



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Norfolk & Dedham Mutual Fire Insurance Company

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

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, financdept@ndgroup.com
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OFFICERS

President & CEO Joel Patrick Murray
SVP, CFO, Chief Actuary & Treasurer Alex Paul Butensky
Secretary & General Counsel Michele Carlucci Sears

OTHER

Erin Marie Cummings, Assistant Secretary

DIRECTORS OR TRUSTEES

Charles Morris Chamness, Barbara Finigan Fitzgerald, 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, Alex Paul Butensky, Michele Carlucci Sears
President & CEO, SVP, CFO, Chief Actuary & Treasurer, Secretary & General Counsel

Subscribed and sworn to before me this 26 day of February, 2024

- 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.....

**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) .....	254,705,153		254,705,153	250,227,679
2. Stocks (Schedule D):				
2.1 Preferred stocks .....			0	0
2.2 Common stocks .....	120,696,692		120,696,692	103,327,781
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) .....	24,045,376		24,045,376	24,614,646
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 (\$ ..... 11,404,835 , Schedule E - Part 1), cash equivalents (\$ ..... 14,268,599 , Schedule E - Part 2) and short-term investments (\$ ..... , Schedule DA) .....	25,673,434		25,673,434	26,404,125
6. Contract loans (including \$ ..... premium notes) .....			0	0
7. Derivatives (Schedule DB) .....	0		0	0
8. Other invested assets (Schedule BA) .....	61,411,326	0	61,411,326	57,048,828
9. Receivable for securities .....			0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....			0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	486,531,982	0	486,531,982	461,623,060
13. Title plants less \$ ..... charged off (for Title insurers only) .....			0	0
14. Investment income due and accrued .....	2,366,821		2,366,821	3,095,195
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	8,838,973	332,630	8,506,343	6,491,428
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	60,021,092		60,021,092	46,553,666
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	5,231,022		5,231,022	3,637,387
16.2 Funds held by or deposited with reinsured companies .....	910,273		910,273	2,215,481
16.3 Other amounts receivable under reinsurance contracts .....	1,121,333		1,121,333	1,313,305
17. Amounts receivable relating to uninsured plans .....			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	175,682		175,682	1,827,334
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 .....	10,453,202		10,453,202	6,332,760
24. Health care (\$ ..... ) and other amounts receivable .....			0	0
25. Aggregate write-ins for other than invested assets .....	15,919,841	0	15,919,841	15,469,412
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	591,570,221	332,630	591,237,591	548,559,028
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			0	0
28. Total (Lines 26 and 27) .....	591,570,221	332,630	591,237,591	548,559,028
<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 .....	15,148,082		15,148,082	14,627,376
2502. Funds Held .....	527,088		527,088	637,088
2503. Investment Due & Accrued FAIR .....	100,006		100,006	87,646
2598. Summary of remaining write-ins for Line 25 from overflow page .....	144,665	0	144,665	117,302
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	15,919,841	0	15,919,841	15,469,412

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	103,668,957	103,658,468
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	3,680,839	1,832,198
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	23,120,650	20,917,410
4. Commissions payable, contingent commissions and other similar charges .....	8,877,787	9,834,636
5. Other expenses (excluding taxes, licenses and fees) .....	1,156,495	845,270
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	939,734	1,323,644
7.1 Current federal and foreign income taxes (including \$ 1,663,881 on realized capital gains (losses)) .....		
7.2 Net deferred tax liability .....	2,712,602	2,587,380
8. Borrowed money \$ 11,557,033 and interest thereon \$ .....	11,557,033	15,853,220
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 67,657,252 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) .....	125,328,335	100,518,996
10. Advance premium .....	4,356,928	3,688,600
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....		
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	2,516,506	2,220,727
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	43,000	0
14. Amounts withheld or retained by company for account of others .....		
15. Remittances and items not allocated .....		
16. Provision for reinsurance (including \$ 0 certified) (Schedule F, Part 3, Column 78) .....	1,781	5,800
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....		
20. Derivatives .....	821,815	1,083,490
21. Payable for securities .....	7,938	6,471
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 .....	4,718,504	1,669,900
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	293,508,904	266,046,210
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	293,508,904	266,046,210
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) .....	297,728,686	282,512,818
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) .....	297,728,686	282,512,818
38. TOTALS (Page 2, Line 28, Col. 3) .....	591,237,590	548,559,028
<b>DETAILS OF WRITE-INS</b>		
2501. Unclaimed funds .....	1,895,749	998,300
2502. Due reinsurers .....	2,822,755	671,600
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) .....	4,718,504	1,669,900
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above) .....	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above) .....	0	0

