. Equipment .....	30,087	354,693	30,053	414,833
15. Cost or depreciation of EDP equipment and software .....	334,740	2,835,635	2,462	3,172,837
16. Printing and stationery .....	30,553	316,899	111	347,563
17. Postage, telephone and telegraph, exchange and express .....	41,815	619,362	40,938	702,115
18. Legal and auditing .....	3,615	242,235	421,907	667,757
19. Totals (Lines 3 to 18) .....	5,513,680	19,460,348	1,001,985	25,976,013
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	3,857,904		3,857,904
20.2 Insurance department licenses and fees .....	793	1,388,946		1,389,739
20.3 Gross guaranty association assessments .....	0	0		0
20.4 All other (excluding federal and foreign income and real estate) .....	0	0		0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	793	5,246,850	0	5,247,643
21. Real estate expenses .....		3,210	517,503	520,713
22. Real estate taxes .....			188,273	188,273
23. Reimbursements by uninsured plans .....				0
24. Aggregate write-ins for miscellaneous expenses .....	377,197	4,028,637	560,366	4,966,200
25. Total expenses incurred .....	14,801,850	67,435,357	2,268,127	84,505,334
26. Less unpaid expenses - current year .....	20,917,410	12,057,618	95,133	33,070,161
27. Add unpaid expenses - prior year .....	19,319,257	11,403,522	100,526	30,823,305
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)	13,203,697	66,781,261	2,273,520	82,258,478
<b>DETAILS OF WRITE-INS</b>				
2401. Outside services .....	367,045	2,819,744	268,640	3,455,429
2402. Charitable Contributions .....	9,928	344,553	18,298	372,779
2403. Miscellaneous .....	224	57,764	273,428	331,416
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	806,576	0	806,576
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	377,197	4,028,637	560,366	4,966,200

(a) Includes management fees of \$ 66,000 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 225,017	268,130
1.1 Bonds exempt from U.S. tax	(a) 2,103,127	2,033,709
1.2 Other bonds (unaffiliated)	(a) 4,958,459	5,010,790
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)	2,268,860	2,251,972
2.21 Common stocks of affiliates	1,080,000	900,000
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 656,250	656,250
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 69,968	83,261
7. Derivative instruments	(f) 0	0
8. Other invested assets	1,703,873	1,476,373
9. Aggregate write-ins for investment income	15	15
10. Total gross investment income	13,065,569	12,680,500
11. Investment expenses		(g) 2,268,127
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) 356,193
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		2,624,320
17. Net investment income (Line 10 minus Line 16)		10,056,180
<b>DETAILS OF WRITE-INS</b>		
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 \$ 341,059 accrual of discount less \$ 1,526,043 amortization of premium and less \$ 98,184 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 \$ 1,012 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 \$ 356,193 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)	5,446	0	5,446	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	110,634	0	110,634	(9,352,724)	0
2.21 Common stocks of affiliates	0	0	0	(4,645,961)	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	326,767	0	326,767	217,598	0
8. Other invested assets	544,310	0	544,310	(12,753,429)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	990,923	0	990,923	(26,534,516)	0
<b>DETAILS OF WRITE-INS</b>					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			0
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			0
2.2 Common stocks .....			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale .....			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			0
6. Contract loans .....			0
7. Derivatives (Schedule DB) .....			0
8. Other invested assets (Schedule BA) .....	0		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 .....	236,324	380,239	143,915
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) .....	236,324	380,239	143,915
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0
28. Total (Lines 26 and 27)	236,324	380,239	143,915
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501. ....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

**NOTES TO FINANCIAL STATEMENTS****NOTE 1 Summary of Significant Accounting Policies and Going Concern****A. Accounting Practices**

The Company does not adjust for permitted practices.

	SSAP #	F/S Page	F/S Line #	2022	2021
<b>NET INCOME</b>					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 13,999,962	\$ 23,881,046
(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	\$ 13,999,962	\$ 23,881,046
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 282,512,818	\$ 291,141,295
(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	\$ 282,512,818	\$ 291,141,295

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

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

**C. Accounting Policy**

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

In addition, the Company uses the following accounting policies:

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

**D. Going Concern**

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

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

None

**NOTE 3 Business Combinations and Goodwill**

- A. Statutory Purchase Method  
None
- B. Statutory Merger  
None
- C. Impairment Loss  
None
- D. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill  
None

**NOTE 4 Discontinued Operations**

None

**NOTE 5 Investments**

- A. Mortgage Loans, including Mezzanine Real Estate Loans  
(1) None
- B. Debt Restructuring  
(1) None
- C. Reverse Mortgages  
(1) None
- D. Loan-Backed Securities  
(1) to (3) OTTI none

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months \$ 2,890,993
2. 12 Months or Longer \$ 2,744,307

**NOTES TO FINANCIAL STATEMENTS**

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

1. Less than 12 Months	\$ 46,533,052
2. 12 Months or Longer	\$ 12,761,253

(5) No impairments

E. Dollar Repurchase Agreements and/or Securities Lending Transactions  
(1) None

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing  
(1) None

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing  
(1) None

H. Repurchase Agreements Transactions Accounted for as a Sale  
(1) None

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale  
(1) None

J. Real Estate  
(1) No impairments in 2022

(2) No Real Estate sales in 2022

(3) No changes in plans to sell real estate in 2022

(4) The Company does not engage in Real Estate land sales.

(5) No mortgages on Real Estate

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	\$ 972,800				\$ 972,800	\$ 737,300	\$ 235,500
j. On deposit with states	\$ 1,670,917				\$ 1,670,917	\$ 1,671,106	\$ (189)
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$36,306,641				\$36,306,641	\$28,367,546	\$ 7,939,095
m. Pledged as collateral not captured in other categories	\$ 6,019,396				\$ 6,019,396	\$ 5,913,359	\$ 106,037
n. Other restricted assets					\$ -	\$ -	\$ -
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$44,969,754</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$44,969,754</b>	<b>\$36,689,311</b>	<b>\$ 8,280,443</b>

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%

**NOTES TO FINANCIAL STATEMENTS**

h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ 972,800	0.177%	0.177%
j. On deposit with states	\$ 1,670,917	0.304%	0.305%
k. On deposit with other regulatory bodies	\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$36,306,641	6.616%	6.619%
m. Pledged as collateral not captured in other categories	\$ 6,019,396	1.097%	1.097%
n. Other restricted assets	\$ -	0.000%	0.000%
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ - \$44,969,754</b>	<b>8.194%</b>	<b>8.198%</b>

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

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

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

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Eastern Bank - LOC	\$ 6,019,396				\$ 6,019,396	\$ 5,913,359	\$ 106,037	\$ 6,019,396	1.097%	1.097%
<b>Total (c)</b>	<b>\$ 6,019,396</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 6,019,396</b>	<b>\$ 5,913,359</b>	<b>\$ 106,037</b>	<b>\$ 6,019,396</b>	<b>1.097%</b>	<b>1.097%</b>

(a) Subset of column 1

(b) Subset of column 3

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

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

M. Working Capital Finance Investments

None

N. Offsetting and Netting of Assets and Liabilities

None

O. 5GI Securities

None

P. Short Sales

None

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs	2	
2. Aggregate Amount of Investment Income	\$ 26,174	

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

Asset Type	Percent Share
(1) Cash	80.2%
(2) Cash Equivalents	19.8%
(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.



**NOTES TO FINANCIAL STATEMENTS**

- 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)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 9,515,454	\$ (933,008)	\$ 8,582,446	\$ 7,895,655	\$ 82,218	\$ 7,977,873	\$ 1,619,799	\$(1,015,226)	\$ 604,573
(b) Statutory Valuation Allowance Adjustment			\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 9,515,454	\$ (933,008)	\$ 8,582,446	\$ 7,895,655	\$ 82,218	\$ 7,977,873	\$ 1,619,799	\$(1,015,226)	\$ 604,573
(d) Deferred Tax Assets Nonadmitted			\$ -			\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 9,515,454	\$ (933,008)	\$ 8,582,446	\$ 7,895,655	\$ 82,218	\$ 7,977,873	\$ 1,619,799	\$(1,015,226)	\$ 604,573
(f) Deferred Tax Liabilities	\$ 4,417,678	\$ 6,752,148	\$11,169,826	\$ 4,202,322	\$10,130,894	\$14,333,216	\$ 215,356	\$(3,378,746)	\$(3,163,390)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 5,097,776	\$(7,685,156)	\$(2,587,380)	\$ 3,693,333	\$(10,048,676)	\$(6,355,343)	\$ 1,404,443	\$ 2,363,520	\$ 3,767,963

2.

	As of End of Current Period			12/31/2021			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 2,300,000		\$ 2,300,000	\$ 2,371,311		\$ 2,371,311	\$ (71,311)	\$ -	\$ (71,311)
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	\$ 4,255,114		\$ 4,255,114	\$ 4,376,256		\$ 4,376,256	\$ (121,142)	\$ -	\$ (121,142)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			\$ -			\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX		XXX	XXX		XXX	XXX	\$ -
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 1,945,115	\$ 82,218	\$ 2,027,333	\$ 1,148,088	\$ 82,218	\$ 1,230,306	\$ 797,027	\$ -	\$ 797,027
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 8,500,229	\$ 82,218	\$ 8,582,447	\$ 7,895,655	\$ 82,218	\$ 7,977,873	\$ 604,574	\$ -	\$ 604,574

3.

	2022	2021
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1092.530%	967.906%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 282,512,818	\$ 291,141,295

4.

	As of End of Current Period		12/31/2021		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 9,515,454	\$ (933,008)	\$ 7,895,655	\$ 82,218	\$ 1,619,799	\$ (1,015,226)
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)	\$ 9,515,454	\$ (933,008)	\$ 7,895,655	\$ 82,218	\$ 1,619,799	\$ (1,015,226)
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	\$ 1,717,710	\$ 2,205,291	\$ (487,581)
(b) Foreign			\$ -
(c) Subtotal (1a+1b)	\$ 1,717,710	\$ 2,205,291	\$ (487,581)
(d) Federal income tax on net capital gains	\$ 208,094	\$ 3,312,813	\$ (3,104,719)
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other	\$ (103,178)		\$ (103,178)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 1,822,626	\$ 5,518,104	\$ (3,695,478)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 1,522,115	\$ 1,493,033	\$ 29,082
(2) Unearned premium reserve	\$ 4,221,798	\$ 3,874,239	\$ 347,559
(3) Policyholder reserves			\$ -
(4) Investments			\$ -
(5) Deferred acquisition costs			\$ -
(6) Policyholder dividends accrual			\$ -
(7) Fixed assets			\$ -
(8) Compensation and benefits accrual	\$ 1,537,506	\$ 1,381,370	\$ 156,136
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted			\$ -
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other	\$ 2,234,036	\$ 1,147,013	\$ 1,087,023
(99) Subtotal (sum of 2a1 through 2a13)	\$ 9,515,455	\$ 7,895,655	\$ 1,619,800
(b) Statutory valuation allowance adjustment			\$ -
(c) Nonadmitted			\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 9,515,455	\$ 7,895,655	\$ 1,619,800
(e) Capital:			
(1) Investments			\$ -
(2) Net capital loss carry-forward			\$ -
(3) Real estate	\$ (933,008)	\$ 82,218	\$ (1,015,226)
(4) Other			\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ (933,008)	\$ 82,218	\$ (1,015,226)
(f) Statutory valuation allowance adjustment			\$ -
(g) Nonadmitted			\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ (933,008)	\$ 82,218	\$ (1,015,226)
(i) Admitted deferred tax assets (2d + 2h)	\$ 8,582,447	\$ 7,977,873	\$ 604,574
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments			\$ -
(2) Fixed assets			\$ -
(3) Deferred and uncollected premium			\$ -
(4) Policyholder reserves			\$ -
(5) Other	\$ 4,417,678	\$ 4,202,322	\$ 215,356
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 4,417,678	\$ 4,202,322	\$ 215,356
(b) Capital:			
(1) Investments	\$ 6,752,148	\$ 10,130,894	\$ (3,378,746)
(2) Real estate			\$ -
(3) Other			\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 6,752,148	\$ 10,130,894	\$ (3,378,746)
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 11,169,826	\$ 14,333,216	\$ (3,163,390)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (2,587,379)	\$ (6,355,343)	\$ 3,767,964

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	\$ 3,322,743	21.00%
Tax exempt income deduction	\$ (427,079)	-2.70%
Tax exempt expenses	\$ 14,772	0.09%
Dividends received deduction	\$ (377,355)	-2.38%
Disallowed expenses	\$ 69,029	0.44%
Real Estate depreciation	\$ (1,132,002)	-7.15%
Unearned Premium Reserve	\$ 347,559	2.20%
Prior year true up	\$ (103,178)	-0.65%
Change in non-admitted assets	\$ -	0.00%
Other	\$ 108,137	0.68%
<b>Totals</b>	<b>\$ 1,822,626</b>	<b>11.52%</b>

Federal and foreign income taxes incurred	\$ 5,378,770	33.99%
Current taxes on realized capital gains	\$ 208,094	1.32%
Change in net deferred income taxes	\$ (3,764,238)	-23.79%
<b>Total statutory income taxes</b>	<b>\$ 1,822,626</b>	<b>11.52%</b>

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 \$387,841 RTT over 8 years. The amount per year, which began in 2018, is \$48,480. The balance at 12/31/22 is \$145,440.

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: Dorchester Mutual Insurance Company and Fitchburg Mutual Insurance Company. The Insurance Companies, known collectively as the N&D Group, have an expense sharing agreement with the Newbury Corporation, whereby the Insurance Operation expenses are allocated from Newbury Corporation to the N&D Group using mutually agreed upon percentages.
- B. Non- Insurance transactions greater than 1/2% of Admitted Assets: None
- C. Transactions with related party who are not reported on Schedule Y  
None
- D. 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	68.0%	\$ (11,896,433)	\$ (11,896,433)	
Total SSAP No. 97 8b(ii) Entities	XXX	\$ (11,896,433)	\$ (11,896,433)	\$ -
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	\$ (11,896,433)	\$ (11,896,433)	\$ -
f. Aggregate Total (a+ e)	XXX	\$ (11,896,433)	\$ (11,896,433)	\$ -

(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	\$ (8,617,221)	Yes	No	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ (8,617,221)	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	\$ (8,617,221)	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ (8,617,221)	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. The Company has an outstanding liability of \$0 for a Line of Credit with Eastern Bank. The available capacity is \$5,000,000. The principal is due on demand. At the option of the Company early repayment may be made at any time. Interest on outstanding balances is paid monthly. The interest rate is a floating rate of Eastern Bank's base less 25 basis points. The Company is required to maintain a collateral security deposit equal to the borrowing capacity. At December 31, 2022, assets having a book/adjusted carrying value of \$6,019,396 and a market value of \$5,561,591 are on deposit at US Bank.

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
<b>1. Current Year</b>			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 276,297	\$ 276,297	
(c) Activity Stock	\$ 634,203	\$ 634,203	
(d) Excess Stock	\$ 62,300	\$ 62,300	
(e) Aggregate Total (a+b+c+d)	\$ 972,800	\$ 972,800	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 29,592,898	XXX	XXX
<b>2. Prior Year-end</b>			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 102,344	\$ 102,344	
(c) Activity Stock	\$ 613,456	\$ 613,456	
(d) Excess Stock	\$ 21,500	\$ 21,500	
(e) Aggregate Total (a+b+c+d)	\$ 737,300	\$ 737,300	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 27,544,434	XXX	XXX

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	\$ 276,297	\$ 276,297				

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)	\$ 32,271,459	\$ 36,306,641	\$ 15,853,220
2. Current Year General Account Total Collateral Pledged	\$ 32,271,459	\$ 36,306,641	\$ 15,853,220
3. Current Year Protected Cell Account Total Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Total Collateral Pledged	\$ 29,237,651	\$ 28,367,546	\$ 15,336,372

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)	\$ 38,910,046	\$ 40,198,496	\$ 21,334,959
2. Current Year General Account Maximum Collateral Pledged	\$ 38,910,046	\$ 40,198,496	\$ 21,334,959
3. Current Year Protected Cell Account Maximum Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Maximum Collateral Pledged	\$ 51,633,943	\$ 50,816,068	\$ 20,043,192

**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	\$ 15,853,220	\$ 15,853,220		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 15,853,220	\$ 15,853,220	\$ -	\$ -
2. Prior Year end				
(a) Debt	\$ 15,336,372	\$ 15,336,372		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 15,336,372	\$ 15,336,372	\$ -	\$ -

- b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Protected Cell Account
1. Debt	\$ 21,726,686	\$ 21,726,686	
2. Funding Agreements	\$ -		
3. Other	\$ -		
4. Aggregate Total (1+2+3)	\$ 21,726,686	\$ 21,726,686	\$ -

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

- c. FHLB - Prepayment Obligations

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

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

- A. Defined Benefit Plan  
 A-D. The Company has no direct employees. Employees of the Newbury Corporation service all the companies in the N&D Group. Newbury Corporation has a non-contributory defined benefit plan covering substantially all employees.
- E. Defined Contribution Plan  
 The Management Company, Newbury Corporation, has a 401(k) Incentive Savings plan for which substantially all employees are eligible. (see Note 12 A-D)
- F. Multiemployer Plans  
 Not Applicable
- G. Consolidated/Holding Company Plans  
 Newbury Corporation sponsors a non-contributory, defined benefit plan covering substantially all employees who work in excess of 1,000 hours in a plan year. The benefits, following five (5) years of plan service, are based on a Career Average Benefit formula, the sum of 2% of each year's earnings plus 0.25% of each year's earnings over covered compensation for a maximum of 20 consecutive years that produce the highest sum. The funding policy is to contribute annually the amount required by applicable regulations and to charge each affiliated company for its' allocable share of such contributions based on the expense sharing agreement. The Pension contribution allocated to the Company amounted to \$2,112,000 and \$2,541,000 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 \$727,059 and \$707,309 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 Preferred Stock issued or outstanding.
- C. Dividend restrictions: Not applicable
- D. Dividend schedule: Not applicable
- E. Portion of profits to be paid as ordinary dividends to stockholders: Not applicable
- F. Restrictions on unassigned surplus: None
- G. For mutual reciprocals: N/A
- H. Total of stock held by the reporting entity, including stock of affiliated entities, for special purposes: None
- I. Reasons for changes in the balance of any special surplus funds from the prior period: N/A
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is Not applicable
- K. The Company issued the following surplus debentures or similar obligations:  
 Not applicable
- L. The impact of any restatement due to prior quasi-reorganizations is as follows:  
 Not applicable
- M. Not applicable

## NOTES TO FINANCIAL STATEMENTS

**NOTE 14 Liabilities, Contingencies and Assessments**

- A. Contingent Commitments  
Not Applicable
- B. Assessments
  - (1) Guaranty Funds  
The Company is subject to Guaranty Fund Assessments by the states in which it writes direct business. The Company has accrued a liability for guaranty fund assessments equal to \$402,260. This 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**

- A. Lessee Operating Lease:
  - (1) None
- B. Lessor Leases
  - (1) 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 - I&M	\$ 74,231,049			\$ 75,279	\$ 74,306,328
Mutual Funds				\$ 26,821,194	\$ 26,821,194
Total assets at fair value/NAV	\$ 74,231,049	\$ -	\$ -	\$ 26,896,473	\$ 101,127,522

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				\$ 1,083,490	\$ 1,083,490
Total liabilities at fair value	\$ -	\$ -	\$ -	\$ 1,083,490	\$ 1,083,490

- (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

**NOTES TO FINANCIAL STATEMENTS**

**NOTE 21 Other Items**

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

**NOTE 22 Events Subsequent**

- Type I – Recognized Subsequent Events:  
None
- Type II – Nonrecognized Subsequent Events:  
None

**NOTE 23 Reinsurance**

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

	Assumed Reinsurance		Ceded Reinsurance		Net	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	\$ 43,998,166	\$ 8,200,440	\$ 51,006,844	\$ 8,473,793	\$ (7,008,678)	\$ (273,353)
b. All Other	\$ 1,307,035	\$ -	\$ 3,353,330	\$ 791,219	\$ (2,046,295)	\$ (791,219)
c. Total (a+b)	\$ 45,305,201	\$ 8,200,440	\$ 54,360,174	\$ 9,265,012	\$ (9,054,973)	\$ (1,064,572)
d. Direct Unearned Premium Reserve						\$ 109,573,969

(2)

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 8,835,755	\$ 601,149	\$ 1,774,347	\$ 7,662,557
b. Sliding Scale Adjustments				\$ -
c. Other Profit Commission Arrangements		\$ 398,745		\$ 398,745
d. TOTAL (a+b+c)	\$ 8,835,755	\$ 999,894	\$ 1,774,347	\$ 8,061,302

(3) Protected Cells - None

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

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

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

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

Yes [ ] No [X]

## NOTES TO FINANCIAL STATEMENTS

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

Reserves as of December 31, 2021 were \$122.2 million. As of December 31, 2022, \$33.8 million has been paid for claims and claims adjustment expenses attributed to insured events of prior years. Reserves remaining for prior years are now \$86.3 million. Therefore, there has been a \$2.1 million favorable prior year development since December 31, 2021. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

**NOTE 26 Intercompany Pooling Arrangements**

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

NAME OF COMPANY	NAIC CODE	PRIOR TO 2010	2010	2011-2015	2016-2022
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
Dorchester Mutual Insurance Co.	1,948,232	
Fitchburg Mutual Insurance Co.	1,733,405	
Newbury Corporation		10,014,397

**NOTE 27 Structured Settlements**

None

**NOTE 28 Health Care Receivables**

- A. Pharmaceutical Rebate Receivables  
None
- B. Risk-Sharing Receivables  
None

**NOTE 29 Participating Policies**

Not Applicable

**NOTE 30 Premium Deficiency Reserves**

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2022
- 3. Was anticipated investment income utilized in the calculation? Yes [X] No []

**NOTE 31 High Deductibles**

None

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

Not Applicable

**NOTE 33 Asbestos/Environmental Reserves**

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

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

(1) Direct

	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):	\$ -	\$ -	\$ -	\$ -	\$ -

(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):					



**NOTES TO FINANCIAL STATEMENTS**

(3) Net of Ceded Reinsurance

	2018	2019	2020	2021	2022
a. Beginning reserves:	\$ 20,624	\$ 233,477	\$ 233,477	\$ 233,477	\$ 233,607
b. Incurred losses and loss adjustment expense:	\$ 230,292	\$ 8,784	\$ 1,072	\$ 259	\$ 5,117
c. Calendar year payments for losses and loss adjustment expenses:	\$ 17,439	\$ 8,784	\$ 1,072	\$ 129	\$ 1,124
d. Ending reserves (a+b-c):	\$ 233,477	\$ 233,477	\$ 233,477	\$ 233,607	\$ 237,600

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

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

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

- (1) Direct Basis:
- (2) Assumed Reinsurance Basis:
- (3) Net of Ceded Reinsurance Basis: \$ 39,600

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.

(1) Direct

	2018	2019	2020	2021	2022
a. Beginning reserves:			\$ 50,000	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ 9,991	\$ 319,305	\$ (50,000)		
c. Calendar year payments for losses and loss adjustment expenses:	\$ 9,991	\$ 269,305	\$ -		
d. Ending reserves (a+b-c):	\$ -	\$ 50,000	\$ -	\$ -	\$ -

(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:	\$ 48,150	\$ 23,546	\$ 69,300	\$ -	\$ 94,707
b. Incurred losses and loss adjustment expense:	\$ 10,425	\$ 232,789	\$ (62,825)	\$ 227,994	\$ (60,730)
c. Calendar year payments for losses and loss adjustment expenses:	\$ 35,028	\$ 187,036	\$ 6,475	\$ 133,287	\$ 18,137
d. Ending reserves (a+b-c):	\$ 23,547	\$ 69,299	\$ -	\$ 94,707	\$ 15,840

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

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

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

- (1) Direct Basis:
- (2) Assumed Reinsurance Basis:
- (3) Net of Ceded Reinsurance Basis: \$ 2,640

**NOTE 34 Subscriber Savings Accounts**  
None

**NOTE 35 Multiple Peril Crop Insurance**  
None

**NOTE 36 Financial Guaranty Insurance**  
**Not Applicable**

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

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

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

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

1 Nationality	2 Type of Entity

## 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 floor, New Haven, CT 06511 .....
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:  
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:  
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain  
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
MaryEllen Coggins, Actuary, Consultant, 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 ..... 95
- 12.13 Total book/adjusted carrying value ..... \$ 4,373,068
- 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).  
.....

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**GENERAL INTERROGATORIES**

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

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

**BOARD OF DIRECTORS**

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

- 25.02 If no, give full and complete information relating thereto  
 .....
- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)  
 .....
- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. .... \$ .....
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. .... \$ .....
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? ..... Yes [ ] No [ ] N/A [ X ]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? ..... Yes [ ] No [ ] N/A [ X ]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. .... \$ ..... 0
- 25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 ..... \$ ..... 0
- 25.093 Total payable for securities lending reported on the liability page. .... \$ ..... 0

- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). .... Yes [ X ] No [ ]
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements ..... \$ .....
- 26.22 Subject to reverse repurchase agreements ..... \$ .....
- 26.23 Subject to dollar repurchase agreements ..... \$ .....
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....
- 26.25 Placed under option agreements ..... \$ .....
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....
- 26.27 FHLB Capital Stock ..... \$ ..... 972,800
- 26.28 On deposit with states ..... \$ ..... 1,670,906
- 26.29 On deposit with other regulatory bodies ..... \$ .....
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ ..... 6,019,396
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ ..... 36,306,641
- 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 Norfolk & Dedham Mutual Fire 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  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  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  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 .....		Not a Registered Advisor .....	NO.....
8174 .....	SLC Management .....	5493001YLOMBHWPEN55 .....	SEC .....	NO.....
	UBS Financial Services .....	EVTYRCGORNFJBSNON167C .....	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  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 WILDSTK ETF .....	14,544,218 .....
922908-36-3 .....	VANGUARD 500 IDX ETF .....	8,575,155 .....
922908-76-9 .....	VANGUARD TSM IDX ETF .....	3,701,821 .....
30.2999 - Total		26,821,194

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 WILDSTK ETF .....	APPLE INC. ....	440,690 .....	12/31/2022 ..
VANGUARD T WILDSTK ETF .....	MICROSOFT CORP. ....	405,784 .....	12/31/2022 ..
VANGUARD T WILDSTK ETF .....	AMAZON.COM INC. ....	168,713 .....	12/31/2022 ..
VANGUARD T WILDSTK ETF .....	ALPHABET INC. CLASS A .....	123,626 .....	12/31/2022 ..
VANGUARD T WILDSTK ETF .....	UNITEDHEALTH GROUP INC. ....	111,990 .....	12/31/2022 ..
VANGUARD 500 IDX ETF .....	APPLE INC. ....	516,224 .....	12/31/2022 ..
VANGUARD 500 IDX ETF .....	MICROSOFT CORP. ....	475,064 .....	12/31/2022 ..
VANGUARD 500 IDX ETF .....	AMAZON.COM INC. ....	198,086 .....	12/31/2022 ..
VANGUARD 500 IDX ETF .....	BERKSHIRE HATHAWAY INC. CLASS B .....	148,350 .....	12/31/2022 ..
VANGUARD 500 IDX ETF .....	ALPHABET INC. CLASS A .....	139,775 .....	12/31/2022 ..
VANGUARD TSM IDX ETF .....	APPLE INC. ....	192,495 .....	12/31/2022 ..
VANGUARD TSM IDX ETF .....	MICROSOFT CORP. ....	173,986 .....	12/31/2022 ..
VANGUARD TSM IDX ETF .....	ALPHABET INC. CLASS A .....	96,247 .....	12/31/2022 ..
VANGUARD TSM IDX ETF .....	AMAZON.COM INC. ....	70,335 .....	12/31/2022 ..
VANGUARD TSM IDX ETF .....	BERKSHIRE HATHAWAY INC. ....	51,825 .....	12/31/2022 ..

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**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 .....	250,227,679	235,121,126	(15,106,553)
31.2 Preferred stocks .....	0		0
31.3 Totals	250,227,679	235,121,126	(15,106,553)

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

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

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

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

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

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

33.2 If no, list exceptions: .....

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

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

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

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

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

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

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

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

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire 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? ..... \$ ..... 443,378

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. ....	264,828

41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 30,844

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
Verrill Law .....	9,213

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? ..... \$ ..... 10,599

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 .....	10,495



# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

1.6 Individual policies:

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

1.7 Group policies:

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

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	164,052,574	170,899,496
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....		0
2.5 Reserve Denominator .....	226,927,072	218,503,162
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  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
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: .....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes  No
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes  No
- 8.2 If yes, give full information  
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes  No
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes  No
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes  No
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
(a) The entity does not utilize reinsurance; or, ..... Yes  No   
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes  No   
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes  No
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes  No  N/A

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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 [  ]

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 [  ]

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 [  ] 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 Norfolk & Dedham Mutual Fire Insurance Company

**FIVE-YEAR HISTORICAL DATA**

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

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19) .....	61,736,842	57,756,670	58,436,195	61,847,994	60,275,053
2. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	41,912,840	39,743,681	38,877,034	37,622,714	35,788,903
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	191,948,965	177,882,862	168,544,739	158,840,386	151,469,970
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) .....	5,072,329	22,547,249	17,416,548	25,535,387	25,665,818
6. Total (Line 35) .....	300,670,976	297,930,462	283,274,516	283,846,481	273,199,745
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18 & 19) .....	37,972,782	35,576,809	36,571,448	39,115,992	37,911,377
8. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	26,467,817	25,128,035	23,778,578	22,993,747	22,152,055
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	104,539,447	98,309,900	93,845,047	88,708,869	84,690,813
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) .....	3,347,737	14,881,184	11,494,922	16,853,355	16,312,440
12. Total (Line 35) .....	172,327,783	173,895,928	165,689,995	167,671,963	161,066,686
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8) .....	4,027,559	2,853,968	13,939,647	7,047,848	(3,171,033)
14. Net investment gain (loss) (Line 11) .....	10,839,009	22,144,443	4,225,423	14,728,508	9,341,190
15. Total other income (Line 15) .....	747,925	1,087,926	798,232	3,046,606	2,813,300
16. Dividends to policyholders (Line 17) .....					
17. Federal and foreign income taxes incurred (Line 19) .....	1,614,532	2,205,291	4,538,324	4,082,860	(211,033)
18. Net income (Line 20) .....	13,999,962	23,881,046	14,424,978	20,740,102	9,194,490
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3) .....	548,559,028	552,594,169	522,876,235	496,700,552	461,196,918
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1) .....	6,491,428	5,666,918	4,892,443	5,044,272	919,671
20.2 Deferred and not yet due (Line 15.2) .....	46,553,666	42,543,543	42,343,195	40,602,366	37,229,488
20.3 Accrued retrospective premiums (Line 15.3) .....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26) .....	266,046,210	261,452,874	257,827,089	259,906,603	254,419,252
22. Losses (Page 3, Line 1) .....	103,658,468	102,902,078	101,260,428	100,948,058	97,428,803
23. Loss adjustment expenses (Page 3, Line 3) .....	20,917,410	19,319,257	19,446,764	17,294,834	16,708,456
24. Unearned premiums (Page 3, Line 9) .....	100,518,996	92,243,786	89,247,354	86,373,534	83,359,424
25. Capital paid up (Page 3, Lines 30 & 31) .....	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37) .....	282,512,818	291,141,295	265,049,146	236,793,949	206,777,666
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11) .....	25,309,388	8,810,084	25,051,066	18,161,743	20,938,716
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital .....	282,512,818	291,141,295	265,049,146	236,793,949	206,777,666
29. Authorized control level risk-based capital .....	25,863,687	28,667,930	30,079,512	28,426,305	30,669,479
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1) .....	54.2	53.6	56.6	67.6	70.6
31. Stocks (Lines 2.1 & 2.2) .....	22.4	23.8	23.1	20.9	19.9
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) .....	5.3	3.2	0.5	0.4	0.5
34. Cash, cash equivalents and short-term investments (Line 5) .....	5.7	4.3	10.1	5.4	4.2
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) .....	12.4	15.0	9.8	5.6	4.8
38. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1) .....					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1) .....					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1) .....	2,629,348	7,275,309	6,751,626	7,602,783	6,559,474
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10) .....					
46. Affiliated mortgage loans on real estate .....					
47. All other affiliated .....					
48. Total of above Lines 42 to 47 .....	2,629,348	7,275,309	6,751,626	7,602,783	6,559,474
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) .....	0.9	2.5	2.5	3.2	3.2

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2022	2 2021	3 2020	4 2019	5 2018
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24) .....	(26,145,299)	2,269,270	14,159,425	8,903,234	(11,005,587)
52. Dividends to stockholders (Line 35) .....					
53. Change in surplus as regards policyholders for the year (Line 38) .....	(8,628,477)	26,092,149	28,255,197	30,016,283	(2,492,735)
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11, 16, 17, 18 & 19) .....	22,183,012	19,644,880	22,884,451	23,013,816	22,256,810
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	23,652,890	22,779,994	15,054,391	18,533,242	19,763,046
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	57,406,446	78,092,911	51,506,630	52,375,793	58,241,047
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) .....	15,733,043	12,498,795	14,434,683	25,059,452	15,562,313
59. Total (Line 35) .....	118,975,392	133,016,580	103,880,155	118,982,303	115,823,216
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11, 16, 17, 18 & 19) .....	14,569,205	12,965,654	15,091,412	15,149,041	14,636,178
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	15,610,907	14,999,426	9,862,894	12,168,937	12,923,027
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	36,467,498	50,723,859	33,463,633	33,816,218	37,743,853
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) .....	10,383,808	8,249,202	9,526,890	16,539,237	10,271,121
65. Total (Line 35) .....	77,031,419	86,938,141	67,944,829	77,673,433	75,574,179
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
66. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2) .....	47.4	51.8	41.9	49.3	56.3
68. Loss expenses incurred (Line 3) .....	9.0	7.4	8.4	7.6	8.4
69. Other underwriting expenses incurred (Line 4) .....	41.1	39.1	41.1	38.8	37.3
70. Net underwriting gain (loss) (Line 8) .....	2.5	1.7	8.6	4.3	(2.0)
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	38.7	37.8	39.9	36.3	34.5
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	50.4	56.9	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) .....	61.0	59.7	62.5	70.8	77.9
<b>One Year Loss Development (\$000 omitted)</b>					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	(3,009)	(7,822)	(6,428)	(4,237)	(10,540)
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).....	(1.0)	(3.0)	(2.7)	(2.0)	(5.0)
<b>Two Year Loss Development (\$000 omitted)</b>					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	(15,967)	(11,905)	(7,621)	(13,390)	(10,308)
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) .....	(6.0)	(5.0)	(3.7)	(6.4)	(5.3)

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 Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2022

NAIC Company Code 23965

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

(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 Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, 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 (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

(a) Finance and service charges not included in Lines 1 to 35 \$ 7,888

(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 Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												15,067
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	15,067
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19.DC



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 GA

(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 Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

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

19.HI



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												500
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	500
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19.1D





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19.1L



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

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

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

19.IN



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												200
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	200
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19 KS



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												456
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	456
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19 KY



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private 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 - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS (3401-3403, 3498), Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

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(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 Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, 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), 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, Commercial Auto No-Fault, 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).

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,255,126

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

19 MA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

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

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

19.MI



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 MN

(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 Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												750
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	750
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19 MS



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

(a) Finance and service charges not included in Lines 1 to 35 \$ 657

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

19 MO



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 MT

(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 Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19.NE



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19 NV



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	322,986	310,286		152,817	109,819	136,274	60,113	1,309	5,620	14,652	64,512	3,650
5.1 Commercial Multiple Peril (Non-Liability Portion)	81,198	73,138		48,055		19,646	19,646		(245,182)	4,818	21,591	525
5.2 Commercial Multiple Peril (Liability Portion)	45,888	41,465		26,303							12,013	297
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	1,665	1,757		690							379	11
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	1,946	2,022		1,262							472	13
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)	453,883	428,668	0	229,126	109,819	155,920	79,759	1,309	(239,562)	19,470	98,967	4,496
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,148

(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 Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril	3,987,976	2,841,243		2,222,466	738,111	1,175,699	439,456	7,105	48,839	59,882	861,641	87,717
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine	51,732	34,101		29,349							12,169	1,020
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	2,766	3,479										105
17.1 Other Liability - Occurrence	56,881	32,578		33,117							13,159	1,111
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				(478)								
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)	4,099,355	2,910,923	0	2,284,932	738,111	1,175,699	439,456	7,105	48,839	59,882	886,969	89,953
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 2,849

(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 Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

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

19 NM





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19.NY

(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 Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 NC

(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 Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

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

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

19 ND



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												1,000
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	1,000
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19 OH



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												1,771
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	1,771
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19 OK



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19 OR



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2022

NAIC Company Code 23965

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

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

19.PA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

(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 Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19 SC



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril Crop, Federal Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19 SD

(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 Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												795
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	795
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19.TN



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19.TX



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19.VT

(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 Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	0
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

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

19 VA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability - Occurrence, Medical Professional Liability - Claims-Made, Earthquake, Comprehensive (hospital and medical) ind (b), Comprehensive (hospital and medical) group (b), Credit A&H (Group and Individual), Vision Only (b), Dental Only (b), Disability Income (b), Medicare Supplement (b), Medicaid Title XIX (b), Medicare Title XVIII (b), Long-Term Care (b), Federal Employees Health Benefits Plan (b), Other Health (b), Workers' Compensation, Other Liability - Occurrence, Other Liability - Claims-Made, Excess Workers' Compensation, Products Liability - Occurrence, Products Liability - Claims-Made, Private Passenger Auto No-Fault (Personal Injury Protection), Other Private Passenger Auto Liability, Commercial Auto No-Fault (Personal Injury Protection), Other Commercial Auto Liability, Private Passenger Auto Physical Damage, Commercial Auto Physical Damage, Aircraft (all perils), Fidelity, Surety, Burglary and Theft, Boiler and Machinery, Credit, International, Warranty, Reins nonproportional assumed property, Reins nonproportional assumed liability, Reins nonproportional assumed financial lines, Aggregate Write-Ins for Other Lines of Business, Total (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

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

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

19/WA



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

NAIC Group Code 0144

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2022

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Flood												
3. Farmowners Multiple Peril												
4. Homeowners Multiple Peril												100
5.1 Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
9. Inland Marine												
10. Financial Guaranty												
11.1 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	100
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

19.WV





ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance lines like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19.WI

(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 Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple Peril, Flood, etc., and a 'DETAILS OF WRITE-INS' section at the bottom.

19.WV

(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 Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2022

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied Lines, Multiple Peril Crop, Federal Flood, Private Crop, Private Flood, Farmowners Multiple Peril, Homeowners Multiple Peril, Commercial Multiple Peril (Non-Liability Portion), Commercial Multiple Peril (Liability Portion), Mortgage Guaranty, Ocean Marine, Inland Marine, Financial Guaranty, Medical Professional Liability, Earthquake, Comprehensive (hospital and medical) ind (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).

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,267,668

(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

19 GT

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 1**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
04-1255040	.13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA	47,095	783	8,481	9,264	887		25,387				
04-1328790	.13943	FITCHBURG MUTUAL INSURANCE COMPANY	MA	35,785	1,049	32,488	33,537	(286)		18,611				
0199999. Affiliates - U.S. Intercompany Pooling				82,880	1,832	40,969	42,801	601	0	43,998	0	0	0	0
0499999. Total - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0
0799999. Total - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0
0899999. Total - Affiliates				82,880	1,832	40,969	42,801	601	0	43,998	0	0	0	0
AA-9995035	.00000	MUTUAL REINSURANCE BUREAU	IL	282		1	1	49						
75-1444207	.30058	SCOR REINSURANCE CO	NY	1,760		6,635	6,635	101						
0999999. Total Other U.S. Unaffiliated Insurers				2,042	0	6,636	6,636	150	0	0	0	0	0	0
AA-9991161	.00000	COMMONWEALTH AUTO REINSURERS	MA	1,760		1,508	1,508			878				
AA-9991128	.00000	MISSOURI JOINT UNDERWRITING ASSN	MO	0		0	0							
AA-9992118	.00000	NATIONAL WORKERS COMP REINS POOL	NY	1,120		2,097	2,097			429				
AA-9991218	.00000	NEW JERSEY INSURANCE UNDERWRITING ASSOCIATION	NJ	2		0	0							
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				2,882	0	3,605	3,605	0	0	1,307	0	0	0	0
1299999. Total - Pools and Associations				2,882	0	3,605	3,605	0	0	1,307	0	0	0	0
AA-3190156	.00000	AEGIS INS CO LTD	BMJ	67		366	366	1						
AA-1128987	.00000	LLOYDS #2987 BRIT	GBR	109		1,023	1,023	54						
AA-1128010	.00000	LLOYDS #2010 CATHEDRAL	GBR			64	64							
AA-3191289	.00000	FIDELIS INSURANCE BERMUDA LTD	BMJ	1,153		3,313	3,313	190						
AA-3191190	.00000	HAMILTON RE LTD	BMJ	354		1,955	1,955							
AA-3190871	.00000	LANCASHIRE INSURANCE CO LTD	BMJ	107		474	474	20						
AA-3190829	.00000	MARKEL BERMUDA LTD	BMJ	18		1,042	1,042	281						
AA-3194129	.00000	MONTPELIER REINSURANCE LTD	BMJ	2		1	1							
AA-5340660	.00000	NEW INDIA ASSURANCE CO LTD	IND	11		323	323							
AA-1780078	.00000	PARTNER REINS EUROPE SE	IRL			177	177	41						
AA-3190339	.00000	RENAISSANCE RE LTD	BMJ	1,181		177	177	(91)		2,139				
AA-1440076	.00000	SIRIUS INTERNATIONAL INS.CORP	SWI	28		723	723	(239)		76				
AA-3190870	.00000	VALIDUS	BMJ			50	50	(8)						
1399999. Total Other Non-U.S. Insurers				3,030	0	9,688	9,688	249	0	0	2,215	0	0	0
9999999 Totals				90,834	1,832	60,898	62,730	1,000	0	45,305	2,215	0	0	0

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
04-1255040	13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA		36,652	1,308	0	21,498	4,210	715	209	21,003	731	49,674			49,674			
04-1328790	13943	FITCHBURG MUTUAL INSURANCE COMPANY	MA		52,360	1,868	0	30,712	6,014	1,021	299	30,004	1,044	70,962			70,962			
0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling					89,012	3,175	0	52,210	10,224	1,736	508	51,007	1,775	120,635	0	0	0	120,635	0	
27-0022109	11648	CHARLES RIVER INSURANCE CO	VT		1,592	82	0	525	0	0	0	0	0	607	0	0	607	0		
0299999. Total Authorized - Affiliates - U.S. Non-Pool - Captive					1,592	82	0	525	0	0	0	0	0	607	0	0	0	607	0	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					1,592	82	0	525	0	0	0	0	0	607	0	0	0	607	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					90,604	3,257	0	52,735	10,224	1,736	508	51,007	1,775	121,242	0	0	0	121,242	0	
95-3187355	35300	ALLIANZ GLOBAL RISKS US INSURANCE CO.	IL		427									0			0			
95-4387273	19489	ALLIED WORLD ASSURANCE CO	DE		29									0			0			
36-2661954	10103	AMERICAN AGRICULTURE INS CO	IN		358									0			0			
39-1173498	29068	AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INS CO	WI		244									0			0			
13-5124990	19380	AMERICAN HOME ASSURANCE COMPANY	NY			1	1							2			2			
06-1430254	10348	ARCH REINSURANCE CO	DE		1,209							264		264	432		(168)			
39-1338397	37273	AXIS INSURANCE COMPANY	IL		1,095	24	100							125			125			
39-0712210	18767	CHURCH MUTUAL INSURANCE CO	WI		360	8	34							42			42			
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY CO	IA		580	40	167							209			209			
35-2293075	11551	ENDURANCE ASSURANCE CORP	DE		432	40	167							209			209			
22-2005057	26921	EVEREST	DE		410									0			0			
38-1316179	21555	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	MI		360	8	33							41			41			
42-0245840	13897	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	IA		69									0			0			
13-2673100	22039	GENERAL REINSURANCE CORP	DE		3,488	9	3,620	1,936	283	215	1,788	1,167	9,018	1,087			7,931			
06-0384680	11452	HARTFORD STEAM BOILER	CT		1,245	26	112	60	9	7	664	142	1,020	139			881			
74-2195939	42374	HOUSTON CASUALTY CO	TX		340									0			0			
61-0392792	22993	KENTUCKY FARM BUREAU INSURANCE CO	KY		360	8	33							41			41			
31-4259550	14621	MOTORISTS MUTUAL INSURANCE CO	OH		360	8	33							41			41			
05-0316605	21482	MUTUAL BOILER RE	RI		0	(3)	3							0			0			
13-3138390	42307	NAVAGATORS INSURANCE CO	NY		303									0			0			
47-0698507	23680	ODYSSEY AMERICA RE	CT		446									0			0			
52-1952955	10357	RENAISSANCE REINSURANCE US INC	MD		105	8	34							42			42			
75-1444207	30058	SCOR REINSURANCE CO	NY		1,172	34	134							173			173			
43-0613000	23388	SHELTER MUTUAL	MO		505									0			0			
13-2997499	38776	STRATUSPOINT AMERICAN INS CO	NY		291									0			0			
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY			1	1							2			2			
42-0644327	13021	UNITED FIRE & CASUALTY COMPANY	IA		265									0			0			
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					14,453	203	24	4,467	1,996	292	222	2,716	1,309	11,229	0	1,658	0	9,571	0	
AA-9991161		COMMONWEALTH AUTO REINSURERS	MA				4		2					6			6			
AA-9991213		MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.	MA		1,469									0			0			
1099999. Total Authorized - Pools - Mandatory Pools					1,469	0	0	4	2	0	0	0	0	6	0	0	6	0		
AA-1120337		ASPEN INSURANCE UK LTD	GBR		80							42		42			(32)			
AA-3194122		DAVINCI REINSURANCE LTD	BMU		105									0			0			
AA-3194130		ENDURANCE SPECIALTY INS LTD	BMU		511									0			0			
AA-1340125		HANNOVER RUCKVERSICHERUNGS	DEU		2,880	81	334							418			418			
AA-1120337		LLOYDS OF LONDON	GBR		5,455							584	241	825	480		345			
AA-1840000		MAPPRE RE COMPANIA DE REASEGUROS, S.A.	ESP		909									0			0			
AA-3190829		MARKEL BERMUDA LTD	BMU		347									0			0			

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On										16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis- sions	15 Columns 7 through 14 Totals	17 Ceded Balances Payable		18 Other Amounts Due to Reinsurers			
AA-3190686		PARTNER RE	BMU		660	33	3	133							169			169		
AA-3190339		RENAISSANCE REINS LTD	BMU		821	32	1	133							166			166		
1299999. Total Authorized - Other Non-U.S. Insurers					11,768	146	7	600	0	0	0	626	241	1,620	0	554	0	1,066	0	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					118,294	3,606	31	57,806	12,222	2,028	730	54,349	3,325	134,097	0	2,212	0	131,885	0	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39-6040366	19283	AMERICAN STANDARD INSURANCE CO OF W	WI		146										0			0		
95-2379438	20338	PALOMAR SPECIALTY INSURANCE COMPANY	OR		13							11	4	15		9		6		
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers					159	0	0	0	0	0	0	11	4	15	0	9	0	6	0	
AA-3194126		ARCH RE INSURANCE LTD	BMU		122										0			0		
AA-1120191		CONVEX INSURANCE UK LTD	GBR		198										0			0		
AA-1340028		DEVK RUCKVERSICHERUNGS	DEU		546										0			0		
AA-1124129		ENDURANCE WORLDWIDE INSURANCE LTD	GBR		8										0			0		
AA-3191289		FIDELIS	BMU		1,310										0			0		
AA-3191190		HAMILTON	BMU		395										0			0		
AA-3190060		HANNOVER RE	BMU		718										0			0		
AA-1120835		KOREAN INSURANCE CO LTD	GBR		536										0			0		
AA-1440013		LANSFORSKRINGER	SWE		50										0			0		
AA-3190871		LANCASHIRE INS. CO. LTD.	BMU		1,438										0			0		
AA-3191239		LUMEN RE LIMITED	BMU		1,085										0			0		
AA-1460019		MS AMLIN BERMUDA LTD	BMU		121										0			0		
AA-3191298		QATAR REINS CO	BMU		387										0			0		
AA-1340004		R&V VERSICHERUNG AG	DEU		1,525										0			0		
AA-1440076		SIRIUS INTERNATIONAL REINS. CORP	SWE		835										0			0		
AA-5324100		TAIPING RE (formerly China RE)	HKG		298										0			0		
AA-3191432		VANTAGE RISK LTD	BMU		56										0			0		
AA-3191388		VERMEER REINSURANCE LTD	BMU		262										0			0		
2699999. Total Unauthorized - Other Non-U.S. Insurers					9,890	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)					10,049	0	0	0	0	0	0	11	4	15	0	9	0	6	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)					128,343	3,606	31	57,806	12,222	2,028	730	54,360	3,329	134,112	0	2,221	0	131,891	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					128,343	3,606	31	57,806	12,222	2,028	730	54,360	3,329	134,112	0	2,221	0	131,891	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY					0	49,674	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY					0	70,962	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	120,635	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27-0022109	CHARLES RIVER INSURANCE CO					0	607	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	607	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	607	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0899999	Total Authorized - Affiliates	0	0	XXX	0	0	121,242	0	0	0	0	0	0	0	XXX	0	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.					0	0	0	0	0	0	0	0	0	4	0	0
95-4387273	ALLIED WORLD ASSURANCE CO					0	0	0	0	0	0	0	0	0	4	0	0
36-2661954	AMERICAN AGRICULTURE INS CO					0	0	0	0	0	0	0	0	0	4	0	0
39-1173498	AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INS CO					0	0	0	0	0	0	0	0	0	4	0	0
13-5124990	AMERICAN HOME ASSURANCE COMPANY					0	2	0	2	2	2	2	0	2	4	0	0
06-1430254	ARCH REINSURANCE CO					264	0	0	264	317	317	0	0	0	4	0	0
39-1338397	AXIS INSURANCE COMPANY					0	125	0	125	150	0	150	0	150	4	0	5
39-0712210	CHURCH MUTUAL INSURANCE CO					0	42	0	42	50	0	50	0	50	4	0	2
42-0234980	EMPLOYERS MUTUAL CASUALTY CO					0	209	0	209	251	0	251	0	251	4	0	8
35-2293075	ENDURANCE ASSURANCE CORP					0	209	0	209	251	0	251	0	251	4	0	8
22-2005057	EVEREST					0	0	0	0	0	0	0	0	0	4	0	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN					0	41	0	41	49	0	49	0	49	4	0	2
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA					0	0	0	0	0	0	0	0	0	4	0	0
13-2673100	GENERAL REINSURANCE CORP					1,087	7,931	0	9,018	10,822	1,087	9,735	0	9,735	4	0	321
06-0384680	HARTFORD STEAM BOILER					139	881	0	1,020	1,224	139	1,085	0	1,085	4	0	36
74-2195939	HOUSTON CASUALTY CO					0	0	0	0	0	0	0	0	0	4	0	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO					0	41	0	41	49	0	49	0	49	4	0	2
31-4259550	MOTORISTS MUTUAL INSURANCE CO					0	41	0	41	49	0	49	0	49	4	0	2
05-0316605	MUTUAL BOILER RE					0	0	0	0	0	0	0	0	0	4	0	0
13-3138390	NAVAGATORS INSURANCE CO					0	0	0	0	0	0	0	0	0	4	0	0
47-0698507	ODYSSEY AMERICA RE					0	0	0	0	0	0	0	0	0	4	0	0
52-1952955	RENAISSANCE REINSURANCE US INC					0	42	0	42	50	0	50	0	50	4	0	2
75-1444207	SCOR REINSURANCE CO					0	173	0	173	208	0	208	0	208	4	0	7
43-0613000	SHELTER MUTUAL					0	0	0	0	0	0	0	0	0	4	0	0
13-2997499	SIRIUSPOINT AMERICAN INS CO					0	0	0	0	0	0	0	0	0	4	0	0
13-1675535	SWISS REINSURANCE AMERICA CORP					0	2	0	2	2	0	2	0	2	4	0	0
42-0644327	UNITED FIRE & CASUALTY COMPANY					0	0	0	0	0	0	0	0	0	4	0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	1,490	9,739	0	11,229	13,475	1,543	11,932	0	11,932	XXX	0	394
AA-9991161	COMMONWEALTH AUTO REINSURERS					0	6	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.					0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	0	6	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120337	ASPEN INSURANCE UK LTD					42	0	0	42	50	50	0	0	0	4	0	0
AA-3194122	DAVINCI REINSURANCE LTD					0	0	0	0	0	0	0	0	0	4	0	0
AA-3194130	ENDURANCE SPECIALTY INS LTD					0	0	0	0	0	0	0	0	0	4	0	0