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	181,038,119	164,052,574
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7) .....	97,960,133	77,787,808
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1) .....	15,974,486	14,801,850
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2) .....	73,114,457	67,435,357
5. Aggregate write-ins for underwriting deductions .....	0	0
6. Total underwriting deductions (Lines 2 through 5) .....	187,049,076	160,025,015
7. Net income of protected cells .....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7) .....	(6,010,957)	4,027,559
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17) .....	10,791,189	10,056,180
10. Net realized capital gains (losses) less capital gains tax of \$ ..... 1,663,881 (Exhibit of Capital Gains (Losses) ) .....	6,259,365	782,829
11. Net investment gain (loss) (Lines 9 + 10) .....	17,050,554	10,839,009
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ ..... amount charged off \$ ..... 269,175 ) .....	(269,175)	(336,633)
13. Finance and service charges not included in premiums .....	341,380	609,671
14. Aggregate write-ins for miscellaneous income .....	692,140	474,887
15. Total other income (Lines 12 through 14) .....	764,345	747,925
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15) .....	11,803,942	15,614,494
17. Dividends to policyholders .....	0	
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17) .....	11,803,942	15,614,494
19. Federal and foreign income taxes incurred .....	1,242,772	1,614,532
20. Net income (Line 18 minus Line 19)(to Line 22) .....	10,561,170	13,999,962
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2) .....	282,512,818	291,141,295
22. Net income (from Line 20) .....	10,561,170	13,999,962
23. Net transfers (to) from Protected Cell accounts .....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ ..... 1,108,530 .....	3,763,676	(26,145,299)
25. Change in net unrealized foreign exchange capital gain (loss) .....		
26. Change in net deferred income tax .....	983,309	3,378,745
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3) .....	(96,306)	143,915
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1) .....	4,019	(5,800)
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) .....	15,215,868	(8,628,477)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37) .....	297,728,686	282,512,818
<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 .....	691,565	469,188
1402. Interest Income .....	575	5,699
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) .....	692,140	474,887
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

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	192,730,098	175,053,100
2. Net investment income .....	13,082,415	11,982,425
3. Miscellaneous income .....	764,345	747,925
4. Total (Lines 1 through 3) .....	206,576,858	187,783,450
5. Benefit and loss related payments .....	97,694,638	77,421,970
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	87,915,237	80,102,188
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	1,255,000	4,949,904
10. Total (Lines 5 through 9) .....	186,864,875	162,474,062
11. Net cash from operations (Line 4 minus Line 10) .....	19,711,983	25,309,388
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	47,064,759	44,051,562
12.2 Stocks .....	41,801,501	34,563,534
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	5,446,167	2,519,989
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	1,066,585	328,772
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	95,379,013	81,463,857
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	53,040,310	47,939,823
13.2 Stocks .....	48,428,913	41,765,423
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	41,544	10,007,494
13.5 Other invested assets .....	8,332,299	2,764,218
13.6 Miscellaneous applications .....	0	44,139
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	109,843,066	102,521,096
14. Net increase/(decrease) in contract loans and premium notes .....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(14,464,053)	(21,057,240)
<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 .....	(4,296,187)	516,848
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) .....	(1,682,433)	1,613,160
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(5,978,620)	2,130,008
<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) .....	(730,690)	6,382,156
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	26,404,125	20,021,969
19.2 End of period (Line 18 plus Line 19.1) .....	25,673,434	26,404,125