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-1340125	HANNOVER RUCKVERSICHERUNGS					418	0	418	502	0	502	0	502	4	0	17	
AA-1120337	LLOYDS OF LONDON				480	345	0	825	990	480	510	0	510	4	0	17	
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3190829	MARKEL BERMUDA LTD				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3190686	PARTNER RE				0	169	0	169	203	0	203	0	203	4	0	7	
AA-3190339	RENAISSANCE REINS LTD				0	166	0	166	199	0	199	0	199	4	0	7	
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	522	1,098	0	1,620	1,944	530	1,414	0	1,414	XXX	0	47
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	2,012	132,085	0	12,849	15,419	2,073	13,346	0	13,346	XXX	0	440
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	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	
39-6040366	AMERICAN STANDARD INSURANCE CO OF W				0	0	0	0	0	0	0	0	0	4	0	0	
95-2379438	PALOMAR SPECIALTY INSURANCE COMPANY				9	6	6	9	11	9	2	0	2	4	0	0	
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	9	6	6	9	11	9	2	2	XXX	0	0	
AA-3194126	ARCH REINSURANCE LTD				0	0	0	0	0	0	0	0	0	4	0	0	
AA-1120191	CONVEX INSURANCE UK LTD				0	0	0	0	0	0	0	0	0	4	0	0	
AA-1340028	DEVK RUCKVERSICHERUNGS				0	0	0	0	0	0	0	0	0	4	0	0	
AA-1124129	ENDURANCE WORLDWIDE INSURANCE LTD				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3191289	FIDELIS				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3191190	HAMILTON				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3190060	HANNOVER RE				0	0	0	0	0	0	0	0	0	4	0	0	
AA-1120835	KOREAN INSURANCE CO LTD				0	0	0	0	0	0	0	0	0	4	0	0	
AA-1440013	LANSFORSKRINGER				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3190871	LANCASHIRE INS. CO. LTD.				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3191239	LUMEN RE LIMITED				0	0	0	0	0	0	0	0	0	4	0	0	
AA-1460019	MS AMLIN BERMUDA LTD				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3191298	QATAR REINS CO				0	0	0	0	0	0	0	0	0	4	0	0	
AA-1340004	R&V VERSICHERUNG AG				0	0	0	0	0	0	0	0	0	4	0	0	
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP				0	0	0	0	0	0	0	0	0	4	0	0	
AA-5324100	TAIPING RE (formerly China RE)				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3191432	VANTAGE RISK LTD				0	0	0	0	0	0	0	0	0	4	0	0	
AA-3191388	VERMEER REINSURANCE LTD				0	0	0	0	0	0	0	0	0	4	0	0	
2699999	Total Unauthorized - Other Non-U.S. Insurers	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	9	6	6	9	11	9	2	2	XXX	0	0	
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
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	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	0	XXX	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	
5099999. Total Reciprocal Jurisdiction - Affiliates		0	0	XXX	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	XXX	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)		0	0	XXX	0	2,021	132,091	6	12,858	15,430	2,082	13,347	0	13,347	XXX	0	
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	
9999999 Totals		0	0	XXX	0	2,021	132,091	6	12,858	15,430	2,082	13,347	0	13,347	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	1,308					1,308		1,308	0		0.0	0.0	0.0	YES	0	
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	1,868					1,868		1,868	0		0.0	0.0	0.0	YES	0	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	3,175	0	0	0	0	3,175	0	3,175	0	0	0.0	0.0	0.0	XXX	0	
27-0022109	CHARLES RIVER INSURANCE CO	82					82		82	0		0.0	0.0	0.0	YES	0	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	82	0	0	0	0	82	0	82	0	0	0.0	0.0	0.0	XXX	0	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	82	0	0	0	0	82	0	82	0	0	0.0	0.0	0.0	XXX	0	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0899999	Total Authorized - Affiliates	3,257	0	0	0	0	3,257	0	3,257	0	0	0.0	0.0	0.0	XXX	0	
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.						0		0	0		0.0	0.0	0.0	YES	0	
95-4387273	ALLIED WORLD ASSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
36-2661954	AMERICAN AGRICULTURE INS CO AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INS CO						0		0	0		0.0	0.0	0.0	YES	0	
39-1173498	AMERICAN HOME ASSURANCE COMPANY	2					2		2	0		0.0	0.0	0.0	YES	0	
06-1430254	ARCH REINSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
39-1338397	AXIS INSURANCE COMPANY	25					25		25	0		0.0	0.0	0.0	YES	0	
39-0712210	CHURCH MUTUAL INSURANCE CO	8					8		8	0		0.0	0.0	0.0	YES	0	
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	42					42		42	0		0.0	0.0	0.0	YES	0	
35-2293075	ENDURANCE ASSURANCE CORP	42					42		42	0		0.0	0.0	0.0	YES	0	
22-2005057	EVEREST						0		0	0		0.0	0.0	0.0	YES	0	
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	8					8		8	0		0.0	0.0	0.0	YES	0	
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA						0		0	0		0.0	0.0	0.0	YES	0	
13-2673100	GENERAL REINSURANCE CORP	9					9		9	0		0.0	0.0	0.0	YES	0	
06-0384680	HARTFORD STEAM BOILER	26					26		26	0		0.0	0.0	0.0	YES	0	
74-2195939	HOUSTON CASUALTY CO						0		0	0		0.0	0.0	0.0	YES	0	
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	8					8		8	0		0.0	0.0	0.0	YES	0	
31-4259550	MOTORISTS MUTUAL INSURANCE CO	8					8		8	0		0.0	0.0	0.0	YES	0	
05-0316605	MUTUAL BOILER RE						0		0	0		0.0	0.0	0.0	YES	0	
13-3138390	NAVAGATORS INSURANCE CO						0		0	0		0.0	0.0	0.0	YES	0	
47-0698507	ODYSSEY AMERICA RE						0		0	0		0.0	0.0	0.0	YES	0	
52-1952955	RENAISSANCE REINSURANCE US INC	8					8		8	0		0.0	0.0	0.0	YES	0	
75-1444207	SCOR REINSURANCE CO	39					39		39	0		0.0	0.0	0.0	YES	0	
43-0613000	SHELTER MUTUAL						0		0	0		0.0	0.0	0.0	YES	0	
13-2997499	SIRIUSPOINT AMERICAN INS CO						0		0	0		0.0	0.0	0.0	YES	0	
13-1675535	SWISS REINSURANCE AMERICA CORP	2					2		2	0		0.0	0.0	0.0	YES	0	
42-0644327	UNITED FIRE & CASUALTY COMPANY						0		0	0		0.0	0.0	0.0	YES	0	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	227	0	0	0	0	227	0	227	0	0	0.0	0.0	0.0	XXX	0	
AA-9991161	COMMONWEALTH AUTO REINSURERS MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.						0		0	0		0.0	0.0	0.0	YES	0	
AA-9991213							0		0	0		0.0	0.0	0.0	YES	0	
1099999	Total Authorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/(Cols. 46+48))	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Current	38 Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
AA-1120337	ASPEN INSURANCE UK LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3194122	DAVINCI REINSURANCE LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3194130	ENDURANCE SPECIALTY INS LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS	84					84		84	84		0.0	0.0	0.0	0.0	YES	0
AA-1120337	LLOYDS OF LONDON						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3190829	MARKEL BERMUDA LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3190686	PARTNER RE	35					35		35	35		0.0	0.0	0.0	0.0	YES	0
AA-3190339	RENAISSANCE REINS LTD	34					34		34	34		0.0	0.0	0.0	0.0	YES	0
1299999	Total Authorized - Other Non-U.S. Insurers	153	0	0	0	0	153	0	0	153	0	0	0.0	0.0	0.0	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	3,637	0	0	0	0	3,637	0	0	3,637	0	0	0.0	0.0	0.0	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
39-6040366	AMERICAN STANDARD INSURANCE CO OF W						0		0	0		0.0	0.0	0.0	0.0	YES	0
95-2379438	PALOMAR SPECIALTY INSURANCE COMPANY						0		0	0		0.0	0.0	0.0	0.0	YES	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	XXX	0
AA-3194126	ARCH REINSURANCE LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1120191	CONVEX INSURANCE UK LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1340028	DEVK RUCKVERSICHERUNGS						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1124129	ENDURANCE WORLDWIDE INSURANCE LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3191289	FIDELIS						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3191190	HAMILTON						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3190060	HANNOVER RE						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1120835	KOREAN INSURANCE CO LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1440013	LANSFORSKRINGER						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3190871	LANCASHIRE INS. CO. LTD.						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3191239	LUMEN RE LIMITED						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1460019	MS AML IN BERMUDA LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3191298	QATAR REINS CO						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1340004	R&V VERSICHERUNG AG						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-5324100	TAIPING RE (formerly China RE)						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3191432	VANTAGE RISK LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
AA-3191388	VERMEER REINSURANCE LTD						0		0	0		0.0	0.0	0.0	0.0	YES	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	0.0	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 Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/ Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37	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											
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)		3,637	0	0	0	0	3,637	0	0	3,637	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		3,637	0	0	0	0	3,637	0	0	3,637	0	0.0	0.0	0.0	XXX	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
27-0022109	CHARLES RIVER INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-4387273	ALLIED WORLD ASSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-1173498	AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5124990	AMERICAN HOME ASSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
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	
22-2005057	EVEREST	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	GENERAL REINSURANCE CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	HARTFORD STEAM BOILER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	HOUSTON CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-4259550	MOTORISTS MUTUAL INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
05-0316605	MUTUAL BOILER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3138390	NAVAGATORS INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	ODYSSEY AMERICA RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
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	
43-0613000	SHELTER MUTUAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2997499	SIRIUSPOINT AMERICAN INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINSURANCE AMERICA CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0644327	UNITED FIRE & CASUALTY COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991161	COMMONWEALTH AUTO REINSURERS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9991213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	ASPEN INSURANCE UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194122	DAVINCI REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Provision for Certified Reinsurance													Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
AA-3194130	ENDURANCE SPECIALTY INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340125	HANNOVER RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120337	LLOYDS OF LONDON	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190829	MARKEL BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190686	PARTNER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190339	RENAISSANCE REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1299999. Total Authorized - Other Non-U.S. Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
1899999. Total Unauthorized - Affiliates - U.S. Non-Pool				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2199999. Total Unauthorized - Affiliates - Other (Non-U.S.)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2299999. Total Unauthorized - Affiliates				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-2379438	PALOMAR SPECIALTY INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3194126	ARCH REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120191	CONVEX INSURANCE UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340028	DEVK RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1124129	ENDURANCE WORLDWIDE INSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191289	FIDELIS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191190	HAMILTON	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190060	HANNOVER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120835	KOREAN INSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1440013	LANSFORSKRINGER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3190871	LANCASHIRE INS. CO. LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191239	LUMEN RE LIMITED	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1460019	MS AMLIN BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191298	QATAR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340004	R&V VERSICHERUNG AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5324100	TAIPIING RE (formerly China RE)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191432	VANTAGE RISK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-3191388	VERMEER REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2699999. Total Unauthorized - Other Non-U.S. Insurers				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
3299999. Total Certified - Affiliates - U.S. Non-Pool				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3599999. Total Certified - Affiliates - Other (Non-U.S.)				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3699999. Total Certified - Affiliates				XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	XXX	XXX	0
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	XXX	XXX	0
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	0	XXX	XXX	0
27-0022109	CHARLES RIVER INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	XXX	XXX	0	0	0	0	XXX	XXX	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	0	XXX	XXX	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	0	XXX	XXX	0
0899999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	0	XXX	XXX	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
95-4387273	ALLIED WORLD ASSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURE INS CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
39-1173498	AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INS CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-5124990	AMERICAN HOME ASSURANCE COMPANY	0	XXX	XXX	0	0	0	0	XXX	XXX	0
06-1430254	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
39-1338397	AXIS INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	XXX	XXX	0
39-0712210	CHURCH MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
35-2293075	ENDURANCE ASSURANCE CORP	0	XXX	XXX	0	0	0	0	XXX	XXX	0
22-2005057	EVEREST	0	XXX	XXX	0	0	0	0	XXX	XXX	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	0	XXX	XXX	0	0	0	0	XXX	XXX	0
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOILER	0	XXX	XXX	0	0	0	0	XXX	XXX	0
74-2195939	HOUSTON CASUALTY CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
05-0316605	MUTUAL BOILER RE	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-3138390	NAVAGATORS INSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
47-0698507	ODYSSEY AMERICA RE	0	XXX	XXX	0	0	0	0	XXX	XXX	0
52-1952955	RENAISSANCE REINSURANCE US INC	0	XXX	XXX	0	0	0	0	XXX	XXX	0
75-1444207	SCOR REINSURANCE CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUTUAL	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-2997499	SIRIUSPOINT AMERICAN INS CO	0	XXX	XXX	0	0	0	0	XXX	XXX	0
13-1675535	SWISS REINSURANCE AMERICA CORP	0	XXX	XXX	0	0	0	0	XXX	XXX	0
42-0644327	UNITED FIRE & CASUALTY COMPANY	0	XXX	XXX	0	0	0	0	XXX	XXX	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-9991161	COMMONWEALTH AUTO REINSURERS	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-9991213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1099999	Total Authorized - Pools - Mandatory Pools	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120337	ASPEN INSURANCE UK LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		Total Provision for Reinsurance				
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)	
AA-3194122	DAVINCI REINSURANCE LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3194130	ENDURANCE SPECIALTY INS LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1120337	LLOYDS OF LONDON	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3190829	MARKEL BERMUDA LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3190686	PARTNER RE	0	XXX	XXX	0	0	0	0	XXX	XXX	0
AA-3190339	RENAISSANCE REINS LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	0	XXX	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
95-2379438	PALOMAR SPECIALTY INSURANCE COMPANY	0	6	0	XXX	XXX	XXX	6	XXX	XXX	6
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	6	0	XXX	XXX	XXX	6	XXX	XXX	6
AA-3194126	ARCH REINSURANCE LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1120191	CONVEX INSURANCE UK LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1340028	DEVK RUCKVERSICHERUNGS	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1124129	ENDURANCE WORLDWIDE INSURANCE LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191289	FIDELIS	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191190	HAMILTON	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3190060	HANNOVER RE	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1120835	KOREAN INSURANCE CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1440013	LANSFORSKRINGER	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3190871	LANCASHIRE INS. CO. LTD.	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191239	LUMEN RE LIMITED	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1460019	MS AMLIN BERMUDA LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191298	QATAR REINS CO	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1340004	R&V VERSICHERUNG AG	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-5324100	TAIPIING RE (formerly China RE)	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191432	VANTAGE RISK LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
AA-3191388	VERMEER REINSURANCE LTD	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	0	XXX	XXX	XXX	0	XXX	XXX	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	6	0	XXX	XXX	XXX	6	XXX	XXX	6
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	0	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	71 Provision for Unauthorized Reinsurance		72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)		73 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		74 Provision for Overdue Authorized and Reciprocal Jurisdiction Reinsurance		75 Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized and Reciprocal Jurisdiction Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)				
3699999. Total Certified - Affiliates		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
4299999. Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	
4699999. Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool		0	XXX	XXX	0	0	0	0	0	XXX	XXX	0	0	
4999999. Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)		0	XXX	XXX	0	0	0	0	0	XXX	XXX	0	0	
5099999. Total Reciprocal Jurisdiction - Affiliates		0	XXX	XXX	0	0	0	0	0	XXX	XXX	0	0	
5699999. Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 5099999, 5199999, 5299999, 5399999 and 5499999)		0	XXX	XXX	0	0	0	0	0	XXX	XXX	0	0	
5799999. Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)		0	6	0	0	0	0	0	0	6	0	0	6	
5899999. Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)		0	0	0	0	0	0	0	0	0	0	0	0	
9999999 Totals		0	6	0	0	0	0	0	0	6	0	0	6	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 4**

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 5**

Interrogatories for Schedule F, Part 3 (000 Omitted)

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

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	GENERAL REINSURANCE CORP .....	33.000	3,488
2.	HARTFORD STEAM BOILER .....	28.000	1,245
3.	.....		
4.	.....		
5.	.....		

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

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	DORCHESTER MUTUAL INSURANCE COMPANY .....	49,673	36,652	Yes [ X ] No [ ]
7.	FITCHBURG MUTUAL INSURANCE COMPANY .....	70,962	52,360	Yes [ X ] No [ ]
8.	GENERAL REINSURANCE CORP .....	9,017	3,488	Yes [ ] No [ X ]
9.	HARTFORD STEAM BOILER .....	1,019	1,245	Yes [ ] No [ X ]
10.	LLOYDS OF LONDON .....	825	5,455	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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 6**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	461,623,060		461,623,060
2. Premiums and considerations (Line 15) .....	53,045,094	2,220,727	55,265,821
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	3,637,387	(3,637,387)	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	2,215,481		2,215,481
5. Other assets .....	28,038,006		28,038,006
6. Net amount recoverable from reinsurers .....		131,878,918	131,878,918
7. Protected cell assets (Line 27) .....	0		0
8. Totals (Line 28) .....	548,559,028	130,462,258	679,021,286
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	126,408,076	72,780,059	199,188,135
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	30,444,150	3,327,825	33,771,975
11. Unearned premiums (Line 9) .....	100,518,996	54,360,174	154,879,170
12. Advance premiums (Line 10) .....	3,688,600		3,688,600
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	2,220,727		2,220,727
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) .....	5,800	(5,800)	0
18. Other liabilities .....	2,759,861		2,759,861
19. Total liabilities excluding protected cell business (Line 26) .....	266,046,210	130,462,258	396,508,468
20. Protected cell liabilities (Line 27) .....			0
21. Surplus as regards policyholders (Line 37)	282,512,818	XXX	282,512,818
22. Totals (Line 38)	548,559,028	130,462,258	679,021,286

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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**

**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	434.....	72.....	25.....	0.....	110.....	0.....	186.....	497.....	XXX.....
2. 2013.....	127,467.....	19,936.....	107,531.....	58,003.....	4,970.....	2,446.....	63.....	8,300.....	280.....	6,264.....	63,436.....	XXX.....
3. 2014.....	136,936.....	20,575.....	116,361.....	61,004.....	5,522.....	3,242.....	64.....	7,768.....	294.....	7,308.....	66,133.....	XXX.....
4. 2015.....	147,277.....	23,594.....	123,683.....	95,167.....	26,957.....	3,662.....	168.....	11,194.....	1,694.....	8,042.....	81,203.....	XXX.....
5. 2016.....	159,269.....	25,839.....	133,430.....	67,710.....	5,643.....	3,316.....	77.....	8,203.....	318.....	7,333.....	73,190.....	XXX.....
6. 2017.....	172,973.....	25,903.....	147,070.....	76,272.....	6,258.....	4,198.....	86.....	8,655.....	256.....	8,663.....	82,524.....	XXX.....
7. 2018.....	184,818.....	28,130.....	156,688.....	87,126.....	7,234.....	3,679.....	102.....	8,987.....	274.....	8,935.....	92,181.....	XXX.....
8. 2019.....	193,476.....	28,820.....	164,656.....	77,111.....	9,264.....	2,705.....	133.....	8,595.....	262.....	8,022.....	78,753.....	XXX.....
9. 2020.....	187,022.....	24,204.....	162,818.....	61,920.....	6,344.....	1,641.....	54.....	7,337.....	211.....	5,979.....	64,289.....	XXX.....
10. 2021.....	196,629.....	25,731.....	170,898.....	80,457.....	2,340.....	1,344.....	48.....	7,527.....	0.....	5,864.....	86,940.....	XXX.....
11. 2022.....	192,278.....	28,226.....	164,052.....	48,944.....	499.....	527.....	15.....	5,122.....	0.....	3,100.....	54,079.....	XXX.....
12. Totals.....	XXX.....	XXX.....	XXX.....	714,148.....	75,103.....	26,785.....	810.....	81,797.....	3,590.....	69,697.....	743,226.....	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.....	823.....	16.....	472.....	0.....	0.....	0.....	0.....	27.....	0.....	0.....	1,306.....	XXX.....	
2. 2013.....	355.....	0.....	81.....	0.....	7.....	0.....	0.....	67.....	0.....	0.....	510.....	XXX.....	
3. 2014.....	241.....	0.....	148.....	0.....	19.....	0.....	1.....	48.....	0.....	0.....	457.....	XXX.....	
4. 2015.....	1,365.....	0.....	165.....	0.....	38.....	0.....	5.....	114.....	0.....	0.....	1,687.....	XXX.....	
5. 2016.....	2,591.....	0.....	377.....	0.....	98.....	0.....	9.....	256.....	0.....	0.....	3,331.....	XXX.....	
6. 2017.....	4,927.....	0.....	449.....	0.....	265.....	0.....	29.....	298.....	0.....	2.....	5,968.....	XXX.....	
7. 2018.....	10,349.....	77.....	(260).....	12.....	685.....	5.....	74.....	530.....	0.....	53.....	11,283.....	XXX.....	
8. 2019.....	14,590.....	2.....	(2,235).....	(1).....	1,308.....	0.....	143.....	809.....	0.....	182.....	14,614.....	XXX.....	
9. 2020.....	16,157.....	198.....	(12).....	21.....	1,853.....	8.....	202.....	949.....	0.....	538.....	18,921.....	XXX.....	
10. 2021.....	21,620.....	3,461.....	4,714.....	114.....	4,750.....	1,315.....	518.....	1,569.....	0.....	1,500.....	28,134.....	XXX.....	
11. 2022.....	30,465.....	499.....	726.....	51.....	4,182.....	91.....	456.....	3,186.....	0.....	4,285.....	38,364.....	XXX.....	
12. Totals.....	103,483.....	4,253.....	4,625.....	197.....	13,205.....	1,419.....	1,437.....	7,853.....	0.....	6,560.....	124,575.....	XXX.....	

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	1,279.....	27.....
2. 2013.....	69,259.....	5,313.....	63,946.....	54.3.....	26.6.....	59.5.....	0.....	0.....	0.....	436.....	74.....
3. 2014.....	72,471.....	5,881.....	66,590.....	52.9.....	28.6.....	57.2.....	0.....	0.....	0.....	389.....	68.....
4. 2015.....	111,710.....	28,820.....	82,890.....	75.9.....	122.1.....	67.0.....	0.....	0.....	0.....	1,530.....	157.....
5. 2016.....	82,560.....	6,039.....	76,521.....	51.8.....	23.4.....	57.3.....	0.....	0.....	0.....	2,968.....	363.....
6. 2017.....	95,093.....	6,601.....	88,492.....	55.0.....	25.5.....	60.2.....	0.....	0.....	0.....	5,376.....	592.....
7. 2018.....	111,170.....	7,705.....	103,464.....	60.2.....	27.4.....	66.0.....	0.....	0.....	0.....	10,000.....	1,283.....
8. 2019.....	103,026.....	9,659.....	93,367.....	53.3.....	33.5.....	56.7.....	0.....	0.....	0.....	12,354.....	2,260.....
9. 2020.....	90,047.....	6,837.....	83,210.....	48.1.....	28.2.....	51.1.....	0.....	0.....	0.....	15,926.....	2,995.....
10. 2021.....	122,499.....	7,425.....	115,074.....	62.3.....	28.9.....	67.3.....	0.....	0.....	0.....	22,759.....	5,375.....
11. 2022.....	93,608.....	1,165.....	92,443.....	48.7.....	4.1.....	56.3.....	0.....	0.....	0.....	30,641.....	7,723.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	103,658.....	20,917.....

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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	27,107	30,930	28,372	28,179	27,028	25,674	25,561	25,777	25,784	25,724	(60)	(54)
2. 2013.....	55,019	55,614	59,037	58,331	57,031	55,695	56,080	56,043	56,039	55,859	(180)	(183)
3. 2014.....	XXX	64,552	64,757	64,948	62,311	61,041	60,480	59,951	60,078	59,068	(1,010)	(882)
4. 2015.....	XXX	XXX	83,716	77,899	77,092	75,132	74,469	74,438	74,260	73,277	(983)	(1,162)
5. 2016.....	XXX	XXX	XXX	68,419	70,224	69,925	69,227	68,244	68,099	68,381	282	137
6. 2017.....	XXX	XXX	XXX	XXX	87,278	82,957	81,757	82,905	81,113	79,796	(1,317)	(3,109)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	102,353	100,966	97,798	96,447	94,221	(2,226)	(3,577)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	88,955	85,912	83,772	84,225	453	(1,686)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,585	78,240	75,135	(3,105)	(5,450)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,842	105,978	5,136	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,135	XXX	XXX
12. Totals											(3,009)	(15,967)

**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	11,536	17,363	21,298	21,933	23,097	23,547	23,745	24,058	24,445	XXX	XXX
2. 2013.....	29,193	44,237	49,064	51,600	53,578	54,937	55,278	55,393	55,452	55,416	XXX	XXX
3. 2014.....	XXX	36,505	47,199	52,740	55,058	57,086	58,755	58,940	59,065	58,659	XXX	XXX
4. 2015.....	XXX	XXX	52,544	63,007	66,789	68,660	71,131	71,624	71,955	71,704	XXX	XXX
5. 2016.....	XXX	XXX	XXX	37,440	52,276	57,439	61,751	64,108	65,031	65,306	XXX	XXX
6. 2017.....	XXX	XXX	XXX	XXX	36,417	55,498	63,085	68,409	71,795	74,126	XXX	XXX
7. 2018.....	XXX	XXX	XXX	XXX	XXX	48,208	69,898	77,509	80,807	83,468	XXX	XXX
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	42,634	59,363	66,118	70,420	XXX	XXX
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38,319	52,474	57,163	XXX	XXX
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,009	79,413	XXX	XXX
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,957	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.....	(3,554)	(1,101)	(2,107)	613	1,314	642	561	681	618	472
2. 2013.....	(1,929)	(2,735)	(696)	(536)	100	(443)	280	237	114	81
3. 2014.....	XXX	(550)	(2,304)	877	(865)	(1,067)	684	277	404	149
4. 2015.....	XXX	XXX	(348)	(1,966)	(2,728)	(1,950)	(877)	(477)	193	170
5. 2016.....	XXX	XXX	XXX	1,095	(1,000)	(3,236)	(2,093)	(834)	(379)	386
6. 2017.....	XXX	XXX	XXX	XXX	21,508	810	(3,591)	(472)	(142)	478
7. 2018.....	XXX	XXX	XXX	XXX	XXX	21,086	1,696	(718)	(99)	(199)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	11,278	1,963	(830)	(2,091)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,664	6,986	168
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,993	4,971
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,121

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	(1).....	0.....	1.....	0.....	1.....	0.....	2.....	1.....	XXX.....
2. 2013.....	36,993.....	6,986.....	30,007.....	16,603.....	101.....	400.....	3.....	1,684.....	0.....	250.....	18,583.....	1,237.....
3. 2014.....	40,294.....	6,496.....	33,798.....	17,167.....	76.....	691.....	1.....	1,934.....	0.....	416.....	19,715.....	1,349.....
4. 2015.....	44,425.....	7,561.....	36,864.....	41,912.....	13,639.....	930.....	45.....	4,237.....	915.....	1,279.....	32,480.....	3,825.....
5. 2016.....	48,323.....	8,795.....	39,528.....	18,654.....	121.....	906.....	0.....	2,106.....	0.....	585.....	21,545.....	1,364.....
6. 2017.....	53,674.....	9,572.....	44,102.....	17,207.....	115.....	1,144.....	0.....	2,295.....	0.....	1,124.....	20,531.....	1,329.....
7. 2018.....	54,292.....	10,692.....	43,600.....	23,954.....	119.....	796.....	0.....	2,615.....	0.....	683.....	27,246.....	1,911.....
8. 2019.....	54,719.....	10,563.....	44,156.....	22,183.....	1,105.....	597.....	24.....	2,152.....	0.....	173.....	23,803.....	1,343.....
9. 2020.....	58,040.....	10,191.....	47,849.....	19,890.....	192.....	491.....	0.....	2,115.....	0.....	529.....	22,304.....	1,470.....
10. 2021.....	59,846.....	11,188.....	48,658.....	33,380.....	700.....	593.....	19.....	2,367.....	0.....	124.....	35,621.....	1,622.....
11. 2022.....	61,121.....	13,927.....	47,194.....	16,167.....	198.....	274.....	0.....	1,426.....	0.....	46.....	17,669.....	1,031.....
12. Totals.....	XXX.....	XXX.....	XXX.....	227,116.....	16,366.....	6,823.....	92.....	22,932.....	915.....	5,211.....	239,498.....	XXX.....

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
2. 2013.....	1.....	0.....	0.....	0.....	2.....	0.....	0.....	0.....	0.....	0.....	0.....	3.....	0.....
3. 2014.....	1.....	0.....	0.....	0.....	4.....	0.....	0.....	0.....	0.....	0.....	0.....	5.....	0.....
4. 2015.....	3.....	0.....	0.....	0.....	8.....	0.....	1.....	0.....	0.....	0.....	0.....	12.....	0.....
5. 2016.....	425.....	0.....	264.....	0.....	33.....	0.....	3.....	0.....	21.....	0.....	0.....	746.....	1.....
6. 2017.....	115.....	0.....	0.....	0.....	64.....	0.....	7.....	0.....	4.....	0.....	0.....	190.....	1.....
7. 2018.....	248.....	0.....	0.....	0.....	138.....	0.....	14.....	0.....	10.....	0.....	0.....	410.....	1.....
8. 2019.....	739.....	0.....	(466).....	0.....	206.....	0.....	21.....	0.....	9.....	0.....	56.....	509.....	6.....
9. 2020.....	1,380.....	0.....	(574).....	0.....	300.....	0.....	31.....	0.....	35.....	0.....	196.....	1,172.....	19.....
10. 2021.....	2,305.....	0.....	(698).....	0.....	625.....	0.....	62.....	0.....	65.....	0.....	506.....	2,359.....	36.....
11. 2022.....	7,230.....	30.....	(1,073).....	(5).....	744.....	3.....	77.....	0.....	381.....	0.....	418.....	7,331.....	221.....
12. Totals.....	12,448.....	30.....	(2,547).....	(5).....	2,124.....	3.....	216.....	0.....	525.....	0.....	1,176.....	12,738.....	285.....

	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.....	18,690.....	104.....	18,586.....	50.5.....	1.5.....	61.9.....	0.....	0.....	66.0.....	1.....	2.....
3. 2014.....	19,797.....	77.....	19,720.....	49.1.....	1.2.....	58.3.....	0.....	0.....	66.0.....	1.....	4.....
4. 2015.....	47,091.....	14,599.....	32,492.....	106.0.....	193.1.....	88.1.....	0.....	0.....	66.0.....	3.....	9.....
5. 2016.....	22,412.....	121.....	22,291.....	46.4.....	1.4.....	56.4.....	0.....	0.....	66.0.....	689.....	57.....
6. 2017.....	20,836.....	115.....	20,721.....	38.8.....	1.2.....	47.0.....	0.....	0.....	66.0.....	115.....	75.....
7. 2018.....	27,775.....	119.....	27,656.....	51.2.....	1.1.....	63.4.....	0.....	0.....	66.0.....	248.....	162.....
8. 2019.....	25,441.....	1,129.....	24,312.....	46.5.....	10.7.....	55.1.....	0.....	0.....	66.0.....	273.....	236.....
9. 2020.....	23,668.....	192.....	23,476.....	40.8.....	1.9.....	49.1.....	0.....	0.....	66.0.....	806.....	366.....
10. 2021.....	38,699.....	719.....	37,980.....	64.7.....	6.4.....	78.1.....	0.....	0.....	66.0.....	1,607.....	752.....
11. 2022.....	25,226.....	226.....	25,000.....	41.3.....	1.6.....	53.0.....	0.....	0.....	66.0.....	6,132.....	1,199.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	9,876.....	2,862.....

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

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	60.....	72.....	1.....	0.....	0.....	0.....	0.....	(11).....	XXX.....
2. 2013.....	22,004.....	192.....	21,812.....	11,602.....	0.....	1,018.....	0.....	1,982.....	0.....	1,075.....	14,602.....	2,500.....
3. 2014.....	22,979.....	177.....	22,802.....	10,575.....	0.....	1,067.....	0.....	1,562.....	0.....	1,007.....	13,204.....	2,322.....
4. 2015.....	23,530.....	182.....	23,348.....	9,490.....	0.....	798.....	0.....	1,360.....	0.....	948.....	11,648.....	2,224.....
5. 2016.....	22,802.....	226.....	22,576.....	10,834.....	0.....	979.....	0.....	1,467.....	0.....	835.....	13,280.....	2,198.....
6. 2017.....	23,331.....	282.....	23,049.....	10,722.....	0.....	996.....	0.....	1,593.....	0.....	937.....	13,311.....	2,204.....
7. 2018.....	23,398.....	255.....	23,143.....	9,774.....	0.....	807.....	0.....	1,514.....	0.....	692.....	12,095.....	2,088.....
8. 2019.....	23,495.....	258.....	23,237.....	9,503.....	0.....	507.....	0.....	1,476.....	0.....	700.....	11,486.....	2,007.....
9. 2020.....	22,635.....	175.....	22,460.....	5,509.....	0.....	311.....	0.....	928.....	0.....	417.....	6,748.....	1,222.....
10. 2021.....	22,554.....	137.....	22,417.....	6,821.....	0.....	206.....	0.....	1,117.....	0.....	267.....	8,144.....	1,396.....
11. 2022.....	22,006.....	134.....	21,872.....	3,526.....	0.....	43.....	0.....	763.....	0.....	61.....	4,332.....	1,721.....
12. Totals.....	XXX.....	XXX.....	XXX.....	88,416.....	72.....	6,733.....	0.....	13,762.....	0.....	6,939.....	108,839.....	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.....	76.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	76.....	1.....
2. 2013.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
3. 2014.....	117.....	0.....	(22).....	0.....	2.....	0.....	0.....	0.....	7.....	0.....	0.....	104.....	3.....
4. 2015.....	185.....	0.....	(32).....	0.....	5.....	0.....	1.....	0.....	11.....	0.....	0.....	170.....	3.....
5. 2016.....	336.....	0.....	(57).....	0.....	21.....	0.....	2.....	0.....	21.....	0.....	0.....	323.....	5.....
6. 2017.....	849.....	0.....	(153).....	0.....	49.....	0.....	5.....	0.....	52.....	0.....	0.....	802.....	13.....
7. 2018.....	1,638.....	0.....	(380).....	0.....	108.....	0.....	12.....	0.....	94.....	0.....	10.....	1,472.....	25.....
8. 2019.....	1,470.....	0.....	(825).....	0.....	260.....	0.....	29.....	0.....	48.....	0.....	41.....	982.....	26.....
9. 2020.....	2,721.....	0.....	(819).....	0.....	380.....	0.....	42.....	0.....	150.....	0.....	93.....	2,474.....	58.....
10. 2021.....	3,922.....	0.....	(744).....	0.....	626.....	0.....	70.....	0.....	262.....	0.....	294.....	4,136.....	164.....
11. 2022.....	7,660.....	0.....	(540).....	0.....	652.....	0.....	72.....	0.....	721.....	0.....	513.....	8,565.....	1,005.....
12. Totals.....	18,974.....	0.....	(3,572).....	0.....	2,104.....	0.....	233.....	0.....	1,366.....	0.....	951.....	19,105.....	1,303.....

	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.....	76.....	0.....
2. 2013.....	14,603.....	0.....	14,603.....	66.4.....	0.0.....	66.9.....	0.....	0.....	66.0.....	0.....	1.....
3. 2014.....	13,308.....	0.....	13,308.....	57.9.....	0.0.....	58.4.....	0.....	0.....	66.0.....	95.....	9.....
4. 2015.....	11,818.....	0.....	11,818.....	50.2.....	0.0.....	50.6.....	0.....	0.....	66.0.....	153.....	17.....
5. 2016.....	13,603.....	0.....	13,603.....	59.7.....	0.0.....	60.3.....	0.....	0.....	66.0.....	279.....	44.....
6. 2017.....	14,113.....	0.....	14,113.....	60.5.....	0.0.....	61.2.....	0.....	0.....	66.0.....	696.....	106.....
7. 2018.....	13,567.....	0.....	13,567.....	58.0.....	0.0.....	58.6.....	0.....	0.....	66.0.....	1,258.....	214.....
8. 2019.....	12,468.....	0.....	12,468.....	53.1.....	0.0.....	53.7.....	0.....	0.....	66.0.....	645.....	337.....
9. 2020.....	9,222.....	0.....	9,222.....	40.7.....	0.0.....	41.1.....	0.....	0.....	66.0.....	1,902.....	572.....
10. 2021.....	12,280.....	0.....	12,280.....	54.4.....	0.0.....	54.8.....	0.....	0.....	66.0.....	3,178.....	958.....
11. 2022.....	12,897.....	0.....	12,897.....	58.6.....	0.0.....	59.0.....	0.....	0.....	66.0.....	7,120.....	1,445.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	15,402.....	3,703.....

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0	0	0	0	0	0	0	0	XXX.....
2. 2013.....	2,193	16	2,177	835	0	102	0	258	0	7	1,195	107
3. 2014.....	2,365	16	2,349	762	0	26	0	293	0	34	1,081	139
4. 2015.....	2,556	17	2,539	926	0	82	0	320	0	9	1,328	138
5. 2016.....	2,861	21	2,840	1,319	0	180	0	314	0	14	1,813	138
6. 2017.....	3,539	33	3,506	1,057	0	77	0	221	0	28	1,355	180
7. 2018.....	4,545	34	4,511	2,103	0	244	0	242	0	14	2,589	178
8. 2019.....	5,439	48	5,391	1,872	0	205	0	238	0	26	2,315	205
9. 2020.....	5,487	36	5,451	935	0	80	0	124	0	10	1,139	144
10. 2021.....	5,933	30	5,903	879	0	17	0	131	0	14	1,027	170
11. 2022.....	6,155	31	6,124	550	0	7	0	93	0	0	650	212
12. Totals	XXX	XXX	XXX	11,238	0	1,020	0	2,234	0	156	14,492	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....	0	2	0	0	0	0	0	0	0	0	0	(2)	0
2. 2013.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2014.....	4	0	0	0	0	0	0	0	1	0	0	5	0
4. 2015.....	6	0	0	0	1	0	0	0	1	0	0	8	0
5. 2016.....	676	0	1	0	3	0	0	0	98	0	0	778	1
6. 2017.....	116	0	119	0	6	0	1	0	18	0	0	260	1
7. 2018.....	2,170	0	(422)	0	49	0	5	0	131	0	1	1,933	7
8. 2019.....	2,164	0	(398)	0	98	0	11	0	133	0	1	2,008	12
9. 2020.....	2,941	0	(479)	0	175	0	19	0	185	0	1	2,841	20
10. 2021.....	1,145	0	1,741	0	245	0	27	0	229	0	4	3,387	20
11. 2022.....	1,441	0	1,976	0	310	0	34	0	352	0	9	4,113	119
12. Totals	10,663	2	2,538	0	887	0	97	0	1,148	0	16	15,331	180

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	(2)	0
2. 2013.....	1,195	0	1,195	54.5	0.0	54.9	0	0	66.0	0	0
3. 2014.....	1,086	0	1,086	45.9	0.0	46.2	0	0	66.0	4	1
4. 2015.....	1,336	0	1,336	52.3	0.0	52.6	0	0	66.0	6	2
5. 2016.....	2,591	0	2,591	90.6	0.0	91.2	0	0	66.0	677	101
6. 2017.....	1,615	0	1,615	45.6	0.0	46.1	0	0	66.0	235	25
7. 2018.....	4,522	0	4,522	99.5	0.0	100.2	0	0	66.0	1,748	185
8. 2019.....	4,323	0	4,323	79.5	0.0	80.2	0	0	66.0	1,766	242
9. 2020.....	3,980	0	3,980	72.5	0.0	73.0	0	0	66.0	2,462	379
10. 2021.....	4,414	0	4,414	74.4	0.0	74.8	0	0	66.0	2,886	501
11. 2022.....	4,763	0	4,763	77.4	0.0	77.8	0	0	66.0	3,417	696
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	13,199	2,132

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	317.....	0.....	22.....	0.....	106.....	0.....	183.....	445.....	XXX.....
2. 2013.....	6,871.....	403.....	6,468.....	3,979.....	0.....	45.....	0.....	1,462.....	0.....	331.....	5,486.....	250.....
3. 2014.....	7,024.....	399.....	6,625.....	2,462.....	0.....	20.....	0.....	976.....	0.....	72.....	3,458.....	199.....
4. 2015.....	7,658.....	484.....	7,174.....	3,021.....	0.....	8.....	0.....	1,078.....	0.....	99.....	4,107.....	182.....
5. 2016.....	8,398.....	480.....	7,918.....	2,635.....	0.....	3.....	0.....	1,224.....	0.....	162.....	3,862.....	226.....
6. 2017.....	8,529.....	629.....	7,900.....	2,908.....	0.....	0.....	0.....	1,176.....	0.....	110.....	4,084.....	252.....
7. 2018.....	8,494.....	589.....	7,905.....	2,398.....	0.....	1.....	0.....	1,121.....	0.....	53.....	3,520.....	204.....
8. 2019.....	8,847.....	314.....	8,533.....	2,862.....	0.....	11.....	0.....	1,331.....	0.....	42.....	4,204.....	205.....
9. 2020.....	8,014.....	659.....	7,355.....	1,642.....	0.....	2.....	0.....	732.....	0.....	3.....	2,376.....	75.....
10. 2021.....	6,846.....	862.....	5,984.....	1,247.....	0.....	0.....	0.....	649.....	0.....	4.....	1,896.....	36.....
11. 2022.....	7,347.....	914.....	6,433.....	338.....	0.....	0.....	0.....	329.....	0.....	0.....	667.....	0.....
12. Totals.....	XXX.....	XXX.....	XXX.....	23,809.....	0.....	112.....	0.....	10,184.....	0.....	1,059.....	34,105.....	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.....	423.....	0.....	280.....	0.....	0.....	0.....	0.....	27.....	0.....	0.....	730.....	1.....	
2. 2013.....	342.....	0.....	29.....	0.....	0.....	0.....	0.....	67.....	0.....	0.....	438.....	0.....	
3. 2014.....	104.....	0.....	120.....	0.....	0.....	0.....	0.....	40.....	0.....	0.....	264.....	0.....	
4. 2015.....	107.....	0.....	156.....	0.....	0.....	0.....	0.....	47.....	0.....	0.....	310.....	3.....	
5. 2016.....	245.....	0.....	91.....	0.....	0.....	0.....	0.....	76.....	0.....	0.....	412.....	3.....	
6. 2017.....	362.....	0.....	101.....	0.....	0.....	0.....	0.....	109.....	0.....	0.....	572.....	12.....	
7. 2018.....	264.....	0.....	134.....	0.....	0.....	0.....	0.....	99.....	0.....	7.....	497.....	20.....	
8. 2019.....	947.....	0.....	234.....	0.....	1.....	0.....	0.....	292.....	0.....	19.....	1,474.....	44.....	
9. 2020.....	252.....	0.....	484.....	0.....	0.....	0.....	0.....	199.....	0.....	35.....	935.....	41.....	
10. 2021.....	360.....	0.....	1,099.....	0.....	0.....	0.....	0.....	410.....	0.....	38.....	1,869.....	61.....	
11. 2022.....	217.....	0.....	1,173.....	0.....	0.....	0.....	0.....	423.....	0.....	41.....	1,813.....	188.....	
12. Totals.....	3,623.....	0.....	3,901.....	0.....	1.....	0.....	0.....	1,789.....	0.....	140.....	9,314.....	373.....	

	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.....	703.....	27.....
2. 2013.....	5,924.....	0.....	5,924.....	86.2.....	0.0.....	91.6.....	0.....	0.....	66.0.....	371.....	67.....
3. 2014.....	3,722.....	0.....	3,722.....	53.0.....	0.0.....	56.2.....	0.....	0.....	66.0.....	224.....	40.....
4. 2015.....	4,417.....	0.....	4,417.....	57.7.....	0.0.....	61.6.....	0.....	0.....	66.0.....	263.....	47.....
5. 2016.....	4,274.....	0.....	4,274.....	50.9.....	0.0.....	54.0.....	0.....	0.....	66.0.....	336.....	76.....
6. 2017.....	4,656.....	0.....	4,656.....	54.6.....	0.0.....	58.9.....	0.....	0.....	66.0.....	463.....	109.....
7. 2018.....	4,017.....	0.....	4,017.....	47.3.....	0.0.....	50.8.....	0.....	0.....	66.0.....	398.....	99.....
8. 2019.....	5,678.....	0.....	5,678.....	64.2.....	0.0.....	66.5.....	0.....	0.....	66.0.....	1,181.....	293.....
9. 2020.....	3,311.....	0.....	3,311.....	41.3.....	0.0.....	45.0.....	0.....	0.....	66.0.....	736.....	199.....
10. 2021.....	3,765.....	0.....	3,765.....	55.0.....	0.0.....	62.9.....	0.....	0.....	66.0.....	1,459.....	410.....
11. 2022.....	2,480.....	0.....	2,480.....	33.8.....	0.0.....	38.6.....	0.....	0.....	66.0.....	1,390.....	423.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	7,524.....	1,790.....

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0	0	1	0	2	0	0	3	XXX.....
2. 2013.....	22,887	3,049	19,838	6,724	102	705	4	950	0	326	8,273	516
3. 2014.....	25,239	3,113	22,126	9,432	109	1,278	6	855	0	1,146	11,450	640
4. 2015.....	28,886	3,954	24,932	19,781	6,788	1,513	44	1,689	360	618	15,791	1,228
5. 2016.....	32,976	4,384	28,592	13,184	(54)	1,086	20	975	0	596	15,279	639
6. 2017.....	37,508	4,976	32,532	9,534	94	1,766	12	1,255	0	518	12,449	700
7. 2018.....	43,431	5,673	37,758	13,730	714	1,595	20	1,412	0	1,086	16,003	960
8. 2019.....	48,248	6,622	41,626	12,536	1,327	1,199	60	1,317	0	829	13,665	776
9. 2020.....	51,572	8,626	42,946	11,138	366	571	0	1,655	0	529	12,998	779
10. 2021.....	55,929	9,624	46,305	18,405	1,537	400	26	1,615	0	255	18,857	860
11. 2022.....	61,275	9,683	51,592	12,668	301	159	15	1,194	0	28	13,705	675
12. Totals	XXX	XXX	XXX	127,132	11,284	10,273	207	12,919	360	5,931	138,473	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			
1. Prior.....	197	14	0	0	0	0	0	0	0	0	0	183	1
2. 2013.....	0	0	0	0	4	0	0	0	0	0	0	4	0
3. 2014.....	0	0	0	0	12	0	1	0	0	0	0	13	0
4. 2015.....	1,052	0	0	0	23	0	3	0	55	0	0	1,133	3
5. 2016.....	755	0	0	0	40	0	4	0	40	0	0	839	3
6. 2017.....	2,463	0	(279)	0	140	0	16	0	115	0	2	2,455	12
7. 2018.....	4,494	0	(1,024)	0	374	0	42	0	183	0	31	4,069	20
8. 2019.....	7,950	2	(2,253)	(1)	713	0	79	0	300	0	53	6,788	44
9. 2020.....	5,209	0	(2,500)	0	918	0	102	0	150	0	158	3,879	41
10. 2021.....	5,490	1,270	(1,115)	(451)	3,037	1,229	337	137	207	0	418	5,771	61
11. 2022.....	10,541	370	(187)	(7)	2,295	80	255	9	709	0	668	13,161	188
12. Totals	38,151	1,656	(7,358)	(459)	7,556	1,309	839	146	1,759	0	1,330	38,295	373

	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
							26	27		28	29	30	31
1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0	0	XXX.....	183	0		
2. 2013.....	8,383	106	8,277	36.6	3.5	41.7	0	0	66.0	0	4		
3. 2014.....	11,578	115	11,463	45.9	3.7	51.8	0	0	66.0	0	13		
4. 2015.....	24,116	7,192	16,924	83.5	181.9	67.9	0	0	66.0	1,052	81		
5. 2016.....	16,084	(34)	16,118	48.8	(0.8)	56.4	0	0	66.0	755	84		
6. 2017.....	15,010	106	14,904	40.0	2.1	45.8	0	0	66.0	2,184	271		
7. 2018.....	20,806	734	20,072	47.9	12.9	53.2	0	0	66.0	3,470	599		
8. 2019.....	21,841	1,388	20,453	45.3	21.0	49.1	0	0	66.0	5,696	1,092		
9. 2020.....	17,243	366	16,877	33.4	4.2	39.3	0	0	66.0	2,709	1,170		
10. 2021.....	28,376	3,748	24,628	50.7	38.9	53.2	0	0	66.0	3,556	2,215		
11. 2022.....	27,634	768	26,866	45.1	7.9	52.1	0	0	66.0	9,991	3,170		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	29,596	8,699		

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 Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....	XXX.....
2. 2013.....	1,943.....	246.....	1,697.....	60.....	0.....	13.....	0.....	73.....	0.....	0.....	146.....	2.....
3. 2014.....	2,126.....	269.....	1,857.....	1,942.....	0.....	13.....	0.....	185.....	0.....	0.....	2,140.....	6.....
4. 2015.....	2,327.....	345.....	1,982.....	157.....	0.....	115.....	0.....	234.....	0.....	0.....	506.....	10.....
5. 2016.....	2,482.....	711.....	1,771.....	839.....	166.....	29.....	5.....	202.....	0.....	0.....	899.....	9.....
6. 2017.....	2,714.....	1,108.....	1,606.....	341.....	40.....	24.....	1.....	199.....	0.....	0.....	523.....	5.....
7. 2018.....	3,060.....	1,388.....	1,672.....	47.....	0.....	37.....	15.....	137.....	0.....	0.....	206.....	3.....
8. 2019.....	3,414.....	1,627.....	1,787.....	87.....	0.....	31.....	0.....	143.....	0.....	0.....	261.....	3.....
9. 2020.....	3,608.....	1,747.....	1,861.....	7.....	0.....	17.....	3.....	151.....	0.....	0.....	172.....	3.....
10. 2021.....	3,900.....	2,016.....	1,884.....	8.....	0.....	5.....	2.....	137.....	0.....	0.....	148.....	4.....
11. 2022.....	4,352.....	2,219.....	2,133.....	3.....	0.....	1.....	0.....	115.....	0.....	0.....	119.....	6.....
12. Totals.....	XXX.....	XXX.....	XXX.....	3,491.....	206.....	285.....	26.....	1,576.....	0.....	0.....	5,120.....	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.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
4. 2015.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
5. 2016.....	0.....	0.....	0.....	0.....	1.....	0.....	0.....	0.....	0.....	0.....	0.....	1.....	0.....
6. 2017.....	13.....	0.....	0.....	0.....	4.....	0.....	0.....	0.....	0.....	0.....	0.....	17.....	0.....
7. 2018.....	143.....	77.....	21.....	12.....	12.....	5.....	1.....	1.....	11.....	0.....	0.....	93.....	1.....
8. 2019.....	17.....	0.....	134.....	0.....	17.....	0.....	1.....	0.....	24.....	0.....	0.....	193.....	0.....
9. 2020.....	1,336.....	198.....	140.....	21.....	56.....	8.....	6.....	1.....	229.....	0.....	0.....	1,539.....	2.....
10. 2021.....	3,657.....	2,191.....	961.....	565.....	157.....	86.....	16.....	10.....	380.....	0.....	0.....	2,319.....	3.....
11. 2022.....	972.....	99.....	631.....	63.....	82.....	8.....	8.....	1.....	322.....	0.....	0.....	1,844.....	5.....
12. Totals.....	6,138.....	2,565.....	1,887.....	661.....	331.....	107.....	32.....	13.....	966.....	0.....	0.....	6,008.....	11.....

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....		0.....	XXX.....
2. 2013.....	146.....	0.....	146.....	7.5.....	0.0.....	8.6.....	0.....	0.....	66.0.....	0.....	0.....
3. 2014.....	2,141.....	0.....	2,141.....	100.7.....	0.0.....	115.3.....	0.....	0.....	66.0.....	0.....	1.....
4. 2015.....	507.....	0.....	507.....	21.8.....	0.0.....	25.6.....	0.....	0.....	66.0.....	0.....	1.....
5. 2016.....	1,071.....	171.....	900.....	43.2.....	24.1.....	50.8.....	0.....	0.....	66.0.....	0.....	1.....
6. 2017.....	581.....	41.....	540.....	21.4.....	3.7.....	33.6.....	0.....	0.....	66.0.....	13.....	4.....
7. 2018.....	409.....	110.....	299.....	13.4.....	7.9.....	17.9.....	0.....	0.....	66.0.....	75.....	18.....
8. 2019.....	454.....	0.....	454.....	13.3.....	0.0.....	25.4.....	0.....	0.....	66.0.....	151.....	42.....
9. 2020.....	1,942.....	231.....	1,711.....	53.8.....	13.2.....	91.9.....	0.....	0.....	66.0.....	1,257.....	282.....
10. 2021.....	5,321.....	2,854.....	2,467.....	136.4.....	141.6.....	130.9.....	0.....	0.....	66.0.....	1,862.....	457.....
11. 2022.....	2,134.....	171.....	1,963.....	49.0.....	7.7.....	92.0.....	0.....	0.....	66.0.....	1,441.....	403.....
12. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	4,799.....	1,209.....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 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 Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	70	0	19	0	15	0	11	104	XXX
2. 2021	7,144	1,780	5,364	2,933	103	89	1	294	0	7	3,212	XXX
3. 2022	6,684	1,222	5,462	1,033	0	35	0	184	0	11	1,252	XXX
4. Totals	XXX	XXX	XXX	4,036	103	143	1	493	0	29	4,568	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	54	0	0	0	23	0	2	0	3	0	0	82	0
2. 2021	59	0	88	0	40	0	4	0	8	0	0	199	0
3. 2022	266	0	(38)	0	73	0	7	0	15	0	0	323	0
4. Totals	379	0	50	0	136	0	13	0	26	0	0	604	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. 2021	3,515	104	3,411	49.2	5.8	63.6	0	0	66.0	147	52
3. 2022	1,575	0	1,575	23.6	0.0	28.8	0	0	66.0	228	95
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	429	175

**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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.....	(308).....	0.....	40.....	0.....	38.....	0.....	340.....	(230).....	XXX.....
2. 2021.....	19,596.....	94.....	19,502.....	12,478.....	0.....	34.....	0.....	1,217.....	0.....	5,193.....	13,729.....	3,989.....
3. 2022.....	19,990.....	96.....	19,894.....	14,184.....	0.....	8.....	0.....	1,018.....	0.....	2,954.....	15,210.....	0.....
4. Totals.....	XXX.....	XXX.....	XXX.....	26,354.....	0.....	82.....	0.....	2,273.....	0.....	8,487.....	28,709.....	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.....	67.....	0.....	(75).....	0.....	20.....	0.....	2.....	0.....	3.....	0.....	71.....	17.....	0.....
2. 2021.....	130.....	0.....	(224).....	0.....	20.....	0.....	2.....	0.....	8.....	0.....	240.....	(64).....	0.....
3. 2022.....	2,138.....	0.....	(1,216).....	0.....	26.....	0.....	3.....	0.....	263.....	0.....	2,636.....	1,214.....	0.....
4. Totals.....	2,335.....	0.....	(1,515).....	0.....	66.....	0.....	7.....	0.....	274.....	0.....	2,947.....	1,167.....	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. 2021.....	13,665.....	0.....	13,665.....	69.7.....	0.0.....	70.1.....	0.....	0.....	66.0.....	(94).....	30.....
3. 2022.....	16,424.....	0.....	16,424.....	82.2.....	0.0.....	82.6.....	0.....	0.....	66.0.....	922.....	292.....
4. Totals.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	0.....	XXX.....	820.....	347.....

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 Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	59	0	0	0	0	0	0	59	XXX
2. 2013.....	8,947	0	8,947	3,906	0	0	0	0	0	0	3,906	XXX
3. 2014.....	8,973	0	8,973	2,757	0	0	0	0	0	0	2,757	XXX
4. 2015.....	8,247	0	8,247	1,157	0	0	0	0	0	0	1,157	XXX
5. 2016.....	10,466	0	10,466	4,846	0	0	0	0	0	0	4,846	XXX
6. 2017.....	14,032	644	13,388	17,212	0	0	0	0	0	0	17,212	XXX
7. 2018.....	16,926	627	16,299	16,622	0	0	0	0	0	0	16,622	XXX
8. 2019.....	16,692	0	16,692	8,260	0	0	0	0	0	0	8,260	XXX
9. 2020.....	10,467	0	10,467	5,955	0	0	0	0	0	0	5,955	XXX
10. 2021.....	13,519	0	13,519	4,306	0	0	0	0	0	0	4,306	XXX
11. 2022.....	2,569	0	2,569	475	0	0	0	0	0	0	475	XXX
12. Totals	XXX	XXX	XXX	65,555	0	0	0	0	0	0	65,555	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.....	126	0	192	0	0	0	0	0	0	0	0	318	XXX
2. 2013.....	12	0	52	0	0	0	0	0	0	0	0	64	XXX
3. 2014.....	15	0	50	0	0	0	0	0	0	0	0	65	XXX
4. 2015.....	12	0	41	0	0	0	0	0	0	0	0	53	XXX
5. 2016.....	154	0	78	0	0	0	0	0	0	0	0	232	XXX
6. 2017.....	1,009	0	661	0	0	0	0	0	0	0	0	1,670	XXX
7. 2018.....	1,304	0	1,347	0	0	0	0	0	0	0	0	2,651	XXX
8. 2019.....	1,226	0	1,260	0	0	0	0	0	0	0	0	2,486	XXX
9. 2020.....	2,261	0	3,620	0	0	0	0	0	0	0	0	5,881	XXX
10. 2021.....	4,552	0	3,606	0	0	0	0	0	0	0	0	8,158	XXX
11. 2022.....	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	10,671	0	10,907	0	0	0	0	0	0	0	0	21,578	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	318	0
2. 2013.....	3,970	0	3,970	44.4	0.0	44.4	0	0	66.0	64	0
3. 2014.....	2,822	0	2,822	31.4	0.0	31.4	0	0	66.0	65	0
4. 2015.....	1,210	0	1,210	14.7	0.0	14.7	0	0	66.0	53	0
5. 2016.....	5,078	0	5,078	48.5	0.0	48.5	0	0	66.0	232	0
6. 2017.....	18,882	0	18,882	134.6	0.0	141.0	0	0	66.0	1,670	0
7. 2018.....	19,273	0	19,273	113.9	0.0	118.2	0	0	66.0	2,651	0
8. 2019.....	10,746	0	10,746	64.4	0.0	64.4	0	0	66.0	2,486	0
9. 2020.....	11,836	0	11,836	113.1	0.0	113.1	0	0	66.0	5,881	0
10. 2021.....	12,464	0	12,464	92.2	0.0	92.2	0	0	66.0	8,158	0
11. 2022.....	475	0	475	18.5	0.0	18.5	0	0	66.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	21,578	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 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 Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments					
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded				
1. Prior.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0	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.....	30	0	30	0	0	0	0	0	0	0	0	0	XXX
6. 2017.....	269	0	269	0	0	0	0	0	0	0	0	0	XXX
7. 2018.....	468	0	468	9	0	0	0	0	0	0	0	0	XXX
8. 2019.....	931	0	931	40	0	0	0	0	0	0	0	0	XXX
9. 2020.....	1,057	0	1,057	1	0	0	0	0	0	0	0	0	XXX
10. 2021.....	1,362	0	1,362	0	0	0	0	0	0	0	0	0	XXX
11. 2022.....	779	0	779	0	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	50	0	0	0	0	0	0	0	50	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.....	54	0	68	0	0	0	0	0	0	0	0	122	XXX
8. 2019.....	23	0	92	0	0	0	0	0	0	0	0	115	XXX
9. 2020.....	24	0	174	0	0	0	0	0	0	0	0	198	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	101	0	334	0	0	0	0	0	0	0	0	435	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2013.....	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
3. 2014.....	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
4. 2015.....	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
5. 2016.....	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
6. 2017.....	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
7. 2018.....	131	0	131	28.0	0.0	28.0	0	0	66.0	122	0
8. 2019.....	155	0	155	16.6	0.0	16.6	0	0	66.0	115	0
9. 2020.....	199	0	199	18.8	0.0	18.8	0	0	66.0	198	0
10. 2021.....	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
11. 2022.....	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	435	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 Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	4,061	4,610	5,472	4,160	3,467	3,426	3,406	3,442	3,439	3,405	(34)	(37)
2. 2013.....	17,511	16,228	17,598	17,257	16,994	16,941	16,916	16,917	16,916	16,902	(14)	(15)
3. 2014.....	XXX	17,815	19,389	19,288	18,290	18,123	17,764	17,764	18,019	17,786	(233)	22
4. 2015.....	XXX	XXX	31,313	30,818	30,091	30,024	29,809	29,780	29,594	29,170	(424)	(610)
5. 2016.....	XXX	XXX	XXX	16,985	20,610	20,397	20,242	19,962	19,943	20,164	221	202
6. 2017.....	XXX	XXX	XXX	XXX	19,369	19,153	19,210	19,282	19,115	18,422	(693)	(860)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	26,457	26,490	25,654	25,246	25,031	(215)	(623)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	23,187	22,404	22,091	22,151	61	(253)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,349	21,850	21,326	(524)	(23)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,373	35,548	1,175	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,193	XXX	XXX
12. Totals											(680)	(2,197)

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

1. Prior.....	7,167	8,922	7,539	7,609	7,076	6,813	6,680	6,667	7,007	6,936	(71)	269
2. 2013.....	11,891	12,399	13,141	13,666	12,972	12,821	12,688	12,690	12,671	12,621	(50)	(69)
3. 2014.....	XXX	13,141	12,853	12,795	12,479	12,245	12,165	11,886	11,913	11,739	(174)	(147)
4. 2015.....	XXX	XXX	12,815	12,267	11,454	11,400	11,163	10,942	10,903	10,447	(456)	(495)
5. 2016.....	XXX	XXX	XXX	11,197	11,612	11,566	11,851	12,141	12,136	12,115	(21)	(26)
6. 2017.....	XXX	XXX	XXX	XXX	12,557	12,414	12,383	12,431	12,532	12,468	(64)	37
7. 2018.....	XXX	XXX	XXX	XXX	XXX	14,002	13,187	11,938	11,742	11,959	217	21
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	13,338	12,270	11,658	10,944	(714)	(1,326)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,881	8,533	8,144	(389)	(737)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,659	10,901	242	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,413	XXX	XXX
12. Totals											(1,480)	(2,473)