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

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ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	886,606	1,152,970	1,362,579	676,997
2.1 Allied lines .....	3,360,410	1,559,729	1,823,320	3,096,819
2.2 Multiple peril crop .....	0	0	0	0
2.3 Federal flood .....	0	0	0	0
2.4 Private crop .....	0	0	0	0
2.5 Private flood .....	0	0	0	0
3. Farmowners multiple peril .....	(15,521)	1,773	1,773	(15,521)
4. Homeowners multiple peril .....	56,807,847	32,762,854	39,673,469	49,897,232
5.1 Commercial multiple peril (non-liability portion) .....	51,496,704	28,637,297	34,039,984	46,094,017
5.2 Commercial multiple peril (liability portion) .....	12,548,126	5,533,107	6,602,060	11,479,173
6. Mortgage guaranty .....	0	0	0	0
8. Ocean marine .....	0	0	0	0
9. Inland marine .....	1,852,335	908,742	1,024,401	1,736,676
10. Financial guaranty .....	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0
11.2 Medical professional liability - claims-made .....	0	0	0	0
12. Earthquake .....	7,491	3,776	4,218	7,049
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 .....	6,407,370	3,327,147	3,170,598	6,563,919
17.1 Other liability - occurrence .....	2,661,058	1,210,758	1,357,418	2,514,398
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) .....	2,048,889	751,821	1,069,379	1,731,331
19.2 Other private passenger auto liability .....	29,983,407	10,884,252	15,683,563	25,184,096
19.3 Commercial auto no-fault (personal injury protection) .....	88,200	47,003	44,289	90,914
19.4 Other commercial auto liability .....	6,738,886	3,207,297	3,575,758	6,370,425
21.1 Private passenger auto physical damage .....	26,852,660	9,206,924	14,389,527	21,670,057
21.2 Commercial auto physical damage .....	3,073,783	1,323,546	1,505,999	2,891,330
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 .....	416,455	0	0	416,455
32. Reinsurance - nonproportional assumed liability .....	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	632,752	0	0	632,752
34. Aggregate write-ins for other lines of business .....	0	0	0	0
35. TOTALS	205,847,458	100,518,996	125,328,335	181,038,119
<b>DETAILS OF WRITE-INS</b>				
3401. ....	0	0	0	0
3402. ....	0	0	0	0
3403. ....	0	0	0	0
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