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

1. Prior.....	1,342	1,307	1,343	1,349	930	941	921	922	922	923	0	1
2. 2013.....	1,337	1,027	866	1,268	1,002	970	941	948	947	937	(10)	(11)
3. 2014.....	XXX	1,254	833	954	800	822	801	804	797	792	(5)	(12)
4. 2015.....	XXX	XXX	1,020	1,162	1,043	1,098	1,047	1,023	1,018	1,015	(3)	(8)
5. 2016.....	XXX	XXX	XXX	1,052	1,294	2,010	1,968	1,899	1,861	2,179	318	280
6. 2017.....	XXX	XXX	XXX	XXX	1,202	1,737	1,680	1,345	1,279	1,376	97	31
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2,770	3,602	4,107	4,166	4,149	(17)	42
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,502	3,562	3,569	3,952	383	390
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,430	3,665	3,671	6	241
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,345	4,054	(291)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,318	XXX	XXX
12. Totals											478	953

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

1. Prior.....	4,853	4,967	4,849	4,796	4,271	4,252	4,533	4,723	4,739	4,841	102	118
2. 2013.....	3,432	4,435	5,752	4,638	4,745	4,469	4,348	4,393	4,437	4,395	(42)	2
3. 2014.....	XXX	5,895	4,461	4,074	3,362	3,213	2,830	2,799	2,765	2,706	(59)	(93)
4. 2015.....	XXX	XXX	3,562	4,223	3,878	3,335	3,250	3,309	3,315	3,292	(23)	(17)
5. 2016.....	XXX	XXX	XXX	3,936	4,158	3,637	3,322	3,102	3,003	2,974	(29)	(128)
6. 2017.....	XXX	XXX	XXX	XXX	4,389	4,353	3,748	3,468	3,458	3,371	(87)	(97)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	4,130	3,352	3,085	2,853	2,797	(56)	(288)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,978	4,270	3,983	4,055	72	(215)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,141	2,313	2,380	67	(1,761)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,043	2,706	663	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,728	XXX	XXX
12. Totals											609	(2,480)

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

1. Prior.....	2,910	3,575	2,784	4,271	5,448	5,101	4,969	4,973	4,639	4,638	(1)	(335)
2. 2013.....	7,481	6,883	7,041	6,898	7,235	6,728	7,441	7,367	7,368	7,327	(41)	(40)
3. 2014.....	XXX	9,082	9,425	10,946	11,485	10,876	11,280	11,204	11,108	10,608	(500)	(596)
4. 2015.....	XXX	XXX	19,000	13,535	15,616	14,503	14,904	15,413	15,597	15,540	(57)	127
5. 2016.....	XXX	XXX	XXX	19,286	17,458	16,643	15,489	15,098	15,346	15,103	(243)	5
6. 2017.....	XXX	XXX	XXX	XXX	13,606	13,298	13,675	14,765	13,831	13,534	(297)	(1,231)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	21,881	19,648	18,782	18,625	18,477	(148)	(305)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	18,020	17,157	16,966	18,836	1,871	1,679
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,842	17,432	15,072	(2,360)	(6,770)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,697	22,806	(891)	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,963	XXX	XXX
12. Totals											(2,667)	(7,465)

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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**

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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 2H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	1,012	1,052	1,085	1,041	1,106	880	880	879	879	879	0	(1)
2. 2013.....	404	292	451	376	154	(57)	(58)	74	74	73	(1)	(1)
3. 2014.....	XXX	3,099	3,171	2,603	2,158	2,163	2,125	1,988	1,987	1,956	(31)	(32)
4. 2015.....	XXX	XXX	1,477	1,214	1,120	1,069	659	391	279	273	(6)	(118)
5. 2016.....	XXX	XXX	XXX	264	192	85	860	733	707	698	(9)	(35)
6. 2017.....	XXX	XXX	XXX	XXX	1,044	865	511	461	401	341	(60)	(120)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	319	398	443	157	151	(6)	(292)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	799	565	370	287	(83)	(278)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,468	1,262	1,331	70	(137)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	850	1,950	1,100	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,526	XXX	XXX
12. Totals											976	(1,014)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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	731	891	925	34	194
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,878	3,109	231	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,376	XXX	XXX
4. Totals											265	194

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(872)	(613)	(582)	31	290
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,684	12,440	756	XXX
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,143	XXX	XXX
4. Totals											787	290

**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
12. Totals												

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	5,413	6,504	5,310	5,001	4,771	4,306	4,220	4,220	4,212	4,157	(55)	(63)
2. 2013.....	3,068	4,559	4,531	4,580	4,288	4,046	4,029	4,011	3,990	3,970	(20)	(41)
3. 2014.....	XXX	3,275	3,741	3,558	3,024	2,905	2,844	2,846	2,831	2,822	(9)	(24)
4. 2015.....	XXX	XXX	1,935	2,118	1,431	1,336	1,281	1,248	1,224	1,210	(14)	(38)
5. 2016.....	XXX	XXX	XXX	4,850	4,629	5,308	5,412	5,235	5,029	5,078	49	(157)
6. 2017.....	XXX	XXX	XXX	XXX	23,339	19,151	18,821	19,536	19,097	18,882	(215)	(654)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	19,610	21,471	21,088	20,757	19,273	(1,484)	(1,815)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	12,349	11,982	11,851	10,746	(1,105)	(1,236)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,722	11,429	11,836	407	4,114
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,313	12,464	2,151	XXX
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	475	XXX	XXX
12. Totals											(295)	86

**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	17	249	249	198	(12)	0	12	(198)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	459	379	363	560	131	(429)	(232)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	455	690	256	155	(101)	(535)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,096	683	199	(484)	(897)
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											(1,001)	(1,861)

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 Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	1,853.....	2,510.....	3,171.....	3,269.....	3,363.....	3,387.....	3,402.....	3,404.....	3,404.....	69.....	.....
2. 2013.....	10,471.....	15,965.....	16,694.....	16,872.....	16,915.....	16,899.....	16,906.....	16,912.....	16,913.....	16,899.....	993.....	263.....
3. 2014.....	XXX.....	13,390.....	16,560.....	17,127.....	17,199.....	17,229.....	17,404.....	17,423.....	17,482.....	17,781.....	1,074.....	292.....
4. 2015.....	XXX.....	XXX.....	25,295.....	28,705.....	29,070.....	28,889.....	29,345.....	29,234.....	29,213.....	29,158.....	3,247.....	623.....
5. 2016.....	XXX.....	XXX.....	XXX.....	13,171.....	17,358.....	18,506.....	18,733.....	19,015.....	19,180.....	19,439.....	1,031.....	328.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	12,333.....	16,763.....	17,543.....	17,887.....	18,289.....	18,236.....	993.....	326.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	19,221.....	23,719.....	24,599.....	24,588.....	24,631.....	1,399.....	505.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,127.....	20,699.....	21,532.....	21,651.....	967.....	349.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	15,993.....	19,906.....	20,189.....	1,089.....	326.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	28,174.....	33,254.....	927.....	325.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	16,243.....	.....	.....

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

1. Prior.....	000.....	3,401.....	5,286.....	5,978.....	6,256.....	6,610.....	6,666.....	6,665.....	6,871.....	6,860.....	356.....	.....
2. 2013.....	4,736.....	8,827.....	10,282.....	11,486.....	12,286.....	12,496.....	12,583.....	12,601.....	12,621.....	12,620.....	2,003.....	535.....
3. 2014.....	XXX.....	4,474.....	7,773.....	9,033.....	9,981.....	11,148.....	11,633.....	11,755.....	11,789.....	11,642.....	1,852.....	503.....
4. 2015.....	XXX.....	XXX.....	4,848.....	8,297.....	9,183.....	9,867.....	10,331.....	10,463.....	10,545.....	10,288.....	1,727.....	497.....
5. 2016.....	XXX.....	XXX.....	XXX.....	4,141.....	7,503.....	8,610.....	10,440.....	11,460.....	11,777.....	11,813.....	1,633.....	553.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	4,373.....	7,408.....	8,813.....	10,412.....	11,420.....	11,718.....	1,699.....	478.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,703.....	6,861.....	8,654.....	9,731.....	10,581.....	1,590.....	447.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,718.....	7,616.....	9,166.....	10,010.....	1,538.....	374.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2,686.....	5,042.....	5,820.....	879.....	179.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,424.....	7,027.....	624.....	75.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	3,569.....	.....	.....

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

1. Prior.....	000.....	570.....	671.....	827.....	854.....	868.....	918.....	923.....	925.....	925.....	17.....	.....
2. 2013.....	250.....	476.....	544.....	618.....	853.....	870.....	934.....	944.....	946.....	937.....	88.....	21.....
3. 2014.....	XXX.....	374.....	583.....	665.....	710.....	764.....	782.....	789.....	791.....	788.....	118.....	24.....
4. 2015.....	XXX.....	XXX.....	342.....	631.....	774.....	855.....	932.....	984.....	1,008.....	1,008.....	113.....	26.....
5. 2016.....	XXX.....	XXX.....	XXX.....	334.....	698.....	856.....	1,284.....	1,408.....	1,477.....	1,499.....	105.....	33.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	440.....	803.....	881.....	1,004.....	1,085.....	1,134.....	143.....	35.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	404.....	889.....	1,865.....	2,121.....	2,347.....	146.....	21.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	529.....	1,178.....	1,455.....	2,077.....	154.....	32.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	395.....	872.....	1,015.....	101.....	16.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	414.....	896.....	84.....	5.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	557.....	.....	.....

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

1. Prior.....	000.....	1,224.....	2,308.....	3,344.....	3,056.....	3,435.....	3,618.....	3,739.....	3,799.....	4,138.....	73.....	.....
2. 2013.....	594.....	1,847.....	2,921.....	3,373.....	3,529.....	3,859.....	3,925.....	3,972.....	3,998.....	4,024.....	111.....	139.....
3. 2014.....	XXX.....	826.....	1,585.....	2,019.....	2,236.....	2,347.....	2,451.....	2,478.....	2,494.....	2,482.....	77.....	122.....
4. 2015.....	XXX.....	XXX.....	717.....	1,693.....	2,341.....	2,633.....	2,763.....	2,961.....	3,002.....	3,029.....	110.....	72.....
5. 2016.....	XXX.....	XXX.....	XXX.....	606.....	1,690.....	2,364.....	2,525.....	2,576.....	2,612.....	2,638.....	29.....	197.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	710.....	2,080.....	2,486.....	2,667.....	2,850.....	2,908.....	27.....	225.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	738.....	1,417.....	1,854.....	2,225.....	2,399.....	16.....	188.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	702.....	1,584.....	2,169.....	2,873.....	13.....	192.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	276.....	973.....	1,644.....	2.....	73.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	412.....	1,247.....	6.....	30.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	338.....	.....	.....

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

1. Prior.....	000.....	2,017.....	2,979.....	3,982.....	4,202.....	4,434.....	4,450.....	4,455.....	4,454.....	4,455.....	37.....	.....
2. 2013.....	3,747.....	5,280.....	5,796.....	6,030.....	6,590.....	7,259.....	7,329.....	7,340.....	7,347.....	7,323.....	312.....	209.....
3. 2014.....	XXX.....	6,035.....	7,928.....	9,186.....	10,163.....	10,503.....	11,107.....	11,107.....	11,108.....	10,595.....	393.....	252.....
4. 2015.....	XXX.....	XXX.....	8,518.....	10,602.....	11,992.....	12,824.....	14,066.....	14,264.....	14,412.....	14,462.....	859.....	379.....
5. 2016.....	XXX.....	XXX.....	XXX.....	8,190.....	12,265.....	12,663.....	13,525.....	14,143.....	14,403.....	14,304.....	379.....	250.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	5,434.....	7,274.....	8,471.....	9,646.....	10,252.....	11,194.....	356.....	308.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	10,773.....	12,507.....	13,229.....	13,971.....	14,591.....	558.....	351.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	8,022.....	10,577.....	11,583.....	12,348.....	420.....	268.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	8,354.....	11,092.....	11,343.....	452.....	246.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	14,673.....	17,242.....	362.....	245.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	12,511.....	.....	.....

**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.....	527.....	842.....	858.....	868.....	879.....	879.....	879.....	879.....	879.....	879.....	4.....	
2. 2013.....	(2).....	4.....	11.....	17.....	19.....	74.....	74.....	74.....	74.....	73.....	73.....	1.....	2.....
3. 2014.....	XXX.....	1.....	15.....	1,403.....	1,420.....	1,726.....	1,987.....	1,987.....	1,987.....	1,955.....	1,955.....	3.....	5.....
4. 2015.....	XXX.....	XXX.....	1.....	63.....	91.....	157.....	207.....	223.....	279.....	272.....	272.....	2.....	9.....
5. 2016.....	XXX.....	XXX.....	XXX.....	4.....	15.....	20.....	609.....	672.....	693.....	697.....	697.....	4.....	7.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	0.....	64.....	72.....	307.....	315.....	324.....	324.....	4.....	1.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	2.....	7.....	34.....	63.....	69.....	69.....	1.....	2.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	32.....	45.....	118.....	118.....	1.....	1.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	1.....	4.....	21.....	21.....	0.....	1.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	7.....	11.....	11.....	1.....	0.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	4.....	4.....		

**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 Norfolk & Dedham Mutual Fire 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	757	846	XXX	XXX
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,424	2,918	XXX	XXX
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,068	XXX	XXX

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(328)	(596)		
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,311	12,512	3,722	267
3. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,192	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 Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		
1. Prior.....	000.....	2,028.....	2,824.....	3,184.....	3,468.....	3,555.....	3,676.....	3,732.....	3,780.....	3,839.....	XXX.....	XXX.....
2. 2013.....	123.....	2,094.....	3,142.....	3,559.....	3,742.....	3,839.....	3,885.....	3,911.....	3,918.....	3,906.....	XXX.....	XXX.....
3. 2014.....	XXX.....	843.....	2,018.....	2,577.....	2,671.....	2,713.....	2,732.....	2,742.....	2,755.....	2,757.....	XXX.....	XXX.....
4. 2015.....	XXX.....	XXX.....	64.....	431.....	918.....	1,100.....	1,145.....	1,165.....	1,166.....	1,157.....	XXX.....	XXX.....
5. 2016.....	XXX.....	XXX.....	XXX.....	405.....	2,369.....	4,204.....	4,558.....	4,759.....	4,816.....	4,846.....	XXX.....	XXX.....
6. 2017.....	XXX.....	XXX.....	XXX.....	XXX.....	1,284.....	9,225.....	13,296.....	15,068.....	16,173.....	17,212.....	XXX.....	XXX.....
7. 2018.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	88.....	11,892.....	14,864.....	15,794.....	16,622.....	XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	80.....	4,517.....	7,012.....	8,260.....	XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	32.....	3,407.....	5,955.....	XXX.....	XXX.....
10. 2021.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	169.....	4,306.....	XXX.....	XXX.....
11. 2022.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	475.....	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.....					9.....	9.....	XXX.....	XXX.....
8. 2019.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....				39.....	40.....	XXX.....	XXX.....
9. 2020.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....	XXX.....			1.....	1.....	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 Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	(1,216)	(1,079)	(267)	(23)	7	3	1	0	0	0
2. 2013.....	334	(920)	169	293	(13)	2	1	0	0	0
3. 2014.....	XXX	(102)	(185)	639	(230)	6	2	1	198	0
4. 2015.....	XXX	XXX	(533)	702	(198)	(125)	8	3	3	1
5. 2016.....	XXX	XXX	XXX	(1,851)	(150)	(258)	(189)	(8)	5	267
6. 2017.....	XXX	XXX	XXX	XXX	1,450	(402)	(239)	(480)	12	7
7. 2018.....	XXX	XXX	XXX	XXX	XXX	476	(254)	(395)	(55)	14
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	131	(296)	(550)	(445)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	544	170	(543)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(571)	(636)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(991)

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

1. Prior.....	(2,449)	511	(241)	349	14	6	1	0	0	0
2. 2013.....	(3,801)	(1,820)	(994)	357	24	7	2	1	0	0
3. 2014.....	XXX	(2,698)	(589)	(118)	(216)	(71)	202	(33)	(11)	(22)
4. 2015.....	XXX	XXX	(3,503)	(804)	(646)	(330)	(24)	(121)	(42)	(31)
5. 2016.....	XXX	XXX	XXX	(4,078)	(1,262)	(1,826)	(1,315)	(326)	(269)	(55)
6. 2017.....	XXX	XXX	XXX	XXX	(2,849)	(2,168)	(1,754)	(1,153)	(608)	(148)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	(404)	(809)	(768)	(817)	(368)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	(1,952)	(1,235)	(801)	(796)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(667)	(605)	(777)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(788)	(674)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(468)

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

1. Prior.....	140	(23)	(27)	4	0	1	1	0	0	0
2. 2013.....	371	(175)	(184)	(11)	5	0	1	2	0	0
3. 2014.....	XXX	190	(77)	123	(12)	(1)	1	4	0	0
4. 2015.....	XXX	XXX	(189)	125	(32)	7	2	6	1	0
5. 2016.....	XXX	XXX	XXX	65	(49)	85	29	12	9	1
6. 2017.....	XXX	XXX	XXX	XXX	(38)	240	97	35	8	120
7. 2018.....	XXX	XXX	XXX	XXX	XXX	329	97	74	(257)	(417)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	804	367	(161)	(387)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	760	35	(460)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,364	1,768
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,010

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

1. Prior.....	2,126	1,051	719	431	188	155	400	425	386	280
2. 2013.....	1,900	1,250	1,601	444	439	234	152	155	57	29
3. 2014.....	XXX	3,286	1,603	1,040	468	321	201	175	159	120
4. 2015.....	XXX	XXX	1,714	1,484	912	373	240	215	184	156
5. 2016.....	XXX	XXX	XXX	2,232	1,356	750	400	233	104	91
6. 2017.....	XXX	XXX	XXX	XXX	2,523	1,282	742	317	188	101
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2,410	1,124	512	212	134
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,670	890	395	234
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,104	742	484
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,243	1,099
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,173

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

1. Prior.....	(4,235)	(3,948)	(3,958)	(1,317)	169	5	(110)	1	0	0
2. 2013.....	(1,511)	(2,057)	(2,141)	(2,400)	(724)	(845)	16	1	1	0
3. 2014.....	XXX	(2,202)	(4,384)	(2,067)	(1,151)	(1,469)	64	58	0	1
4. 2015.....	XXX	XXX	1,470	(4,414)	(3,026)	(2,163)	(1,465)	(640)	5	3
5. 2016.....	XXX	XXX	XXX	2,569	(1,408)	(2,182)	(1,311)	(946)	(327)	4
6. 2017.....	XXX	XXX	XXX	XXX	629	(3,571)	(4,017)	(1,479)	(837)	(263)
7. 2018.....	XXX	XXX	XXX	XXX	XXX	762	(2,271)	(3,022)	(2,358)	(982)
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	333	(2,426)	(2,467)	(2,173)
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,103	479	(2,398)
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	714	(464)
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**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	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 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	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	XXX

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

1. Prior.....	109	5	1	(64)	1	0	0	0	0	0
2. 2013.....	124	1	37	44	0	0	0	0	0	0
3. 2014.....	XXX	376	292	489	6	2	133	0	0	0
4. 2015.....	XXX	XXX	469	152	86	163	266	0	0	0
5. 2016.....	XXX	XXX	XXX	241	29	(203)	(55)	1	0	0
6. 2017.....	XXX	XXX	XXX	XXX	747	547	147	63	1	0
7. 2018.....	XXX	XXX	XXX	XXX	XXX	248	(35)	145	10	9
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	613	463	87	135
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	457	335	124
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	377	402
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	575

**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	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	7	2
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.70	92
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(31)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,275)	(419)	(73)
2. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,192)	(222)
3. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,213)

**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**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	2,098	2,414	1,667	1,234	935	473	269	254	231	192
2. 2013.....	1,819	1,101	851	742	370	158	109	79	56	52
3. 2014.....	XXX	1,659	1,166	813	275	148	80	72	57	50
4. 2015.....	XXX	XXX	1,742	953	221	141	96	61	43	41
5. 2016.....	XXX	XXX	XXX	2,987	691	398	358	203	99	78
6. 2017.....	XXX	XXX	XXX	XXX	20,729	5,106	1,271	2,041	1,106	661
7. 2018.....	XXX	XXX	XXX	XXX	XXX	18,934	3,789	2,559	2,753	1,347
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	11,307	3,899	2,604	1,260
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,045	5,433	3,620
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,776	3,606
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	17	100	249	198	(12)	0
7. 2018.....	XXX	XXX	XXX	XXX	XXX	459	372	288	439	68
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	455	671	181	92
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,091	665	174
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 Norfolk & Dedham Mutual Fire Insurance Company

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	553	53	11	3	1	0	0	1	0	
2. 2013.....	799	945	982	990	992	992	992	993	993	993
3. 2014.....	XXX	898	1,046	1,068	1,070	1,073	1,074	1,074	1,074	1,074
4. 2015.....	XXX	XXX	2,894	3,182	3,237	3,243	3,245	3,246	3,247	3,247
5. 2016.....	XXX	XXX	XXX	835	1,007	1,027	1,030	1,031	1,031	1,031
6. 2017.....	XXX	XXX	XXX	XXX	820	962	986	990	993	993
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,237	1,376	1,392	1,399	1,399
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	819	948	967	967
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	929	1,089	1,089
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927	927
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.....	75	44	24	11	2	1	1	1	1	0
2. 2013.....	226	31	11	1	1	1				0
3. 2014.....	XXX	202	35	11	6	3	1	1	1	0
4. 2015.....	XXX	XXX	223	27	9	7	1	1	1	0
5. 2016.....	XXX	XXX	XXX	170	30	12	9	6	4	1
6. 2017.....	XXX	XXX	XXX	XXX	218	36	13	5	3	1
7. 2018.....	XXX	XXX	XXX	XXX	XXX	241	35	9	3	1
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	227	34	7	6
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	219	19	19
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210	36
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221

**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.....	345	81	29	16	10	8	3	4	1	(1)
2. 2013.....	1,182	1,202	1,237	1,247	1,254	1,255	1,255	1,256	1,256	1,237
3. 2014.....	XXX	1,280	1,332	1,352	1,364	1,366	1,367	1,367	1,367	1,349
4. 2015.....	XXX	XXX	3,553	3,764	3,836	3,851	3,860	3,867	3,871	3,825
5. 2016.....	XXX	XXX	XXX	1,220	1,323	1,344	1,359	1,362	1,363	1,364
6. 2017.....	XXX	XXX	XXX	XXX	1,258	1,279	1,304	1,313	1,322	1,329
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,888	1,889	1,892	1,907	1,911
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,317	1,314	1,323	1,343
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,408	1,434	1,470
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,462	1,622
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,031



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	776	223	94	17	13	6	3	0	0	
2. 2013.....	1,194	1,810	1,937	1,980	1,992	1,995	1,999	2,002	2,003	2,003
3. 2014.....	XXX	1,141	1,709	1,803	1,837	1,848	1,850	1,852	1,852	1,852
4. 2015.....	XXX	XXX	1,040	1,579	1,677	1,713	1,722	1,725	1,727	1,727
5. 2016.....	XXX	XXX	XXX	975	1,493	1,587	1,621	1,628	1,633	1,633
6. 2017.....	XXX	XXX	XXX	XXX	1,028	1,521	1,638	1,688	1,699	1,699
7. 2018.....	XXX	XXX	XXX	XXX	XXX	894	1,429	1,552	1,590	1,590
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	875	1,431	1,538	1,538
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	579	879	879
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	624	624
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.....	355	138	44	20	11	5	1	1	1	1
2. 2013.....	1,168	210	92	38	13	5	1	1	1	0
3. 2014.....	XXX	1,151	192	79	40	19	7	2	2	3
4. 2015.....	XXX	XXX	1,142	180	68	32	14	9	5	3
5. 2016.....	XXX	XXX	XXX	1,124	194	96	42	18	9	5
6. 2017.....	XXX	XXX	XXX	XXX	1,109	282	128	51	22	13
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,135	277	88	37	25
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,137	228	79	26
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	680	150	58
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	906	164
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005

**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.....	22	151	128	72	12	51	2	2	1	(1)
2. 2013.....	2,542	2,412	2,489	2,515	2,520	2,527	2,532	2,537	2,539	2,500
3. 2014.....	XXX	2,476	2,267	2,312	2,337	2,347	2,350	2,354	2,357	2,322
4. 2015.....	XXX	XXX	2,347	2,129	2,174	2,207	2,218	2,226	2,229	2,224
5. 2016.....	XXX	XXX	XXX	2,254	2,111	2,153	2,176	2,183	2,195	2,198
6. 2017.....	XXX	XXX	XXX	XXX	2,272	2,133	2,173	2,187	2,199	2,204
7. 2018.....	XXX	XXX	XXX	XXX	XXX	2,158	2,021	2,045	2,074	2,088
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	2,155	1,968	1,991	2,007
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,349	1,208	1,222
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,605	1,396
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,721

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	30	12	3	1	0	0	0	1	0	
2. 2013.....	62	82	85	86	87	87	87	88	88	88
3. 2014.....	XXX	79	110	115	116	117	118	118	118	118
4. 2015.....	XXX	XXX	74	103	108	112	112	113	113	113
5. 2016.....	XXX	XXX	XXX	64	101	104	105	105	105	105
6. 2017.....	XXX	XXX	XXX	XXX	94	135	138	142	143	143
7. 2018.....	XXX	XXX	XXX	XXX	XXX	81	132	141	146	146
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	96	147	154	154
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	63	101	101
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	84
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.....	20	8	6	2	1	1	1	0	0	0
2. 2013.....	50	17	8	5	1	1				0
3. 2014.....	XXX	52	7	2	1	1				0
4. 2015.....	XXX	XXX	52	12	6	3	2	1		0
5. 2016.....	XXX	XXX	XXX	81	21	11	6	2	1	1
6. 2017.....	XXX	XXX	XXX	XXX	73	20	9	3	1	1
7. 2018.....	XXX	XXX	XXX	XXX	XXX	93	33	17	9	7
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	115	30	21	12
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	26	20
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90	20
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119

**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.....	4	6	4	(1)	2	1	1	0	0	0
2. 2013.....	123	113	109	109	108	108	108	109	109	107
3. 2014.....	XXX	138	137	140	141	142	142	142	142	139
4. 2015.....	XXX	XXX	136	134	135	137	138	139	139	138
5. 2016.....	XXX	XXX	XXX	156	144	141	140	139	139	138
6. 2017.....	XXX	XXX	XXX	XXX	178	184	178	178	179	180
7. 2018.....	XXX	XXX	XXX	XXX	XXX	178	178	177	176	178
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	231	208	207	205
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	153	143	144
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179	170
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	64	26	11	8	16	4	3	4	1	
2. 2013.....	34	76	95	100	103	104	107	110	111	111
3. 2014.....	XXX	21	57	68	74	75	76	76	77	77
4. 2015.....	XXX	XXX	31	79	94	104	108	110	110	110
5. 2016.....	XXX	XXX	XXX	7	20	26	27	28	29	29
6. 2017.....	XXX	XXX	XXX	XXX	7	23	25	26	27	27
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3	8	13	16	16
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	4	6	13	13
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	6
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.....	165	91	67	31	22	19	11	11	7	1
2. 2013.....	139	61	37	22	20	12	5	4	7	0
3. 2014.....	XXX	134	54	28	15	7	2	1		0
4. 2015.....	XXX	XXX	192	67	21	15	9	5	1	3
5. 2016.....	XXX	XXX	XXX	154	30	15	9	4	4	3
6. 2017.....	XXX	XXX	XXX	XXX	104	44	15	7	5	12
7. 2018.....	XXX	XXX	XXX	XXX	XXX	151	27	16	11	20
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	131	46	30	44
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	55	41
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	61
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188

**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.....	45	(1)	7	(12)	29	8	0	8	(1)	(7)
2. 2013.....	213	228	240	235	247	247	246	251	257	250
3. 2014.....	XXX	207	199	195	201	198	197	199	199	199
4. 2015.....	XXX	XXX	236	185	176	185	185	185	183	182
5. 2016.....	XXX	XXX	XXX	225	205	224	226	227	230	226
6. 2017.....	XXX	XXX	XXX	XXX	227	252	248	250	257	252
7. 2018.....	XXX	XXX	XXX	XXX	XXX	237	199	208	215	204
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	232	220	235	205
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	130	75
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115	36
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 5E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior	200	21	13	3	0	0	0	0	0	0
2. 2013	218	279	300	307	310	312	312	312	312	312
3. 2014	XXX	269	378	385	392	393	393	393	393	393
4. 2015	XXX	XXX	685	820	850	854	857	858	859	859
5. 2016	XXX	XXX	XXX	280	359	373	378	379	379	379
6. 2017	XXX	XXX	XXX	XXX	261	331	348	354	356	356
7. 2018	XXX	XXX	XXX	XXX	XXX	424	523	551	558	558
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	307	399	420	420
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	338	452	452
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	362	362
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	86	48	28	11	5	6	3	2	2	1
2. 2013	111	39	27	22	11	4	2	1	1	0
3. 2014	XXX	130	50	30	17	7				0
4. 2015	XXX	XXX	147	59	42	21	10	9	5	3
5. 2016	XXX	XXX	XXX	130	63	42	22	9	8	3
6. 2017	XXX	XXX	XXX	XXX	174	83	63	40	24	12
7. 2018	XXX	XXX	XXX	XXX	XXX	203	84	57	38	20
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	207	98	61	44
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	416	58	41
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178	61
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188

**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	115	48	27	14	11	8	3	0	1	(2)
2. 2013	422	464	494	511	515	518	521	521	522	516
3. 2014	XXX	519	600	610	628	635	641	644	645	640
4. 2015	XXX	XXX	1,050	1,170	1,212	1,222	1,232	1,239	1,243	1,228
5. 2016	XXX	XXX	XXX	547	609	618	626	629	637	639
6. 2017	XXX	XXX	XXX	XXX	592	641	663	678	688	700
7. 2018	XXX	XXX	XXX	XXX	XXX	851	903	930	947	960
8. 2019	XXX	XXX	XXX	XXX	XXX	XXX	687	735	749	776
9. 2020	XXX	XXX	XXX	XXX	XXX	XXX	XXX	926	756	779
10. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	785	860
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	675

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 Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
1. Prior.....	1	2	2	0	0	0	0	0	0	0
2. 2013.....	0	0	1	1	1	1	1	1	1	1
3. 2014.....	XXX	0	0	1	1	2	3	3	3	3
4. 2015.....	XXX	XXX		1	2	2	2	2	2	2
5. 2016.....	XXX	XXX	XXX	1	2	2	3	4	4	4
6. 2017.....	XXX	XXX	XXX	XXX	0	2	3	4	4	4
7. 2018.....	XXX	XXX	XXX	XXX	XXX		0	0	1	1
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX		1	1	1
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0	0
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1
11. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

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

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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.....	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193	2,193
3. 2014.....	XXX	2,365	2,365	2,365	2,365	2,365	2,365	2,365	2,365	2,365	2,365
4. 2015.....	XXX	XXX	2,556	2,556	2,556	2,556	2,556	2,556	2,556	2,556	2,556
5. 2016.....	XXX	XXX	XXX	2,861	2,861	2,861	2,861	2,861	2,861	2,861	2,861
6. 2017.....	XXX	XXX	XXX	XXX	3,539	3,539	3,539	3,539	3,539	3,539	3,539
7. 2018.....	XXX	XXX	XXX	XXX	XXX	4,545	4,545	4,545	4,545	4,545	4,545
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	5,439	5,439	5,439	5,439	5,439
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,487	5,487	5,487	5,487
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,933	5,933	5,933
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,155	6,155
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	2,193	2,365	2,556	2,861	3,539	4,545	5,439	5,487	5,933	6,155	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.....	16	16	16	16	16	16	16	16	16	16	16
3. 2014.....	XXX	16	16	16	16	16	16	16	16	16	16
4. 2015.....	XXX	XXX	17	17	17	17	17	17	17	17	17
5. 2016.....	XXX	XXX	XXX	21	21	21	21	21	21	21	21
6. 2017.....	XXX	XXX	XXX	XXX	33	33	33	33	33	33	33
7. 2018.....	XXX	XXX	XXX	XXX	XXX	34	34	34	34	34	34
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	48	48	48	48	48
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	36	36	36
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	30	30
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	31
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	16	16	17	21	33	34	48	36	30	31	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.....	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871	6,871
3. 2014.....	XXX	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024
4. 2015.....	XXX	XXX	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658
5. 2016.....	XXX	XXX	XXX	8,398	8,398	8,398	8,398	8,398	8,398	8,398	8,398
6. 2017.....	XXX	XXX	XXX	XXX	8,529	8,529	8,529	8,529	8,529	8,529	8,529
7. 2018.....	XXX	XXX	XXX	XXX	XXX	8,494	8,494	8,494	8,494	8,494	8,494
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	8,847	8,847	8,847	8,847	8,847
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,014	8,014	8,014	8,014
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,846	6,846	6,846
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,347	7,347
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	6,871	7,024	7,658	8,398	8,529	8,494	8,847	8,014	6,846	7,347	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.....	403	403	403	403	403	403	403	403	403	403	403
3. 2014.....	XXX	399	399	399	399	399	399	399	399	399	399
4. 2015.....	XXX	XXX	484	484	484	484	484	484	484	484	484
5. 2016.....	XXX	XXX	XXX	480	480	480	480	480	480	480	480
6. 2017.....	XXX	XXX	XXX	XXX	629	629	629	629	629	629	629
7. 2018.....	XXX	XXX	XXX	XXX	XXX	589	589	589	589	589	589
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	314	314	314	314	314
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	659	659	659	659
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	862	862	862
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	914	914
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	403	399	484	480	629	589	314	659	862	914	XXX



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL**

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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.....	22,887	22,887	22,887	22,887	22,887	22,887	22,887	22,887	22,887	22,887	22,887
3. 2014.....	XXX	25,239	25,239	25,239	25,239	25,239	25,239	25,239	25,239	25,239	25,239
4. 2015.....	XXX	XXX	28,886	28,886	28,886	28,886	28,886	28,886	28,886	28,886	28,886
5. 2016.....	XXX	XXX	XXX	32,976	32,976	32,976	32,976	32,976	32,976	32,976	32,976
6. 2017.....	XXX	XXX	XXX	XXX	37,508	37,508	37,508	37,508	37,508	37,508	37,508
7. 2018.....	XXX	XXX	XXX	XXX	XXX	43,431	43,431	43,431	43,431	43,431	43,431
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	48,248	48,248	48,248	48,248	48,248
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	51,572	51,572	51,572	51,572
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,929	55,929	55,929
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,275	61,275
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	22,887	25,239	28,886	32,976	37,508	43,431	48,248	51,572	55,929	61,275	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.....	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049	3,049
3. 2014.....	XXX	3,113	3,113	3,113	3,113	3,113	3,113	3,113	3,113	3,113	3,113
4. 2015.....	XXX	XXX	3,954	3,954	3,954	3,954	3,954	3,954	3,954	3,954	3,954
5. 2016.....	XXX	XXX	XXX	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384
6. 2017.....	XXX	XXX	XXX	XXX	4,976	4,976	4,976	4,976	4,976	4,976	4,976
7. 2018.....	XXX	XXX	XXX	XXX	XXX	5,673	5,673	5,673	5,673	5,673	5,673
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	6,622	6,622	6,622	6,622	6,622
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,626	8,626	8,626	8,626
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,624	9,624	9,624
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,683	9,683
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	3,049	3,113	3,954	4,384	4,976	5,673	6,622	8,626	9,624	9,683	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.....	1,943	1,943	1,943	1,943	1,943	1,943	1,943	1,943	1,943	1,943	1,943
3. 2014.....	XXX	2,126	2,126	2,126	2,126	2,126	2,126	2,126	2,126	2,126	2,126
4. 2015.....	XXX	XXX	2,327	2,327	2,327	2,327	2,327	2,327	2,327	2,327	2,327
5. 2016.....	XXX	XXX	XXX	2,482	2,482	2,482	2,482	2,482	2,482	2,482	2,482
6. 2017.....	XXX	XXX	XXX	XXX	2,714	2,714	2,714	2,714	2,714	2,714	2,714
7. 2018.....	XXX	XXX	XXX	XXX	XXX	3,060	3,060	3,060	3,060	3,060	3,060
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	3,414	3,414	3,414	3,414	3,414
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,608	3,608	3,608	3,608
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,900	3,900	3,900
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,352	4,352
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	1,943	2,126	2,327	2,482	2,714	3,060	3,414	3,608	3,900	4,352	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.....	246	246	246	246	246	246	246	246	246	246	246
3. 2014.....	XXX	269	269	269	269	269	269	269	269	269	269
4. 2015.....	XXX	XXX	345	345	345	345	345	345	345	345	345
5. 2016.....	XXX	XXX	XXX	711	711	711	711	711	711	711	711
6. 2017.....	XXX	XXX	XXX	XXX	1,108	1,108	1,108	1,108	1,108	1,108	1,108
7. 2018.....	XXX	XXX	XXX	XXX	XXX	1,388	1,388	1,388	1,388	1,388	1,388
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	1,627	1,627	1,627	1,627	1,627
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,747	1,747	1,747	1,747
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,016	2,016	2,016
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,219	2,219
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	246	269	345	711	1,108	1,388	1,627	1,747	2,016	2,219	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 Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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.....	8,947	8,947	8,947	8,947	8,947	8,947	8,947	8,947	8,947	8,947	8,947
3. 2014.....	XXX	8,973	8,973	8,973	8,973	8,973	8,973	8,973	8,973	8,973	8,973
4. 2015.....	XXX	XXX	8,247	8,247	8,247	8,247	8,247	8,247	8,247	8,247	8,247
5. 2016.....	XXX	XXX	XXX	10,466	10,466	10,466	10,466	10,466	10,466	10,466	10,466
6. 2017.....	XXX	XXX	XXX	XXX	14,032	14,032	14,032	14,032	14,032	14,032	14,032
7. 2018.....	XXX	XXX	XXX	XXX	XXX	16,926	16,926	16,926	16,926	16,926	16,926
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	16,692	16,692	16,692	16,692	16,692
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,467	10,467	10,467	10,467
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,519	13,519	13,519
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,569	2,569
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	8,947	8,973	8,247	10,466	14,032	16,926	16,692	10,467	13,519	2,569	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	0	0	0	0	0	0	0	0	0	0
3. 2014.....	XXX	0	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
6. 2017.....	XXX	XXX	XXX	XXX	644	644	644	644	644	644	644
7. 2018.....	XXX	XXX	XXX	XXX	XXX	627	627	627	627	627	627
8. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt. 1)	0	0	0	0	644	627	0	0	0	0	XXX

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

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	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									
6. 2017.....	XXX	XXX									
7. 2018.....	XXX	XXX									
8. 2019.....	XXX	XXX									
9. 2020.....	XXX	XXX									
10. 2021.....	XXX	XXX						XXX			
11. 2022.....	XXX	XXX						XXX	XXX		
12. Totals.....	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									
6. 2017.....	XXX	XXX									
7. 2018.....	XXX	XXX									
8. 2019.....	XXX	XXX									
9. 2020.....	XXX	XXX									
10. 2021.....	XXX	XXX						XXX			
11. 2022.....	XXX	XXX						XXX	XXX		
12. Totals.....	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 Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....	12,738		0.0	48,013		0.0
2. Private Passenger Auto Liability/ Medical .....	19,105		0.0	22,859		0.0
3. Commercial Auto/Truck Liability/ Medical .....	15,331		0.0	6,244		0.0
4. Workers' Compensation .....	9,314		0.0	6,580		0.0
5. Commercial Multiple Peril .....	38,295		0.0	56,526		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 .....	6,008		0.0	2,290		0.0
10. Other Liability - Claims-Made .....			0.0	0		0.0
11. Special Property .....	604		0.0	5,647		0.0
12. Auto Physical Damage .....	1,167		0.0	20,820		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	102,562	0	0.0	168,980	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	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	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 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 Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....	12,738		0.0	48,013		0.0
2. Private Passenger Auto Liability/Medical .....	19,105		0.0	22,859		0.0
3. Commercial Auto/Truck Liability/Medical .....	15,331		0.0	6,244		0.0
4. Workers' Compensation .....	9,314		0.0	6,580		0.0
5. Commercial Multiple Peril .....	38,295		0.0	56,526		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 .....	6,008		0.0	2,290		0.0
10. Other Liability - Claims-Made .....			0.0	0		0.0
11. Special Property .....	604		0.0	5,647		0.0
12. Auto Physical Damage .....	1,167		0.0	20,820		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 .....	21,578		0.0	2,569		0.0
17. Reinsurance - Nonproportional Assumed Liability .....			0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines .....	435		0.0	779		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	124,575	0	0.0	172,328	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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P INTERROGATORIES**

1. The following questions relate to yet-to-be-issued Extended Reporting Endorsements (EREs) arising from Death, Disability, or Retirement (DDR) provisions in Medical Professional Liability Claims Made insurance policies. EREs provided for reasons other than DDR are not to be included.
- 1.1 Does the company issue Medical Professional Liability Claims Made insurance policies that provide tail (also known as an extended reporting endorsement, or "ERE") benefits in the event of Death, Disability, or Retirement (DDR) at a reduced charge or at no additional cost? ..... Yes [ ] No [ X ]  
 If the answer to question 1.1 is "no", leave the following questions blank. If the answer to question 1.1 is "yes", please answer the following questions:
- 1.2 What is the total amount of the reserve for that provision (DDR Reserve), as reported, explicitly or not, elsewhere in this statement (in dollars)? ..... \$ .....
- 1.3 Does the company report any DDR reserve as Unearned Premium Reserve per SSAP #65? ..... Yes [ ] No [ X ]
- 1.4 Does the company report any DDR reserve as loss or loss adjustment expense reserve? ..... Yes [ ] No [ X ]
- 1.5 If the company reports DDR reserve as Unearned Premium Reserve, does that amount match the figure on the Underwriting and Investment Exhibit, Part 1A - Recapitulation of all Premiums (Page 7) Column 2, Lines 11.1 plus 11.2? ..... Yes [ ] No [ X ] N/A [ ]
- 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 [ X ] No [ ]
- If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
- Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:  
 (in thousands of dollars)
- |                    |   |
|--------------------|---|
| 5.1 Fidelity ..... | 0 |
| 5.2 Surety .....   | 0 |
6. Claim count information is reported per claim or per claimant (Indicate which) ..... per claim.....  
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ X ] No [ ]
- 7.2 (An extended statement may be attached.)  
 Norfolk & Dedham Mutual Fire 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. ....

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	E	0	0	0	0	0	0	0
2. Alaska	AK	E	0	0	0	0	0	0	0
3. Arizona	AZ	E	0	0	0	0	0	0	0
4. Arkansas	AR	L	(185,483)	4,107,133	0	3,596,709	5,539,928	2,273,639	7,888
5. California	CA	N	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0
7. Connecticut	CT	L	0	0	0	0	0	0	0
8. Delaware	DE	E	0	0	0	0	0	0	0
9. District of Columbia	DC	E	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0
11. Georgia	GA	E	0	0	0	0	0	0	0
12. Hawaii	HI	E	0	0	0	0	0	0	0
13. Idaho	ID	E	0	0	0	0	0	0	0
14. Illinois	IL	E	0	0	0	0	0	0	0
15. Indiana	IN	E	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0
17. Kansas	KS	E	0	0	0	0	0	0	0
18. Kentucky	KY	E	0	0	0	0	0	0	0
19. Louisiana	LA	E	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0	0	0
22. Massachusetts	MA	L	205,467,934	194,163,138	0	68,892,435	85,366,530	79,888,149	1,255,126
23. Michigan	MI	E	0	0	0	0	0	0	0
24. Minnesota	MN	E	0	0	0	0	0	0	0
25. Mississippi	MS	E	0	0	0	0	0	0	0
26. Missouri	MO	L	1,571	446,389	0	124,889	631,411	516,522	657
27. Montana	MT	E	0	0	0	0	0	0	0
28. Nebraska	NE	E	0	0	0	0	0	0	0
29. Nevada	NV	E	0	0	0	0	0	0	0
30. New Hampshire	NH	L	453,683	428,668	0	109,819	155,920	79,759	1,148
31. New Jersey	NJ	L	4,099,355	2,910,923	0	738,111	1,175,699	439,456	2,849
32. New Mexico	NM	E	0	0	0	0	0	0	0
33. New York	NY	L	0	0	0	0	0	0	0
34. North Carolina	NC	E	0	0	0	0	0	0	0
35. North Dakota	ND	E	0	0	0	0	0	0	0
36. Ohio	OH	E	0	0	0	0	0	0	0
37. Oklahoma	OK	E	0	0	0	0	0	0	0
38. Oregon	OR	E	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	0	0	0	90,634	0	115,286	0
40. Rhode Island	RI	L	0	0	0	0	0	0	0
41. South Carolina	SC	E	0	0	0	0	0	0	0
42. South Dakota	SD	E	0	0	0	0	0	0	0
43. Tennessee	TN	E	0	0	0	0	0	0	0
44. Texas	TX	E	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0
46. Vermont	VT	E	0	0	0	0	0	0	0
47. Virginia	VA	E	0	0	0	0	0	0	0
48. Washington	WA	E	0	0	0	0	0	0	0
49. West Virginia	WV	E	0	0	0	0	0	0	0
50. Wisconsin	WI	E	0	0	0	0	0	0	0
51. Wyoming	WY	E	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX	209,837,060	202,056,251	0	73,552,597	92,869,488	83,312,811	1,267,668	0
DETAILS OF WRITE-INS									
58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

- 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 9
- 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)..... 35
- 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..... 13

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

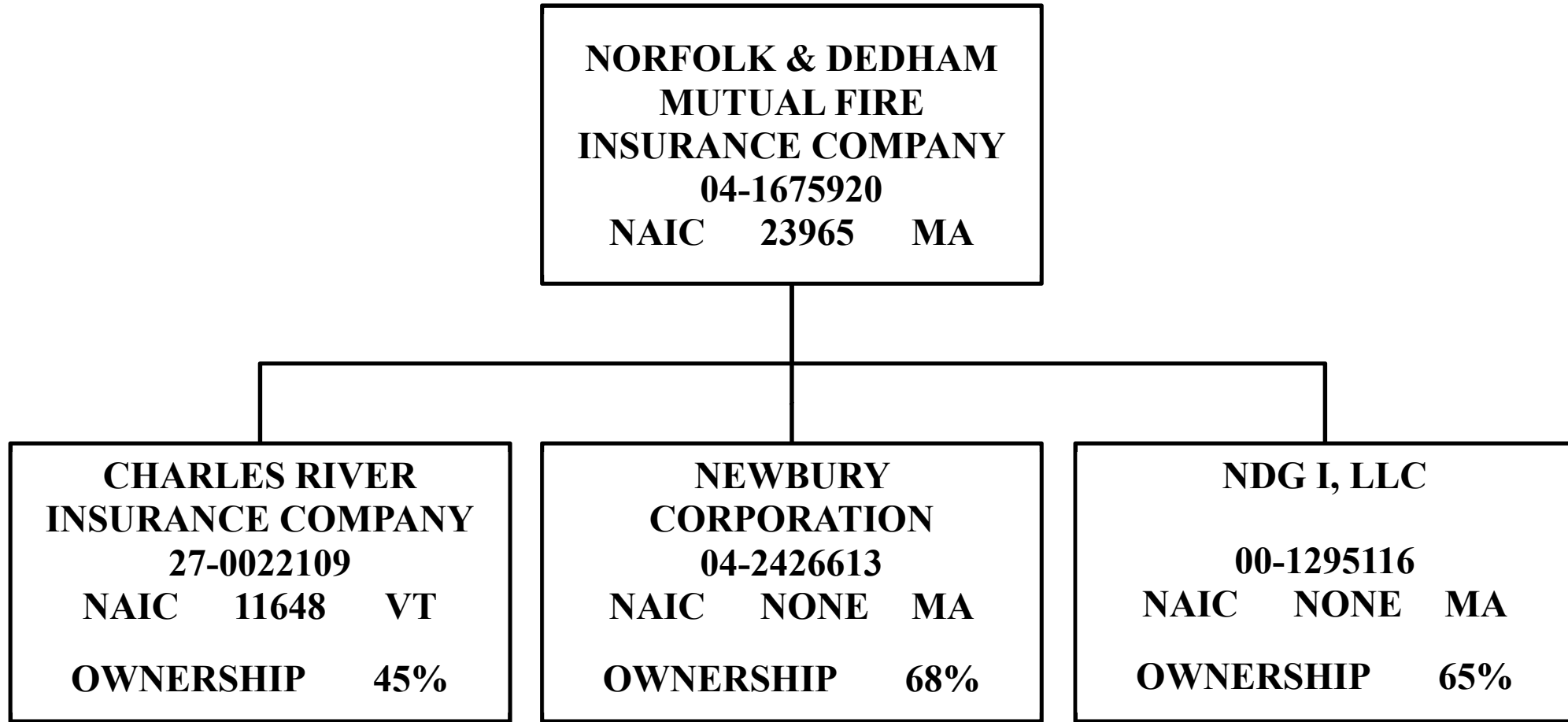
Actual Premium Written

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

Allocated by States and Territories

States, Etc.		Direct Business Only					6 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**



**SCHEDULE Y**

**PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM**

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

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE Y**

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
23965	04-1675920	Norfolk & Dedham Mutual Fire Insurance	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 .....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	Norfolk & Dedham Mutual Fire Insurance .....	Charles River Insurance Co .....	45.000	NO
.....	.....	.....	.....	Norfolk & Dedham Mutual Fire Insurance .....	Newbury Corp .....	68.000	NO
.....	.....	.....	.....	.....	.....	.....	.....
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**ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire 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.

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

**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.

<b>MARCH FILING</b>	
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
<b>APRIL FILING</b>	
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? .....	YES
36. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
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. Does not write this line of business
- 13. Does not write this line of business
- 14. Does not write this line of business
- 15. Does not write this line of business
- 16. No Protected cells
- 17. Not Applicable
- 18. Does not write this line of business
- 21. Not Applicable
- 22. Not Applicable
- 24. Not Applicable
- 25. Not Applicable
- 26. Not Applicable
- 27. Not Applicable
- 28. Does not write this line of business
- 29. Does not write this line of business
- 30. Does not write this line of business
- 31. Does not write this line of business
- 32. Does not write this line of business
- 34. Does not write this line of business
- 36. Does not write this line of business

**Bar Codes:**

11. SIS Stockholder Information Supplement [Document Identifier 420]	
12. Financial Guaranty Insurance Exhibit [Document Identifier 240]	
13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]	
14. Supplement A to Schedule T [Document Identifier 455]	
15. Trusteed Surplus Statement [Document Identifier 490]	
16. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]	
17. Reinsurance Summary Supplemental Filing [Document Identifier 401]	



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire 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]



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



**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols: 1 - 2)	4 Net Admitted Assets
2504. Prepaid .....	117,302		117,302	47,833
2597. Summary of remaining write-ins for Line 25 from overflow page	117,302	0	117,302	47,833

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	806,576	0	806,576
2497. Summary of remaining write-ins for Line 24 from overflow page	0	806,576	0	806,576

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SUMMARY INVESTMENT SCHEDULE**

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	17,617,540	3.816	17,617,540	0	17,617,540	3.816
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 .....	2,020,528	0.438	2,020,528	0	2,020,528	0.438
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	128,170,619	27.765	128,170,619	0	128,170,619	27.765
1.06 Industrial and miscellaneous .....	102,418,992	22.187	102,418,992	0	102,418,992	22.187
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	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	0.000	0	0	0	0.000
1.12 Total long-term bonds .....	250,227,679	54.206	250,227,679	0	250,227,679	54.206
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) .....	73,877,240	16.004	73,877,240	0	73,877,240	16.004
3.02 Industrial and miscellaneous Other (Unaffiliated) .....		0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....		0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	2,629,348	0.570	2,629,348	0	2,629,348	0.570
3.05 Mutual funds .....	26,821,194	5.810	26,821,194	0	26,821,194	5.810
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 .....	103,327,781	22.384	103,327,781	0	103,327,781	22.384
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 .....	24,614,646	5.332	24,614,646	0	24,614,646	5.332
5.02 Properties held for production of income .....	0	0.000	0	0	0	0.000
5.03 Properties held for sale .....	0	0.000	0	0	0	0.000
5.04 Total real estate .....	24,614,646	5.332	24,614,646	0	24,614,646	5.332
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	21,180,119	4.588	21,180,119	0	21,180,119	4.588
6.02 Cash equivalents (Schedule E, Part 2) .....	5,224,006	1.132	5,224,006	0	5,224,006	1.132
6.03 Short-term investments (Schedule DA) .....		0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments .....	26,404,125	5.720	26,404,125	0	26,404,125	5.720
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) .....	57,048,828	12.358	57,048,828	0	57,048,828	12.358
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	461,623,060	100.000	461,623,060	0	461,623,060	100.000

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....	14,963,345
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6) .....	10,007,494
2.2	Additional investment made after acquisition (Part 2, Column 9) .....	0
		10,007,494
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13 .....	0
3.2	Totals, Part 3, Column 11 .....	0
4.	Total gain (loss) on disposals, Part 3, Column 18 .....	
5.	Deduct amounts received on disposals, Part 3, Column 15 .....	
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15 .....	0
6.2	Totals, Part 3, Column 13 .....	0
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12 .....	0
7.2	Totals, Part 3, Column 10 .....	0
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11 .....	356,193
8.2	Totals, Part 3, Column 9 .....	356,193
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	24,614,646
10.	Deduct total nonadmitted amounts .....	0
11.	Statement value at end of current period (Line 9 minus Line 10) .....	24,614,646

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

Mortgage Loans

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

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	69,013,719
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) .....	2,764,218
		2,764,218
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16 .....	0
3.2	Totals, Part 3, Column 12 .....	0
		0
4.	Accrual of discount .....	0
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13 .....	(12,753,429)
5.2	Totals, Part 3, Column 9 .....	0
		(12,753,429)
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	544,310
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	2,519,989
8.	Deduct amortization of premium and depreciation .....	0
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17 .....	0
9.2	Totals, Part 3, Column 14 .....	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15 .....	0
10.2	Totals, Part 3, Column 11 .....	0
		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	57,048,828
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	57,048,828

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	357,529,134
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	89,705,246
3.	Accrual of discount .....	341,059
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 .....	(9,430,575)
4.4	Part 4, Column 11 .....	(4,568,111)
		(13,998,685)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	119,846
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	78,641,270
7.	Deduct amortization of premium .....	1,526,043
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15 .....	0
8.2	Part 2, Section 1, Column 19 .....	
8.3	Part 2, Section 2, Column 16 .....	0
8.4	Part 4, Column 15 .....	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14 .....	0
9.2	Part 2, Section 1, Column 17 .....	
9.3	Part 2, Section 2, Column 14 .....	0
9.4	Part 4, Column 13 .....	0
		0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	26,174
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	353,555,461
12.	Deduct total nonadmitted amounts .....	0
13.	Statement value at end of current period (Line 11 minus Line 12) .....	353,555,461

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - SUMMARY BY COUNTRY**

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

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	17,617,540	15,990,059	17,611,697	17,923,112
	2. Canada .....	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	17,617,540	15,990,059	17,611,697	17,923,112
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	2,020,528	2,015,596	2,271,963	1,900,000
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	128,170,619	121,114,186	133,434,771	123,402,890
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	79,159,255	73,714,944	79,152,016	78,817,904
	9. Canada .....	5,614,465	5,272,509	5,606,125	5,618,000
	10. Other Countries	17,645,271	17,013,832	17,678,450	17,631,000
	11. Totals	102,418,992	96,001,285	102,436,591	102,066,904
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	250,227,679	235,121,127	255,755,022	245,292,906
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	0	0	0	
	15. Canada .....	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	0	0	0	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....	100,698,433	100,698,433	73,881,538	
	21. Canada .....	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	100,698,433	100,698,433	73,881,538	
Parent, Subsidiaries and Affiliates	24. Totals	2,629,348	2,629,348	11,743,646	
	25. Total Common Stocks	103,327,781	103,327,781	85,625,184	
	26. Total Stocks	103,327,781	103,327,781	85,625,184	
	27. Total Bonds and Stocks	353,555,461	338,448,908	341,380,206	

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 1A - SECTION 1**

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>1. U.S. Governments</b>												
1.1 NAIC 1	1,369,908	6,419,470	10,043,966	486,340	47,155	XXX	18,366,840	7.3	13,206,452	5.3	18,366,840	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	1,369,908	6,419,470	10,043,966	486,340	47,155	XXX	18,366,840	7.3	13,206,452	5.3	18,366,840	0
<b>2. All Other Governments</b>												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	999,542	0.4	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	999,542	0.4	0	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	0	2,020,528	0	0	0	XXX	2,020,528	0.8	2,059,114	0.8	2,020,528	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	2,020,528	0	0	0	XXX	2,020,528	0.8	2,059,114	0.8	2,020,528	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	19,208,465	54,720,306	39,809,674	12,416,045	2,016,130	XXX	128,170,619	51.1	134,416,812	54.3	128,170,619	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	19,208,465	54,720,306	39,809,674	12,416,045	2,016,130	XXX	128,170,619	51.1	134,416,812	54.3	128,170,619	0