**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 .....	1,362,579				1,362,579
2.1 Allied lines .....	1,823,320				1,823,320
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 .....	39,673,469				39,673,469
5.1 Commercial multiple peril (non-liability portion) .....	34,039,984				34,039,984
5.2 Commercial multiple peril (liability portion) .....	6,602,060				6,602,060
6. Mortgage guaranty .....					0
8. Ocean marine .....					0
9. Inland marine .....	1,024,401				1,024,401
10. Financial guaranty .....					0
11.1 Medical professional liability - occurrence .....					0
11.2 Medical professional liability - claims-made .....					0
12. Earthquake .....	4,218				4,218
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 .....	3,170,598				3,170,598
17.1 Other liability - occurrence .....	1,357,418				1,357,418
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) .....	1,069,379				1,069,379
19.2 Other private passenger auto liability.....	15,683,563				15,683,563
19.3 Commercial auto no-fault (personal injury protection) .....	44,289				44,289
19.4 Other commercial auto liability.....	3,575,758				3,575,758
21.1 Private passenger auto physical damage .....	14,389,527				14,389,527
21.2 Commercial auto physical damage .....	1,505,999				1,505,999
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	125,328,335	0	0	0	125,328,335
36. Accrued retrospective premiums based on experience .....					0
37. Earned but unbilled premiums .....					0
38. Balance (Sum of Line 35 through 37)					125,328,335
<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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
	Direct Business (a)	2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	2,899,193	929,080	1,390	480,378	2,462,679	886,606
2.1 Allied lines .....	4,347,846	881,608	520	1,740,603	128,961	3,360,410
2.2 Multiple peril crop .....	0					0
2.3 Federal flood .....	0					0
2.4 Private crop .....	0					0
2.5 Private flood .....	31,838				31,838	0
3. Farmowners multiple peril .....	0	226		(8,435)	24,182	(15,521)
4. Homeowners multiple peril .....	46,454,526	65,418,727		30,053,191	25,012,215	56,807,847
5.1 Commercial multiple peril (non-liability portion) .....	80,875,581	17,813,062		27,247,755	19,944,184	51,496,704
5.2 Commercial multiple peril (liability portion) .....	15,249,202	5,670,486		6,507,282	1,864,280	12,548,126
6. Mortgage guaranty .....	0					0
8. Ocean marine .....	0					0
9. Inland marine .....	1,403,360	1,427,620		960,456	18,189	1,852,335
10. Financial guaranty .....	0					0
11.1 Medical professional liability - occurrence .....	0					0
11.2 Medical professional liability - claims-made .....	0					0
12. Earthquake .....	9,441	1,951		3,901		7,491
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 .....	7,364,737	2,864,731	1,027,981	3,321,973	1,528,106	6,407,370
17.1 Other liability - occurrence .....	5,606,434	1,548,342		1,387,616	3,106,102	2,661,058
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) .....	3,112,592	(2,793)		1,060,910		2,048,889
19.2 Other private passenger auto liability .....	45,582,174	(40,196)		15,524,025	34,546	29,983,407
19.3 Commercial auto no-fault (personal injury protection) .....	66,733	40,627	26,620	45,780		88,200
19.4 Other commercial auto liability .....	6,249,577	2,795,825	1,193,358	3,491,181	8,693	6,738,886
21.1 Private passenger auto physical damage .....	40,786,219	(33,978)		13,899,142	439	26,852,660
21.2 Commercial auto physical damage .....	3,427,668	651,918	586,271	1,592,074		3,073,783
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		630,993	214,538		416,455
32. Reinsurance - nonproportional assumed liability .....	XXX					0
33. Reinsurance - nonproportional assumed financial lines .....	XXX		958,716	325,964		632,752
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0
35. TOTALS	263,467,121	99,967,236	4,425,849	107,848,334	54,164,414	205,847,458
<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 2023 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							
	1	2	3	4	5	6	7	8
	Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 - 3)	Net Losses Unpaid Current Year (Part 2A, Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1. Fire	1,958,715	78,987	351,954	1,685,748	152,882	125,811	759,489	10.9
2.1 Allied lines	1,007,882	297,344	694,250	1,211,176	280,846	272,350	1,219,423	36.4
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 crop	0	0	0	0	0	0	0	0.0
3. Farmers multiple peril	275,833	0	95,783	182,050	2,431,894	1,841,935	772,439	(4,975.7)
4. Homeowners multiple peril	16,066,839	23,466,337	13,975,593	25,560,642	12,293,544	8,034,665	29,750,131	59.6
5.1 Commercial multiple peril (non-liability portion)	44,958,882	1,918,682	23,635,071	23,241,793	2,719,624	6,943,919	19,017,498	41.3
5.2 Commercial multiple peril (liability portion)	3,638,266	3,132,988	2,325,797	4,445,477	19,993,028	22,661,223	1,787,283	15.6
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Inland marine	256,822	249,642	172,252	334,382	87,573	31,748	300,207	22.5
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	2,231,787	1,952,170	1,422,532	2,761,455	8,397,926	7,524,956	3,834,425	58.4
17.1 Other liability - occurrence	81,026	48,393	43,999	85,420	7,067,499	4,798,748	2,374,171	94.4
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)	1,267,765	376	431,169	836,973	1,051,089	919,334	868,728	56.0
19.2 Other private passenger auto liability	17,565,865	286,000	6,049,056	11,792,809	16,598,794	14,482,720	13,685,163	55.2
19.3 Commercial auto no-fault (personal injury protection)	1,177,376	28,734	1,231,118	17,376	131,432	283,232	1,222,602	(134.9)
19.4 Other commercial auto liability	1,146,341	3,417,606	1,759,424	3,409,523	4,053,354	12,915,946	4,327,329	71.1
21.1 Private passenger auto physical damage	2,562,699	1,549	8,339,387	16,224,958	1,191,382	942,199	16,739,881	55.9
21.2 Commercial auto physical damage	1,918,062	689,066	625,192	1,597,936	190,463	177,370	1,910,861	55.9
22. 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	8,457,601	2,675,595	5,582,016	16,612,724	21,579,005	615,735	47.9
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX	(25,869)	(6,795)	(17,074)	257,723	434,823	(94,174)	(30.7)
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	117,073,868	43,308,868	63,033,182	97,949,644	103,868,957	103,658,468	97,960,133	54.1
<b>DETAILS OF WRITE-INS</b>								
3401.	0	0	0	0	0	0	0	0.0
3402.	0	0	0	0	0	0	0	0.0
3403.	0	0	0	0	0	0	0	0.0
3498.	0	0	0	0	0	0	0	0.0
3499.	0	0	0	0	0	0	0	0.0

Summary of remaining write-ins for Line 34 from overflow page  
 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	1		2		3		4		5		6		7		8		9	
	Direct	Reinsurance Assumed	Reinsurance Assumed	Deduct Reinsurance Recoverable	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses								
1. Fire	25,388	71,599	100,978	197,009	197,009	(6,629)	1,857	(1,824)	92,862	28,851								
2.1 Allied lines	429,205	35,478	176,798	297,895	297,895	(2,694)	12,028	(3,627)	290,846	126,609								
2.2 Multiple peril crop																		
2.3 Federal flood																		
2.4 Private crop																		
2.5 Private flood																		
3. Farmowners multiple peril	8,101,522	13,156,860	4,503,931	3,597,591	3,597,591	(1,973,039)	(1,571,782)	(807,342)	2,431,894	690,580								
4. Homeowners multiple peril	8,832,669	13,156,860	7,985,971	14,109,658	14,109,658	(1,059,071)	(1,571,782)	(750,719)	12,233,544	2,494,307								
5.1 Commercial multiple peril (non-liability portion)	13,855,669	1,315,211	10,315,836	4,286,071	4,286,071	(2,385,152)	(363,497)	(1,183,202)	2,719,624	1,842,231								
5.2 Commercial multiple peril (liability portion)	29,648,980	11,997,203	14,201,342	27,394,841	27,394,841	(12,103,632)	359,213	(4,352,866)	19,893,028	7,434,632								
6. Mortgage guaranty																		
8. Ocean marine																		
9. Inland marine	78,333	62,275	47,801	92,807	92,807	(4,544)	(3,392)	(2,702)	87,573	28,889								
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																		
13.2 Comprehensive (hospital and medical) group																		
14. Credit accident and health (group and individual)																		
15.1 Vision only																		
15.2 Dental only																		
15.3 Disability income																		
15.4 Medicare supplement																		
15.5 Medicare Title XX																		
15.6 Medicare Title XVIII																		
15.7 Long-term care																		
15.8 General employees health benefits plan																		
15.9 Workers' compensation																		
16. Workers' compensation	2,142,754	5,510,179	2,692,121	5,059,812	5,059,812	2,208,033	3,665,432	1,827,140	8,597,936	1,997,981								
17.1 Other liability - occurrence	16,029,637	1,839,634	12,437,884	5,431,187	5,431,187	2,287,278	594,032	1,225,859	7,087,489	1,576,866								
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)	1,949,508	750	683,085	1,287,173	1,287,173	(399,201)	496	(121,821)	1,051,089	219,668								
19.2 Other private passenger auto liability	33,163,541	4,500	11,277,137	21,890,904	21,890,904	(8,014,047)	(2,787)	(2,725,724)	16,599,794	4,254,884								
19.3 Commercial auto no-fault (personal injury protection)	44,637	119,829	58,339	106,127	106,127	43,482	(5,150)	13,027	131,432	18,544								
19.4 Other commercial auto liability	6,895,084	9,320,815	5,408,024	10,497,875	10,497,875	3,303,680	2,053,109	1,821,310	14,033,354	1,892,519								
21.1 Private passenger auto physical damage	5,625,151	1,913,048	1,913,048	3,711,842	3,711,842	(3,839,772)	(71,219)	(1,305,522)	1,177,592	448,210								
21.2 Commercial auto physical damage	624,970	210,919	284,104	551,485	551,485	(475,804)		(185,991)	190,453	66,209								
22. Aircraft (all perils)																		
23. Fidelity																		
24. Surety																		
26. Burglary and theft																		
27. Boiler and machinery																		
28. Credit																		
29. International																		
30. Warranty																		
31. Reinsurance - nonproportional assumed property	XXX	11,876,821	4,667,721	7,809,100	7,809,100	XXX	12,868,309	4,064,885	16,612,724									
32. Reinsurance - nonproportional assumed liability	XXX																	
33. Reinsurance - nonproportional assumed financial lines	XXX																	
34. Aggregate write-ins for other lines of business		78,887	26,856	52,131	52,131	XXX	544,203	338,611	257,723									
35. TOTALS	126,867,075	55,540,389	76,070,976	106,336,496	106,336,496	(22,400,111)	17,981,992	(2,150,579)	103,668,957	23,120,650								
<b>DETAILS OF WRITE-INS</b>																		
3401.																		
3402.																		
3403.																		
3498.																		
3499.																		