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	4,938,956	41,688,435	33,584,776	0	0	XXX	80,212,167	32.0	72,798,552	29.4	61,912,210	18,299,957
6.2 NAIC 2	6,634,732	9,550,509	6,021,584	0	0	XXX	22,206,825	8.8	24,034,718	9.7	17,257,610	4,949,214
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
<b>6.7 Totals</b>	<b>11,573,688</b>	<b>51,238,944</b>	<b>39,606,360</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>102,418,992</b>	<b>40.8</b>	<b>96,833,270</b>	<b>39.1</b>	<b>79,169,820</b>	<b>23,249,172</b>
<b>7. Hybrid Securities</b>												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>7.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	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
<b>9.7 Totals</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>10.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0</b>
<b>11. Unaffiliated Certificates of Deposit</b>												
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
<b>11.7 Totals</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>XXX</b>	<b>0</b>	<b>0.0</b>	<b>XXX</b>	<b>XXX</b>	<b>0</b>	<b>0</b>

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>12. Total Bonds Current Year</b>												
12.1 NAIC 1	(d) 25,517,328	104,848,740	83,438,415	12,902,385	2,063,285	0	228,770,154	91.2	XXX	XXX	210,470,197	18,299,957
12.2 NAIC 2	(d) 6,634,732	9,550,509	6,021,584	0	0	0	22,206,825	8.8	XXX	XXX	17,257,610	4,949,214
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	32,152,060	114,399,248	89,460,000	12,902,385	2,063,285	0	(b) 250,976,979	100.0	XXX	XXX	227,727,807	23,249,172
12.8 Line 12.7 as a % of Col. 7	12.8	45.6	35.6	5.1	0.8	0.0	100.0	XXX	XXX	XXX	90.7	9.3
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	41,905,751	98,688,462	72,254,684	9,898,774	732,801	0	XXX	XXX	223,480,472	90.3	215,190,769	8,289,703
13.2 NAIC 2	4,065,941	13,739,196	6,229,581	0	0	0	XXX	XXX	24,034,718	9.7	19,788,949	4,245,769
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	(c) 0	0.0	0	0
13.6 NAIC 6							XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	45,971,692	112,427,657	78,484,266	9,898,774	732,801	0	XXX	XXX	(b) 247,515,190	100.0	234,979,718	12,535,473
13.8 Line 13.7 as a % of Col. 9	18.6	45.4	31.7	4.0	0.3	0.0	XXX	XXX	100.0	XXX	94.9	5.1
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	25,238,873	101,804,915	68,460,738	12,902,385	2,063,285	0	210,470,197	83.9	215,190,769	86.9	210,470,197	XXX
14.2 NAIC 2	3,135,296	8,100,730	6,021,584	0	0	0	17,257,610	6.9	19,788,949	8.0	17,257,610	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	28,374,169	109,905,645	74,482,323	12,902,385	2,063,285	0	227,727,807	90.7	234,979,718	94.9	227,727,807	XXX
14.8 Line 14.7 as a % of Col. 7	12.5	48.3	32.7	5.7	0.9	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	11.3	43.8	29.7	5.1	0.8	0.0	90.7	XXX	XXX	XXX	90.7	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	278,455	3,043,825	14,977,677	0	0	0	18,299,957	7.3	8,289,703	3.3	XXX	18,299,957
15.2 NAIC 2	3,499,436	1,449,779	0	0	0	0	4,949,214	2.0	4,245,769	1.7	XXX	4,949,214
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	3,777,891	4,493,604	14,977,677	0	0	0	23,249,172	9.3	12,535,473	5.1	XXX	23,249,172
15.8 Line 15.7 as a % of Col. 7	16.2	19.3	64.4	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	1.5	1.8	6.0	0.0	0.0	0.0	9.3	XXX	XXX	XXX	XXX	9.3

(a) Includes \$ 19,579,172 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 \$ 2,451,654 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 \$ 749,299 ; 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 Norfolk & Dedham Mutual Fire Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations .....	1,024,371	5,317,056	9,276,484	0	0	XXX	15,617,911	6.2	13,206,452	5.3	15,617,911	0
1.02 Residential Mortgage-Backed Securities .....	345,537	1,102,414	767,482	486,340	47,155	XXX	2,748,929	1.1	0	0.0	2,748,929	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	1,369,908	6,419,470	10,043,966	486,340	47,155	XXX	18,366,840	7.3	13,206,452	5.3	18,366,840	0
<b>2. All Other Governments</b>												
2.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	999,542	0.4	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	999,542	0.4	0	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations .....	0	2,020,528	0	0	0	XXX	2,020,528	0.8	2,059,114	0.8	2,020,528	0
4.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	2,020,528	0	0	0	XXX	2,020,528	0.8	2,059,114	0.8	2,020,528	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations .....	15,676,991	41,847,512	23,711,400	3,572,056	0	XXX	84,807,959	33.8	93,565,911	37.8	84,807,959	0
5.02 Residential Mortgage-Backed Securities .....	3,503,320	12,236,444	9,486,720	8,843,989	2,016,130	XXX	36,086,602	14.4	33,557,975	13.6	36,086,602	0
5.03 Commercial Mortgage-Backed Securities .....	28,154	636,350	6,611,554	0	0	XXX	7,276,058	2.9	7,292,927	2.9	7,276,058	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	19,208,465	54,720,306	39,809,674	12,416,045	2,016,130	XXX	128,170,619	51.1	134,416,812	54.3	128,170,619	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations .....	10,340,259	40,067,086	28,657,773	0	0	XXX	79,065,118	31.5	83,713,693	33.8	67,917,177	11,147,941
6.02 Residential Mortgage-Backed Securities .....	4,126	5,715	0	0	0	XXX	9,840	0.0	13,693	0.0	9,840	0
6.03 Commercial Mortgage-Backed Securities .....	35,705	2,155,869	1,470,010	0	0	XXX	3,661,585	1.5	3,589,260	1.5	3,661,585	0
6.04 Other Loan-Backed and Structured Securities ...	1,193,598	9,010,274	9,478,577	0	0	XXX	19,682,449	7.8	9,516,624	3.8	7,581,218	12,101,231
6.05 Totals	11,573,688	51,238,944	39,606,360	0	0	XXX	102,418,992	40.8	96,833,270	39.1	79,169,820	23,249,172
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0		0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0		0.0	0	0
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
<b>11. Unaffiliated Certificates of Deposit</b>												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
<b>12. Total Bonds Current Year</b>												
12.01 Issuer Obligations	27,041,621	89,252,182	61,645,656	3,572,056	0	XXX	181,511,515	72.3	XXX	XXX	170,363,574	11,147,941
12.02 Residential Mortgage-Backed Securities	3,852,982	13,344,573	10,254,202	9,330,329	2,063,285	XXX	38,845,371	15.5	XXX	XXX	38,845,371	0
12.03 Commercial Mortgage-Backed Securities	63,859	2,792,219	8,081,565	0	0	XXX	10,937,643	4.4	XXX	XXX	10,937,643	0
12.04 Other Loan-Backed and Structured Securities	1,193,598	9,010,274	9,478,577	0	0	XXX	19,682,449	7.8	XXX	XXX	7,581,218	12,101,231
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	32,152,060	114,399,248	89,460,000	12,902,385	2,063,285	0	250,976,979	100.0	XXX	XXX	227,727,807	23,249,172
12.10 Line 12.09 as a % of Col. 7	12.8	45.6	35.6	5.1	0.8	0.0	100.0	XXX	XXX	XXX	90.7	9.3
<b>13. Total Bonds Prior Year</b>												
13.01 Issuer Obligations	35,551,048	90,393,078	62,238,177	5,362,409	0	XXX	XXX	XXX	193,544,712	78.2	181,179,240	12,365,473
13.02 Residential Mortgage-Backed Securities	5,562,048	14,861,865	7,878,589	4,536,365	732,801	XXX	XXX	XXX	33,571,667	13.6	33,571,667	0
13.03 Commercial Mortgage-Backed Securities	0	2,514,687	8,367,500	0	0	XXX	XXX	XXX	10,882,186	4.4	10,882,186	0
13.04 Other Loan-Backed and Structured Securities	4,858,596	4,658,028	0	0	0	XXX	XXX	XXX	9,516,624	3.8	9,346,624	170,000
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.08 Unaffiliated Certificates of Deposit	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
13.09 Totals	45,971,692	112,427,657	78,484,266	9,898,774	732,801	0	XXX	XXX	247,515,190	100.0	234,979,718	12,535,473
13.10 Line 13.09 as a % of Col. 9	18.6	45.4	31.7	4.0	0.3	0.0	XXX	XXX	100.0	XXX	94.9	5.1
<b>14. Total Publicly Traded Bonds</b>												
14.01 Issuer Obligations	23,342,191	87,302,771	56,146,556	3,572,056	0	XXX	170,363,574	67.9	181,179,240	73.2	170,363,574	XXX
14.02 Residential Mortgage-Backed Securities	3,852,982	13,344,573	10,254,202	9,330,329	2,063,285	XXX	38,845,371	15.5	33,571,667	13.6	38,845,371	XXX
14.03 Commercial Mortgage-Backed Securities	63,859	2,792,219	8,081,565	0	0	XXX	10,937,643	4.4	10,882,186	4.4	10,937,643	XXX
14.04 Other Loan-Backed and Structured Securities	1,115,136	6,466,082	0	0	0	XXX	7,581,218	3.0	9,346,624	3.8	7,581,218	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	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	28,374,169	109,905,645	74,482,323	12,902,385	2,063,285	0	227,727,807	90.7	234,979,718	94.9	227,727,807	XXX
14.10 Line 14.09 as a % of Col. 7	12.5	48.3	32.7	5.7	0.9	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	11.3	43.8	29.7	5.1	0.8	0.0	90.7	XXX	XXX	XXX	90.7	XXX
<b>15. Total Privately Placed Bonds</b>												
15.01 Issuer Obligations	3,699,430	1,949,411	5,499,100	0	0	XXX	11,147,941	4.4	12,365,473	5.0	XXX	11,147,941
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	78,462	2,544,192	9,478,577	0	0	XXX	12,101,231	4.8	170,000	0.1	XXX	12,101,231
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	0	0
15.09 Totals	3,777,891	4,493,604	14,977,677	0	0	0	23,249,172	9.3	12,535,473	5.1	XXX	23,249,172
15.10 Line 15.09 as a % of Col. 7	16.2	19.3	64.4	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	1.5	1.8	6.0	0.0	0.0	0.0	9.3	XXX	XXX	XXX	XXX	9.3

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**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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS**

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/adjusted carrying value, December 31, prior year (Line 10, prior year) .....	(435,031)
2. Cost paid/(consideration received) on additions:	
2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12 .....	(1,398,530)
2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14 .....	(2,057,967) (3,456,497)
3. Unrealized valuation increase/(decrease):	
3.1 Section 1, Column 17 .....	315,040
3.2 Section 2, Column 19 .....	(97,442) 217,598
4. SSAP No. 108 Adjustments .....	0
5. Total gain (loss) on termination recognized, Section 2, Column 22 .....	326,767
6. Considerations received/(paid) on terminations, Section 2, Column 15 .....	(2,263,672)
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) .....	(1,083,491)
11. Deduct nonadmitted assets .....	0
12. Statement value at end of current period (Line 10 minus Line 11) .....	(1,083,491)

**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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - VERIFICATION**

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

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	(1,083,490)
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) .....	(1,083,490)
4.	Part D, Section 1, Column 6 .....	0
5.	Part D, Section 1, Column 7 .....	(1,083,490)
6.	Total (Line 3 minus Line 4 minus Line 5) .....	0
		Fair Value Check
7.	Part A, Section 1, Column 16 .....	(1,083,490)
8.	Part B, Section 1, Column 13 .....	
9.	Total (Line 7 plus Line 8) .....	(1,083,490)
10.	Part D, Section 1, Column 9 .....	0
11.	Part D, Section 1, Column 10 .....	(1,083,490)
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 Norfolk & Dedham Mutual Fire 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 .....	4,363,132	1,994,541	4,363,132	(1,994,541)
2. Cost of cash equivalents acquired .....	70,009,904	748,287	69,261,616	0
3. Accrual of discount .....	1,012	1,012	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 .....	69,150,042	0	69,150,042	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) .....	5,224,006	2,743,841	4,474,706	(1,994,541)
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	5,224,006	2,743,841	4,474,706	(1,994,541)

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



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE A - PART 1**

Showing All Real Estate OWNED December 31 of Current Year

1	2	Location		5	6	7	8	9	10	Change in Book/Adjusted Carrying Value Less Encumbrances					16	17
		3	4							11	12	13	14	15		
Description of Property	Code	City	State	Date Acquired	Date of Last Appraisal	Actual Cost	Amount of Encumbrances	Book/Adjusted Carrying Value Less Encumbrances	Fair Value Less Encumbrances	Current Year's Depreciation	Current Year's Other-Than-Temporary Impairment Recognized	Current Year's Change in Encumbrances	Total Change in Book/Adjusted Carrying Value (13-11-12)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Gross Income Earned Less Interest Incurred on Encumbrances	Taxes, Repairs and Expenses Incurred
Land & Building 222 Ames St .....		Dedham .....	MA .....	12/12/1951 ..	12/01/2001 ..	28,300,801		24,604,646		356,193			(356,193)		656,250	436,786
Land & Building 55 Church St .....		Dedham .....	MA .....	12/01/2001 ..	12/01/2001 ..	114,124		10,000					0			
0299999. Property occupied by the reporting entity - Administrative						28,414,925	0	24,614,646	0	356,193	0	0	(356,193)	0	656,250	436,786
0399999. Total Property occupied by the reporting entity						28,414,925	0	24,614,646	0	356,193	0	0	(356,193)	0	656,250	436,786
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0699999 - Totals						28,414,925	0	24,614,646	0	356,193	0	0	(356,193)	0	656,250	436,786

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE A - PART 2**

Showing All Real Estate ACQUIRED and Additions Made During the Year

1 Description of Property	2 Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	City	3 State						
Building 222 Ames St	Dedham	MA			10,007,494		9,651,301	
0199999 - Acquired by Purchase					10,007,494	0	9,651,301	0
0399999 - Totals					10,007,494	0	9,651,301	0

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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - PART 1**

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

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership											
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other-Than-Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value														
000000-00-0	NDGI, LLC			US	NDGI, LLC		12/04/2017		42,313,700	37,820,007	37,820,007	(6,728,119)	0	0	0	0	1,625,000	0	65.000											
1099999. Non-Registered Private Funds - Bonds - NAIC Designation Not Assigned by the SVO - Affiliated																														
000000-00-0	RIP Road US Fund LP ? Series F			US	RIP Road US Fund LP		10/01/2019		2,954,661	2,699,474	2,699,474	(1,960,588)	0	0	0	0	0	0	0.000											
000000-00-0	PCI II, L.P.			US	PCI II, L.P.		04/02/2020		3,286,171	3,452,663	3,452,663	324,493	0	0	0	0	65,640	2,188,000	0.000											
000000-00-0	RIP Road US Fund LP ? Series A			US	RIP Road US Fund LP		08/27/2020		3,635,993	1,621,068	1,621,068	(1,186,169)	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		315,000	315,000	315,000	0	0	0	0	0	5,985,000	0	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		493,255	500,791	500,791	2,090	0	0	0	0	13,233	0	0.000											
000000-00-0	BGO Diversified Class B			US	MEPT EDGE Moor LP-CLASS B		04/02/2021		2,812,403	4,373,068	4,373,068	596,506	0	0	0	0	0	0	0.000											
000000-00-0	Hadley Harbor Partners II, L.P.			US	Hadley Harbor Partners II, L.P.		05/19/2017		2,350,185	1,269,393	1,269,393	(1,620,820)	0	0	0	0	0	114,781	0.000											
000000-00-0	Hadley Harbor Partners III, L.P.			US	Hadley Harbor Partners III, L.P.		05/08/2020		3,597,997	3,431,268	3,431,268	(1,814,059)	0	0	0	0	0	887,753	0.000											
000000-00-0	Hadley Harbor Partners IV, L.P.			US	Hadley Harbor Partners IV, L.P.		10/01/2022		365,545	353,810	353,810	(11,735)	0	0	0	0	0	4,334,455	0.000											
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP			US	BCA MEZZANINE FUND II, LP LIMITED PARTNE		12/30/2015		980,767	1,212,287	1,212,287	(355,028)	0	0	0	0	0	336,008	0.000											
5899999. Any Other Class of Assets - Unaffiliated																														
6099999. Total - Unaffiliated																														
6199999. Total - Affiliated																														
6299999 - Totals																														
									63,105,677	57,048,829	57,048,829	(12,753,429)	0	0	0	0	1,703,873	13,845,997	XXX											

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

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

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - PART 2**

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
000000-00-0	PCI II, L.P.		US	PCI II, L.P.	04/02/2020		0	1,258,100	0	0.000
000000-00-0	Adams Street 2022 Global Fund LP		US	Adams Street 2022 Global Fund LP	11/01/2022		0	315,000	0	0.000
<b>1999999. Joint Venture Interests - Common Stock - Unaffiliated</b>							0	1,573,100	0	XXX
000000-00-0	Hadley Harbor Partners III, L.P.		US	Hadley Harbor Partners III, L.P.	05/08/2020		0	825,573	0	0.000
000000-00-0	Hadley Harbor Partners IV, L.P.		US	Hadley Harbor Partners IV, L.P.	10/01/2022		0	365,545	0	0.000
<b>5899999. Any Other Class of Assets - Unaffiliated</b>							0	1,191,118	0	XXX
<b>6099999. Total - Unaffiliated</b>							0	2,764,218	0	XXX
<b>6199999. Total - Affiliated</b>							0	0	0	XXX
<b>6299999 - Totals</b>							0	2,764,218	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - PART 3**

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20	
		3	4					9	10	11	12	13	14							
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization)/ Accretion	Current Year's Other Than Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10-11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income	
000000-00-0	RIP Road US Fund LP ? Series F		US	RIP Road US Fund LP	10/01/2019	10/12/2022	905,339	0	0	0	0	0	0	905,339	905,339	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	544,007	0	0	0	0	0	0	544,007	544,007	0	0	0	0	
<b>1999999. Joint Venture Interests - Common Stock - Unaffiliated</b>							1,449,346	0	0	0	0	0	0	1,449,346	1,449,346	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	96,813	0	0	0	0	0	0	96,813	402,237	0	305,424	305,424	0	
000000-00-0	Hadley Harbor Partners III, L.P.		US	Hadley Harbor Partners III, L.P.	05/08/2020	07/05/2022	203,711	0	0	0	0	0	0	203,711	442,596	0	238,885	238,885	0	
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP		US	Return of Capital	12/30/2015	08/29/2022	225,809	0	0	0	0	0	0	225,809	225,809	0	0	0	0	
<b>5899999. Any Other Class of Assets - Unaffiliated</b>							526,333	0	0	0	0	0	0	526,333	1,070,643	0	544,310	544,310	0	
<b>6099999. Total - Unaffiliated</b>							1,975,679	0	0	0	0	0	0	1,975,679	2,519,989	0	544,310	544,310	0	
<b>6199999. Total - Affiliated</b>							0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>6299999 - Totals</b>							1,975,679	0	0	0	0	0	0	1,975,679	2,519,989	0	544,310	544,310	0	





















ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Coding	For Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
92348K-AS-2	VZMT 2022-4 A - RMBS		4	1.A FE	249,987	96.9310	242,328	250,000	249,989	0	2	0	0	3.400	3.426	MON	260	4,840	05/19/2022	11/20/2028	
1049999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					19,602,145	XXX	19,175,411	19,799,195	19,682,449	0	25,247	0	0	XXX	XXX	XXX	138,484	275,855	XXX	XXX	
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds					102,436,591	XXX	96,001,285	102,066,904	102,418,992	0	(50,088)	0	0	XXX	XXX	XXX	815,776	2,792,343	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					186,501,915	XXX	171,240,766	176,274,000	180,762,216	0	(1,064,311)	0	0	XXX	XXX	XXX	1,856,873	5,973,502	XXX	XXX	
2429999999. Total - Residential Mortgage-Backed Securities					38,624,395	XXX	34,696,389	38,450,866	38,845,371	0	170,301	0	0	XXX	XXX	XXX	99,305	907,069	XXX	XXX	
2439999999. Total - Commercial Mortgage-Backed Securities					11,026,567	XXX	10,008,561	10,768,845	10,937,643	0	(39,437)	0	0	XXX	XXX	XXX	26,613	321,627	XXX	XXX	
2449999999. Total - Other Loan-Backed and Structured Securities					19,602,145	XXX	19,175,411	19,799,195	19,682,449	0	25,247	0	0	XXX	XXX	XXX	138,484	275,855	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					255,755,022	XXX	235,121,127	245,292,906	250,227,679	0	(908,200)	0	0	XXX	XXX	XXX	2,121,275	7,478,053	XXX	XXX	

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

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	93,491,091	9,371,007	22,964,178	23,358,759	28,712,276	28,452,935	21,166,223
1B	10,691,760	10,030,142	1,989,308				
1C	0	0	0				
1D	0	0	0				
1E	0	0	0				
1F	0	0	0				

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	21 Date Acquired	
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
<b>NONE</b>																				
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 Norfolk & Dedham Mutual Fire Insurance Company

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

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	Fair Value		9	Dividends			Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/ (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
922908-36-3	VANGUARD 500 IDX ETF			24,407.000	8,575,155	351.340	8,575,155	5,494,008	0	145,141	0	(2,080,209)	0	(2,080,209)	0	04/17/2020	
922908-76-9	VANGUARD TSM IDX ETF			19,362.000	3,701,821	191.190	3,701,821	3,952,055	0	47,062	0	(250,234)	0	(250,234)	0	07/20/2022	
5319999999. Subtotal - Common Stocks - Mutual Funds - Designations Assigned by the SVO					26,821,194	XXX	26,821,194	25,274,437	0	367,817	0	(3,614,599)	0	(3,614,599)	0	XXX	XXX
5409999999. Total - Common Stocks - Mutual Funds					26,821,194	XXX	26,821,194	25,274,437	0	367,817	0	(3,614,599)	0	(3,614,599)	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			8,400.000	(11,896,433)	(1,416.242)	(11,896,433)	10,065,291	0	0	0	(3,279,212)	0	(3,279,212)	0	12/18/1996	
990002-52-6	CHARLES RIVER INSURANCE COMPANY			4,500.000	14,525,781	3,227.951	14,525,781	1,678,355	900,000	1,080,000	0	(1,366,749)	0	(1,366,749)	0	08/02/2004	
5929999999. Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Other					2,629,348	XXX	2,629,348	11,743,646	900,000	1,080,000	0	(4,645,961)	0	(4,645,961)	0	XXX	XXX
5979999999. Total - Common Stocks - Parent, Subsidiaries and Affiliates					2,629,348	XXX	2,629,348	11,743,646	900,000	1,080,000	0	(4,645,961)	0	(4,645,961)	0	XXX	XXX
5989999999 - Total Common Stocks					103,327,781	XXX	103,327,781	85,625,184	960,528	2,991,371	0	(9,430,575)	0	(9,430,575)	0	XXX	XXX
5999999999 - Total Preferred and Common Stocks					103,327,781	XXX	103,327,781	85,625,184	960,528	2,991,371	0	(9,430,575)	0	(9,430,575)	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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 3**

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
36179W-LQ-9	G2 MA7535 - RMBS		07/13/2022	NOMURA SECS		1,241,642	1,305,060	2,175
36179W-04-3	GOVERNMENT NATIONAL MORTGAGE ASSOCIATION		09/07/2022	MIZUHO SECURITIES USA INC.		1,615,604	1,807,669	1,356
912828-7B-0	UNITED STATES TREASURY		06/17/2022	Various		1,212,749	1,285,000	11,363
91282C-DN-8	UNITED STATES TREASURY		01/04/2022	GOLDMAN		424,585	425,000	245
91282C-EB-3	UNITED STATES TREASURY		03/02/2022	CITIGROUP GLOBAL MARKETS INC.		701,887	700,000	107
91282C-EE-7	UNITED STATES TREASURY		04/21/2022	MLPFS INC FIXED INCOME		385,156	400,000	571
91282C-FV-8	UNITED STATES TREASURY		12/16/2022	GOLDMAN SACHS & CO.		342,862	325,000	1,259
91282C-FY-2	UNITED STATES TREASURY		12/16/2022	J.P. MORGAN SECURITIES LLC		484,018	475,000	961
<b>0109999999. Subtotal - Bonds - U.S. Governments</b>						<b>6,408,503</b>	<b>6,722,729</b>	<b>18,037</b>
04780M-ZS-1	ATLANTA GA ARPT REV		10/05/2022	STIFEL, NICOLAUS & CO., INC.		418,400	400,000	5,333
3130AE-S6-8	FEDERAL HOME LOAN BANKS		09/16/2022	WELLS FARGO SECURITIES, LLC		48,765	50,000	50
3130AJ-LW-7	FEDERAL HOME LOAN BANKS		03/15/2022	Morgan Stanley		578,819	630,000	2,013
3130AP-ZA-6	FEDERAL HOME LOAN BANKS		01/05/2022	KEYBANC CAPITAL MARKETS INC		97,781	100,000	199
3132DN-MN-0	FH SD1265 - RMBS		08/03/2022	PERSHING/DONALDSON LUFKIN		961,267	946,952	947
3132DW-EE-9	FH SD8233 - RMBS		06/17/2022	WELLS FARGO SECURITIES LLC		1,813,790	1,792,504	3,236
3133BM-RN-7	FH QF0493 - RMBS		11/17/2022	GOLDMAN SACHS & CO.		1,662,966	1,644,466	3,015
3133EN-3P-3	FEDERAL FARM CREDIT BANKS FUNDING CORP		12/14/2022	TD SECURITIES (USA) LLC		512,295	500,000	563
3140QE-WD-0	FN C66943 - RMBS		07/06/2022	WELLS FARGO SECURITIES LLC		1,927,314	2,185,085	1,578
3140XB-FW-5	FN FM7380 - RMBS		06/01/2022	MITSUBISHI UFJ SECURITIES		0	(15,818)	0
3140XD-CD-6	FN FM9067 - RMBS		09/19/2022	PERSHING LLC		564,191	649,545	541
3140XJ-LV-3	FN FS3039 - RMBS		10/26/2022	PERSHING LLC		498,155	524,116	852
31418E-ED-8	FN MA4631 - RMBS		05/31/2022	PERSHING/DONALDSON LUFKIN		511,478	547,951	457
31418E-HD-6	FN MA4738 - RMBS		08/02/2022	CANTOR FITZGERALD & CO. INC.		513,196	497,419	608
37530A-BT-4	GILBERT ARIZ WTR RES MUN PPTY CORP UTIL		05/18/2022	JP MORGAN SECURITIES INC.		1,412,000	1,250,000	0
46247S-AT-1	IOWA FIN AUTH REV		10/05/2022	J.P. MORGAN SECURITIES LLC		1,093,830	1,000,000	9,167
592481-PF-6	METROPOLITAN ST LOUIS MO SWR DIST WASTEWA		06/03/2022	JP MORGAN SECURITIES INC.		1,151,100	1,000,000	5,000
677561-KJ-0	OHIO ST HOSP FAC REV		06/30/2022	CitiGroup		2,203,160	2,000,000	1,111
735240-L9-2	PORT PORTLAND ORE ARPT REV		03/17/2022	CitiGroup		559,290	550,000	5,556
812643-XJ-8	SEATTLE WASH MUN LT & PWIR REV		10/06/2022	J.P. MORGAN SECURITIES LLC		1,307,370	1,170,000	14,300
928075-JT-8	VIRGINIA PORT AUTH COMILTH PORT FD REV		03/21/2022	JP MORGAN SECURITIES INC.		293,310	250,000	2,847
<b>0909999999. Subtotal - Bonds - U.S. Special Revenues</b>						<b>18,128,477</b>	<b>17,622,219</b>	<b>57,371</b>
00119E-AA-5	AGL 23 A - CDO	C.	11/02/2022	BARCLAYS CAPITAL INC.		1,000,000	1,000,000	0
02582J-JV-3	AMXCA 2022-3 A - ABS		10/31/2022	BARCLAYS CAPITAL INC.		1,930,313	2,000,000	3,542
06760D-AA-6	BABSN 221 A1 - CDO	C.	03/21/2022	CITIGROUP GLOBAL MARKETS INC.		1,000,000	1,000,000	0
07355T-AU-6	BEECHWOOD PARK CLO, LTD. - CDO	C.	02/14/2022	GOLDMAN		1,000,000	1,000,000	0
084664-DA-6	BERKSHIRE HATHAWAY FINANCE CORP		03/07/2022	MLPFS INC FIXED INCOME		799,720	800,000	0
12567M-AL-5	CIFC 222 A2 - CDO	C.	02/18/2022	RBC CAPITAL MARKETS		1,000,000	1,000,000	0
14318J-AA-4	CGMS 2022-1 A1 - CDO	C.	03/15/2022	CITIGROUP GLOBAL MARKETS INC.		1,000,000	1,000,000	0
14688D-AD-3	CRVNA 2022-P1 A4 - ABS		04/05/2022	DEUTSCHE BANK SECURITIES, INC.		771,134	780,000	534
21688A-AS-1	COOPERATIVE RABOBANK UA (NEW YORK BRANC		01/05/2022	CREDIT SUISSE SECURITIES (USA)		998,010	1,000,000	0
26248A-AA-2	DRSLF 98 A - CDO	C.	02/03/2022	GOLDMAN		1,000,000	1,000,000	0
278865-BP-4	ECOLAB INC		11/07/2022	GOLDMAN SACHS & CO.		248,505	250,000	0
38136R-AC-1	GLM 14 A - CDO	C.	06/14/2022	MLPFS INC FIXED INCOME		950,000	950,000	0
44891W-AD-1	HALST 22A A4 - ABS		01/11/2022	CITIGROUP GLOBAL MARKETS INC.		999,813	1,000,000	0
448977-AE-8	HART 2022-A A4 - ABS		03/09/2022	MLPFS INC FIXED INCOME		799,777	800,000	0
58953Y-AA-4	MAGNE 33 A - CDO	C.	05/23/2022	NOMURA SECS		1,000,000	1,000,000	0
64135D-AA-3	NEUB 47 A - CDO	C.	09/19/2022	SG AMERICAS SECURITIES, LLC		980,030	1,000,000	6,966
64952W-EK-5	NEW YORK LIFE GLOBAL FUNDING		01/11/2022	JP MORGAN SECURITIES INC.		499,460	500,000	0
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		200,113	200,000	0
81124N-AA-8	SCUL 30 A1 - CDO	C.	05/19/2022	JP MORGAN CLEARING CORP		1,000,000	1,000,000	0
87169J-AC-6	SYMP 33 A - CDO	C.	04/27/2022	BNP PARIBAS SECURITIES BOND		1,000,000	1,000,000	0
89114T-ZL-9	TORONTO-DOMINION BANK	C.	01/05/2022	TORONTO DOMINION BANK		1,988,240	2,000,000	0
89236T-JT-3	TOYOTA MOTOR CREDIT CORP		01/10/2022	MLPFS INC FIXED INCOME		998,660	1,000,000	0
89788M-AG-7	TRUIST FINANCIAL CORP		06/01/2022	Various		450,747	450,000	0
89788M-AH-5	TRUIST FINANCIAL CORP		07/25/2022	SunTrust Robinson-Humphrey		225,000	225,000	0
92348K-AS-2	VZMT 2022-4 A - RMBS		05/19/2022	CITIGROUP GLOBAL MARKETS INC.		249,987	250,000	0

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 3**

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
94974B-GP-9	WELLS FARGO & CO		01/26/2022	GOLDMAN		1,053,500	1,000,000	11,735
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					23,402,843	23,455,000	22,777
2509999997	Total - Bonds - Part 3					47,939,823	47,799,949	98,184
2509999998	Total - Bonds - Part 5							
2509999999	Total - Bonds					47,939,823	47,799,949	98,184
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	7,615.000	370,802		0
149123-10-1	CATERPILLAR ORD		03/28/2022	Paine Webber	1,020.000	223,920		0
166764-10-0	CHEVRON ORD		05/09/2022	Paine Webber	8,370.000	1,359,966		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	1,500.000	112,497		0
244199-10-5	DEERE ORD		07/01/2022	Paine Webber	320.000	96,773		0
30040W-10-8	EVERSOURCE ENERGY ORD		10/11/2022	Paine Webber	13,620.000	1,020,351		0
302316-10-2	EXXON MOBIL ORD		05/09/2022	Paine Webber	4,500.000	353,318		0
381416-10-4	GOLDMAN SACHS GROUP ORD		08/01/2022	Paine Webber	1,955.000	650,553		0
437076-10-2	HOME DEPOT ORD		05/09/2022	Paine Webber	165.000	49,191		0
438516-10-6	HONEYWELL INTERNATIONAL ORD		02/25/2022	Paine Webber	370.000	72,170		0
57636Q-10-4	MASTERCARD CL A ORD		09/22/2022	Paine Webber	4,360.000	1,366,285		0
666807-10-2	NORTHROP GRUMMAN ORD		09/23/2022	Paine Webber	1,365.000	651,812		0
717081-10-3	PFIZER ORD		03/28/2022	Paine Webber	175.000	9,303		0
742718-10-9	PROCTER & GAMBLE ORD		09/28/2022	Paine Webber	12,300.000	1,855,989		0
747525-10-3	QUALCOMM ORD		05/24/2022	Paine Webber	4,655.000	590,518		0
87612E-10-6	TARGET ORD		07/01/2022	Paine Webber	3,555.000	504,842		0
892356-10-6	TRACTOR SUPPLY ORD		07/26/2022	Paine Webber	2,125.000	389,674		0
969904-10-1	WILLIAMS SONOMA ORD		12/19/2022	Paine Webber	1,525.000	176,611		0
998002-51-9	FEDERAL HOME LOAN BANK OF BOSTON CO.		04/20/2022	Not Provided	4,430.000	443,000		0
5019999999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					10,366,182	XXX	0
922042-74-2	VANGUARD T WLDSTK ETF		08/17/2022	Merrill Lynch	168,746.000	15,828,375		0
922908-76-9	VANGUARD TSM IDX ETF		07/20/2022	Merrill Lynch	19,362.000	3,952,055		0
5329999999	Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO					19,780,429	XXX	0
5989999997	Total - Common Stocks - Part 3					30,146,611	XXX	0
5989999998	Total - Common Stocks - Part 5					11,618,812	XXX	0
5989999999	Total - Common Stocks					41,765,423	XXX	0
5999999999	Total - Preferred and Common Stocks					41,765,423	XXX	0
6009999999	Totals					89,705,246	XXX	98,184

E13.1











ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
666807-10-2	NORTHROP GRUMMAN ORD		12/28/2022	Paine Webber	35,000	18,611		16,713	0	0	0	0	0	0	16,713	0	1,898	1,898	52	
747525-10-3	QUALCOMM ORD		09/28/2022	Paine Webber	2,655,000	314,982		336,805	0	0	0	0	0	0	336,805	0	(21,823)	(21,823)	3,983	
854502-10-1	STANLEY BLACK AND DECKER ORD		02/18/2022	Paine Webber	3,700,000	595,042		672,900	697,894	(24,994)	0	0	(24,994)	0	672,900	0	(77,858)	(77,858)	0	
885791-10-1	3M ORD		07/01/2022	Paine Webber	16,250,000	2,243,196		2,733,723	2,886,488	(152,764)	0	0	(152,764)	0	2,733,723	0	(490,528)	(490,528)	38,137	
911312-10-6	UNITED PARCEL SERVICE CL B ORD		05/09/2022	Paine Webber	3,110,000	562,647		338,478	666,597	(328,119)	0	0	(328,119)	0	338,478	0	224,169	224,169	4,727	
931142-10-3	WALMART ORD		07/26/2022	Paine Webber	8,935,000	1,087,733		849,588	1,292,805	(443,217)	0	0	(443,217)	0	849,588	0	238,145	238,145	14,921	
998002-51-9	FEDERAL HOME LOAN BANK OF BOSTON		08/18/2022	Not Provided	2,075,000	207,500		207,500	207,500	0	0	0	0	207,500	0	0	0	0	3,771	
501999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						9,298,591	XXX	9,053,217	10,703,294	(2,003,595)	0	0	(2,003,595)	0	9,053,217	0	245,373	245,373	115,099	XXX
464288-24-0	ISHARES:MSCI ACWI XUS		08/17/2022	Merrill Lynch	168,286,000	7,868,873		9,600,527	9,356,702	243,825	0	0	243,825	0	9,600,527	0	(1,731,653)	(1,731,653)	155,312	
922908-36-3	VANGUARD 500 IDX ETF		02/18/2022	JANE STREET FINANCIAL LIMITED	12,920,000	5,169,804		2,880,471	5,640,484	(2,760,013)	0	0	(2,760,013)	0	2,880,471	0	2,289,333	2,289,333	0	
922908-76-9	VANGUARD TSM IDX ETF		08/17/2022	Merrill Lynch	5,584,000	1,196,791		1,299,873	1,348,201	(48,328)	0	0	(48,328)	0	1,299,873	0	(103,082)	(103,082)	8,138	
532999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO						14,235,469	XXX	13,780,871	16,345,387	(2,564,516)	0	0	(2,564,516)	0	13,780,871	0	454,598	454,598	163,450	XXX
598999997. Total - Common Stocks - Part 4						23,534,059	XXX	22,834,088	27,048,681	(4,568,111)	0	0	(4,568,111)	0	22,834,088	0	699,971	699,971	278,548	XXX
598999998. Total - Common Stocks - Part 5						11,029,475	XXX	11,618,812	0	0	0	0	0	0	11,618,812	0	(589,337)	(589,337)	78,941	XXX
598999999. Total - Common Stocks						34,563,534	XXX	34,452,900	27,048,681	(4,568,111)	0	0	(4,568,111)	0	34,452,900	0	110,634	110,634	357,489	XXX
599999999. Total - Preferred and Common Stocks						34,563,534	XXX	34,452,900	27,048,681	(4,568,111)	0	0	(4,568,111)	0	34,452,900	0	110,634	110,634	357,489	XXX
600999999 - Totals						78,641,270	XXX	80,057,673	71,031,032	(4,568,111)	(276,784)	0	(4,844,894)	0	78,495,250	0	119,846	119,846	1,449,207	XXX

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 5**

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21		
											12	13	14	15	16							
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends		
<b>2509999998. Total - Bonds</b>							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>4509999998. Total - Preferred Stocks</b>							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	30,790.000	611,664	538,798	611,664	0	0	0	0	0	0	(72,866)	(72,866)	8,544	0		
086516-10-1	BEST BUY ORD		01/20/2022	Paine Webber	03/07/2022	Paine Webber	5,650.000	561,097	589,377	561,097	0	0	0	0	0	0	28,280	28,280	0	0		
20030N-10-1	COMCAST CL A ORD		03/28/2022	Paine Webber	09/23/2022	Paine Webber	590.000	27,639	18,679	27,639	0	0	0	0	0	0	(8,960)	(8,960)	319	0		
29760Z-10-4	ETHAN ALLEN INTERIORS ORD		02/18/2022	Paine Webber	06/21/2022	Paine Webber	29,705.000	732,840	612,455	732,840	0	0	0	0	0	0	(120,386)	(120,386)	14,239	0		
345370-86-0	FORD MOTOR ORD		09/01/2022	Paine Webber	12/19/2022	Paine Webber	67,715.000	1,136,212	936,509	1,136,212	0	0	0	0	0	0	(199,703)	(199,703)	2,250	0		
458140-10-0	INTEL ORD		02/18/2022	Paine Webber	05/05/2022	Paine Webber	13,610.000	610,212	604,550	610,212	0	0	0	0	0	0	(5,662)	(5,662)	4,968	0		
828806-10-9	SIMON PROP GRP REIT ORD		06/15/2022	Paine Webber	07/29/2022	Paine Webber	6,530.000	635,443	711,696	635,443	0	0	0	0	0	0	76,253	76,253	0	0		
892356-10-6	TRACTOR SUPPLY ORD		04/06/2022	Paine Webber	05/09/2022	Paine Webber	1,285.000	288,983	255,809	288,983	0	0	0	0	0	0	(33,174)	(33,174)	0	0		
<b>5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded</b>							4,604,091	4,267,872	4,604,091	0	0	0	0	0	0	0	(336,219)	(336,219)	30,319	0		
464288-24-0	ISHARES:MSCI ACWI XUS		01/20/2022	CitiGroup	08/17/2022	Merrill Lynch	5,094.000	284,245	238,190	284,245	0	0	0	0	0	0	(46,055)	(46,055)	4,266	0		
922908-76-9	VANGUARD TSM IDX ETF		02/18/2022	CitiGroup	08/17/2022	Merrill Lynch	30,437.000	6,730,476	6,523,413	6,730,476	0	0	0	0	0	0	(207,063)	(207,063)	44,356	0		
<b>5329999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO</b>							7,014,721	6,761,603	7,014,721	0	0	0	0	0	0	0	(253,118)	(253,118)	48,622	0		
<b>5989999998. Total - Common Stocks</b>							11,618,812	11,029,475	11,618,812	0	0	0	0	0	0	0	0	(589,337)	(589,337)	78,941	0	
<b>5999999999. Total - Preferred and Common Stocks</b>							11,618,812	11,029,475	11,618,812	0	0	0	0	0	0	0	0	(589,337)	(589,337)	78,941	0	
<b>6009999999 - Totals</b>							11,618,812	11,029,475	11,618,812	0	0	0	0	0	0	0	0	(589,337)	(589,337)	78,941	0	

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE D - PART 6 - SECTION 1**

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Book/Adjusted Carrying Value	8 Total Amount of Goodwill Included in Book/ Adjusted Carrying Value	9 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
									10 Number of Shares	11 % of Outstanding
0999999. Total Preferred Stocks						0	0	0	XXX	XXX
990002-52-6	CHARLES RIVER INSURANCE CO				.8B1	14,525,781	0	0	XXX	XXX
1199999. Subtotal - Common Stock - U.S. P&C Insurer						14,525,781	0	0	XXX	XXX
650878-10-7	NEWBURY CORP CLASS A				.8B11	(11,896,433)	0	0	XXX	XXX
1799999. Subtotal - Common Stock - Other Affiliates						(11,896,433)	0	0	XXX	XXX
1899999. Total Common Stocks						2,629,348	0	0	XXX	XXX
1999999 - Totals						2,629,348	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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23										
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)										
007999999	Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	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	0	XXX	XXX							
042999999	Subtotal - Purchased Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX						
043999999	Total Purchased Options - Call Options and Warrants										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX						
044999999	Total Purchased Options - Put Options										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX					
045999999	Total Purchased Options - Caps										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX					
046999999	Total Purchased Options - Floors										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX					
047999999	Total Purchased Options - Collars										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX					
048999999	Total Purchased Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX					
049999999	Total Purchased Options										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX				
056999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX				
063999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX			
070999999	Subtotal - Written Options - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX		
077999999	Subtotal - Written Options - Replications										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
084999999	Subtotal - Written Options - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
CALL APPLE INC 01 23 @ 200.000			OTC		05/11/2022	01/20/2023	270	5,400,000	200.0	0	(74,510)	0	(270)		(270)	74,240	0	0	0	0	0	0	0									
CALL CATERPILLAR INC 01 23 @ 250.000			OTC		06/16/2022	01/20/2023	20	500,000	250.0	0	(9,260)	0	(4,500)		(4,500)	4,760	0	0	0	0	0	0	0									
CALL AMER EXPRESS CO 06 23 @ 200.000			OTC		06/28/2022	06/16/2023	50	1,000,000	200.0	0	(20,226)	0	(4,900)		(4,900)	15,326	0	0	0	0	0	0	0									
CALL PEPSICO INC 04 23 @ 200.000			OTC		08/31/2022	04/21/2023	190	3,800,000	200.0	0	(42,787)	0	(30,780)		(30,780)	12,007	0	0	0	0	0	0	0									
CALL CAMPBELL SOUP CO 01 23 @ 55.000			OTC		09/22/2022	01/20/2023	76	418	0.055	0	(5,700)	0	(14,820)		(14,820)	(9,120)	0	0	0	0	0	0	0									
CALL COLGATE PALMOLIVE C 05 23 @ 85.000			OTC		09/22/2022	05/19/2023	350	2,975	0.085	0	(62,299)	0	(48,650)		(48,650)	13,649	0	0	0	0	0	0	0									
CALL KEURIG DR PEPPER IN 01 23 @ 39.000			OTC		09/29/2022	01/20/2023	172	6,708	0.39	0	(13,760)	0	(860)		(860)	12,900	0	0	0	0	0	0	0									
CALL VISA INC CL A 04 23 @ 230.000			OTC		09/29/2022	04/21/2023	130	29,900	2.3	0	(40,299)	0	(64,220)		(64,220)	(23,921)	0	0	0	0	0	0	0									
CALL MCDONALDS CORP 06 23 @ 290.000			OTC		11/08/2022	06/16/2023	106	30,740	2.9	0	(164,296)	0	(59,254)		(59,254)	105,042	0	0	0	0	0	0	0									
CALL BRISTOL MYERS SQUIB 06 23 @ 82.500			OTC		11/10/2022	06/16/2023	210	17,325	0.825	0	(95,548)	0	(17,220)		(17,220)	78,328	0	0	0	0	0	0	0									
CALL LOCKHEED MARTIN COR 06 23 @ 500.000			OTC		11/14/2022	06/16/2023	81	40,500	5.0	0	(195,773)	0	(232,470)		(232,470)	(36,697)	0	0	0	0	0	0	0									
CALL HERSHEY CO 02 23 @ 250.000			OTC		11/28/2022	02/17/2023	40	10,000	2.5	0	(14,000)	0	(5,400)		(5,400)	8,600	0	0	0	0	0	0	0									
CALL CHEVRON CORP 01 23 @ 190.000			OTC		11/28/2022	01/20/2023	83	15,770	1.9	0	(32,369)	0	(10,541)		(10,541)	21,828	0	0	0	0	0	0	0									
CALL BANK OF AMER CORP 06 23 @ 38.000			OTC		12/05/2022	06/16/2023	300	11,400	0.38	0	(59,699)	0	(29,100)		(29,100)	30,599	0	0	0	0	0	0	0									
CALL MERCK & CO INC COM 07 23 @ 120.000			OTC		12/13/2022	07/21/2023	372	44,640	1.2	0	(148,797)	0	(165,540)		(165,540)	(16,743)	0	0	0	0	0	0	0									
CALL GENL MILLS INC 07 23 @ 92.500			OTC		12/14/2022	07/21/2023	220	20,350	0.925	0	(90,198)	0	(52,250)		(52,250)	37,948	0	0	0	0	0	0	0									
CALL COCA COLA CO COM 08 23 @ 70.000			OTC		12/20/2022	08/18/2023	500	35,000	0.7	0	(75,246)	0	(83,500)		(83,500)	(8,254)	0	0	0	0	0	0	0									
CALL EXXON MOBIL CORP 02 23 @ 120.000			OTC		12/20/2022	02/17/2023	275	33,000	1.2	0	(30,249)	0	(42,075)		(42,075)	(11,826)	0	0	0	0	0	0	0									

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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART A - SECTION 1**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23												
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)												
CALL DEERE AND CO 01 24 @ 460.000				OTC	12/28/2022	01/19/2024	44	20,240	4.6	0	(223,515)	0	(217,140)		(217,140)	6,375	0	0	0	0	0	XXX	XXX											
085999999. Subtotal - Written Options - Other - Call Options and Warrants										0	(1,398,530)	0	(1,083,490)	XXX	(1,083,490)	315,040	0	0	0	0	0	0	XXX	XXX										
091999999. Subtotal - Written Options - Other										0	(1,398,530)	0	(1,083,490)	XXX	(1,083,490)	315,040	0	0	0	0	0	0	0	0	0	0	XXX	XXX						
092999999. Total Written Options - Call Options and Warrants										0	(1,398,530)	0	(1,083,490)	XXX	(1,083,490)	315,040	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX					
093999999. Total Written Options - Put Options										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX				
094999999. Total Written Options - Caps										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX				
095999999. Total Written Options - Floors										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX			
096999999. Total Written Options - Collars										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX			
097999999. Total Written Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX			
098999999. Total Written Options										0	(1,398,530)	0	(1,083,490)	XXX	(1,083,490)	315,040	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX			
104999999. Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX				
110999999. Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX			
116999999. Subtotal - Swaps - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX		
122999999. Subtotal - Swaps - Replication										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
128999999. Subtotal - Swaps - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
134999999. Subtotal - Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
135999999. Total Swaps - Interest Rate										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
136999999. Total Swaps - Credit Default										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
137999999. Total Swaps - Foreign Exchange										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
138999999. Total Swaps - Total Return										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
139999999. Total Swaps - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
140999999. Total Swaps										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
147999999. Subtotal - Forwards										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
150999999. Subtotal - SSAP No. 108 Adjustments										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
168999999. Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
169999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	
170999999. Subtotal - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
171999999. Subtotal - Replication										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
172999999. Subtotal - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
173999999. Subtotal - Other										0	(1,398,530)	0	(1,083,490)	XXX	(1,083,490)	315,040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
174999999. Subtotal - Adjustments for SSAP No. 108 Derivatives										0	0	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX
175999999 - Totals										0	(1,398,530)	0	(1,083,490)	XXX	(1,083,490)	315,040	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	

(a) 

Code	Description of Hedged Risk(s)

(b) 

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

E18.1







ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART A - SECTION 2**

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/(Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)	
CALL FORD MOTOR CO COM 11 22 @ 17,000			OTC		09/06/2022	11/18/2022	11/21/2022	Sale	284	482,800	17.0	0	(14,758)	(804)	0	(14,758)		0	0	0	13,954	0	0	0	
CALL UNITED PARCEL SERVI 12 22 @ 220,000			OTC		09/07/2022	12/16/2022	12/16/2022	Sale	38	836,000	220.0	0	(13,490)	0	0	(13,490)		0	0	0	13,490	0	0	0	
CALL DEERE AND CO 03 23 @ 400,000			OTC		09/13/2022	03/17/2023	10/27/2022	Sale	44	1,760,000	400.0	0	(106,698)	(167,200)	0	(106,698)		0	0	0	(60,502)	0	0	0	
CALL BRISTOL MYERS SQUIB 03 23 @ 80,000			OTC		09/20/2022	03/17/2023	11/10/2022	Sale	210	1,680,000	80.0	0	(22,050)	(88,200)	0	(22,050)		0	0	0	(66,151)	0	0	0	
CALL DISCOVER FINANCIAL 11 22 @ 120,000			OTC		09/21/2022	11/18/2022	11/21/2022	Sale	70	840,000	120.0	0	(7,350)	0	0	(7,350)		0	0	0	7,350	0	0	0	
CALL QUALCOMM INC 11 22 @ 150,000			OTC		09/21/2022	11/18/2022	11/21/2022	Sale	46	690,000	150.0	0	(10,350)	(2,470)	0	(10,350)		0	0	0	7,880	0	0	0	
CALL BANK OF AMER CORP 03 23 @ 36,000			OTC		09/28/2022	03/17/2023	12/05/2022	Sale	300	10,800	0.36	0	(35,053)	(57,900)	0	(35,053)		0	0	0	(22,847)	0	0	0	
CALL LOCKHEED MARTIN COR 12 22 @ 450,000			OTC		09/29/2022	12/16/2022	11/14/2022	Sale	81	36,450	4.5	0	(24,299)	(194,400)	0	(24,299)		0	0	0	(170,101)	0	0	0	
CALL MERCK & CO INC COM 06 23 @ 100,000			OTC		10/21/2022	06/16/2023	12/13/2022	Sale	372	37,200	1.0	0	(195,296)	(520,800)	0	(195,296)		0	0	0	(325,504)	0	0	0	
CALL EXXON MOBIL CORP 12 22 @ 115,000			OTC		10/26/2022	12/16/2022	12/16/2022	Sale	275	31,625	1.15	0	(66,513)	0	0	(66,513)		0	0	0	66,513	0	0	0	
CALL DEERE AND CO 06 23 @ 420,000			OTC		10/27/2022	06/16/2023	12/28/2022	Sale	44	18,480	4.2	0	(174,324)	(211,200)	0	(174,324)		0	0	0	(36,876)	0	0	0	
085999999. Subtotal - Written Options - Other - Call Options and Warrants												(532,472)	(2,057,967)	(2,263,672)	0	(2,590,439)	XXX	(97,442)	0	0	326,767	0	0	XXX	
091999999. Subtotal - Written Options - Other												(532,472)	(2,057,967)	(2,263,672)	0	(2,590,439)	XXX	(97,442)	0	0	326,767	0	0	XXX	
092999999. Total Written Options - Call Options and Warrants												(532,472)	(2,057,967)	(2,263,672)	0	(2,590,439)	XXX	(97,442)	0	0	326,767	0	0	XXX	
093999999. Total Written Options - Put Options												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
094999999. Total Written Options - Caps												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
095999999. Total Written Options - Floors												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
096999999. Total Written Options - Collars												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
097999999. Total Written Options - Other												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
098999999. Total Written Options												(532,472)	(2,057,967)	(2,263,672)	0	(2,590,439)	XXX	(97,442)	0	0	326,767	0	0	XXX	
104999999. Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108												0	0	0	0	0	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	0	0	0	0	0	0	0	XXX	
116999999. Subtotal - Swaps - Hedging Other												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
122999999. Subtotal - Swaps - Replication												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
128999999. Subtotal - Swaps - Income Generation												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
134999999. Subtotal - Swaps - Other												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
135999999. Total Swaps - Interest Rate												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
136999999. Total Swaps - Credit Default												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
137999999. Total Swaps - Foreign Exchange												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
138999999. Total Swaps - Total Return												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
139999999. Total Swaps - Other												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
140999999. Total Swaps												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
147999999. Subtotal - Forwards												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
150999999. Subtotal - SSAP No. 108 Adjustments												0	0	0	0	0	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	0	0	0	0	0	0	0	XXX	
169999999. Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
170999999. Subtotal - Hedging Other												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
171999999. Subtotal - Replication												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
172999999. Subtotal - Income Generation												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
173999999. Subtotal - Other												(532,472)	(2,057,967)	(2,263,672)	0	(2,590,439)	XXX	(97,442)	0	0	326,767	0	0	XXX	
174999999. Subtotal - Adjustments for SSAP No. 108 Derivatives												0	0	0	0	0	0	0	0	0	0	0	0	XXX	
175999999 - Totals												(532,472)	(2,057,967)	(2,263,672)	0	(2,590,439)	XXX	(97,442)	0	0	326,767	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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DB - PART D - SECTION 1**

Counterparty Exposure for Derivative Instruments Open December 31 of Current Year

1 Description of Exchange, Counterparty or Central Clearinghouse	2 Master Agreement (Y or N)	3 Credit Support Annex (Y or N)	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		
0199999999 - Aggregate Sum of Exchange Traded Derivatives	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0
OTC	Y	N	0	0	0	(1,083,490)	0	0	(1,083,490)	0	0	0
0299999999. Total NAIC 1 Designation			0	0	0	(1,083,490)	0	0	(1,083,490)	0	0	0
0899999999. Aggregate Sum of Central Clearinghouses (Excluding Exchange Traded)			0	0	0	0	0	0	0	0	0	0
0999999999 - Gross Totals			0	0	0	(1,083,490)	0	0	(1,083,490)	0	0	0
1. Offset per SSAP No. 64												
2. Net after right of offset per SSAP No. 64						0			(1,083,490)			

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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE E - PART 1 - CASH**

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Dedham Savings Bank ..... Dedham, MA .....			9,745		754,757	.XXX.
Eastern Bank ..... Lynn, MA .....					18,237,925	.XXX.
Federal Home Loan Bank of Boston ..... Boston, MA .....	CF		10,598	0	2,071,176	.XXX.
Cambridge Savings Bank ..... Cambridge, MA .....					50,001	.XXX.
Needham Bank ..... Needham, MA .....					50,000	.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	16,260	XXX
0199999. Totals - Open Depositories	XXX	XXX	20,343	0	21,180,119	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	20,343	0	21,180,119	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	20,343	0	21,180,119	XXX

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

1. January.....	15,309,518	4. April.....	7,518,792	7. July.....	10,495,086	10. October.....	16,436,152
2. February....	16,513,685	5. May.....	12,005,905	8. August.....	9,098,884	11. November...	18,708,551
3. March.....	16,858,406	6. June.....	13,137,014	9. September	15,382,211	12. December	21,180,119

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE E - PART 2 - CASH EQUIVALENTS**

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
	UNITED STATES TREASURY		12/19/2022	0.000	01/10/2023	749,299	0	1,012
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					749,299	0	1,012
0109999999	Total - U.S. Government Bonds					749,299	0	1,012
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					749,299	0	1,012
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					749,299	0	1,012
26188J-20-6	DREYFUS CASH MGT INST	SD	01/15/2019	4.310		950,000	0	11,264
31846V-56-7	FIRST AMER:GVT OBLG Z		12/28/2022	4.070		894,734	6,909	3,434
711991-00-0	TD BANK DEPOSIT SWEEP	SD	12/01/2022	0.000		445,834	11	133
90262Y-73-7	UBS FMA GOVT MNY MKT		12/30/2022	3.780		2,184,139	6,471	9,707
8309999999	Subtotal - All Other Money Market Mutual Funds					4,474,706	13,392	24,539
8609999999	Total Cash Equivalents					5,224,006	13,392	25,551

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

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	749,299	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 Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE E - PART 3 - SPECIAL DEPOSITS**

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		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		0	0	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	0 Collateral for Claimants & Creditors	1,225,072	1,222,445	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	ST Collateral for Claimants & Creditors	55,596	55,596	0	0
31. New Jersey	NJ	ST Collateral for Claimants & Creditors	390,238	390,238	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	1,670,906	1,668,279	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