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	9,355,358	0	0	9,355,358
1.2 Reinsurance assumed .....	4,779,238	0	0	4,779,238
1.3 Reinsurance ceded .....	3,606,112	0	0	3,606,112
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	10,528,484	0	0	10,528,484
2. Commission and brokerage:				
2.1 Direct excluding contingent .....	0	42,059,592	0	42,059,592
2.2 Reinsurance assumed, excluding contingent .....	0	19,382,946	0	19,382,946
2.3 Reinsurance ceded, excluding contingent .....	0	23,378,831	0	23,378,831
2.4 Contingent - direct .....	0	6,816,074	0	6,816,074
2.5 Contingent - reinsurance assumed .....	0	3,031,275	0	3,031,275
2.6 Contingent - reinsurance ceded .....	0	3,165,037	0	3,165,037
2.7 Policy and membership fees .....	0	0	0	0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) ..	0	44,746,019	0	44,746,019
3. Allowances to managers and agents .....	0	30,880	0	30,880
4. Advertising .....	0	188,544	0	188,544
5. Boards, bureaus and associations .....	42,168	1,503,207	0	1,545,375
6. Surveys and underwriting reports .....	392	1,088,652	0	1,089,044
7. Audit of assureds' records .....	0	269,087	0	269,087
8. Salary and related items:				
8.1 Salaries .....	3,404,942	8,585,285	247,858	12,238,085
8.2 Payroll taxes .....	253,932	538,806	19,946	812,684
9. Employee relations and welfare .....	616,809	1,185,431	47,623	1,849,863
10. Insurance .....	16,084	168,983	973	186,040
11. Directors' fees .....	12,256	551,574	22,406	586,236
12. Travel and travel items .....	110,636	915,137	3,640	1,029,413
13. Rent and rent items .....	24,420	708,775	44,977	778,172
14. Equipment .....	27,919	386,080	54,456	468,455
15. Cost or depreciation of EDP equipment and software .....	423,019	3,082,887	156	3,506,062
16. Printing and stationery .....	13,013	348,439	314	361,766
17. Postage, telephone and telegraph, exchange and express .....	42,284	762,324	36,066	840,674
18. Legal and auditing .....	6,386	261,744	464,781	732,911
19. Totals (Lines 3 to 18) .....	4,994,260	20,575,835	943,196	26,513,291
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	3,477,864	0	3,477,864
20.2 Insurance department licenses and fees .....	181	1,375,066	0	1,375,247
20.3 Gross guaranty association assessments .....	0	0	0	0
20.4 All other (excluding federal and foreign income and real estate) .....	0	5,451	0	5,451
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	181	4,858,381	0	4,858,562
21. Real estate expenses .....	0	0	641,866	641,866
22. Real estate taxes .....	0	0	306,798	306,798
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	451,561	2,934,222	1,060,181	4,445,964
25. Total expenses incurred .....	15,974,486	73,114,457	2,952,041 (a)	92,040,984
26. Less unpaid expenses - current year .....	23,120,650	10,657,463	88,083	33,866,196
27. Add unpaid expenses - prior year .....	20,917,410	12,057,618	95,133	33,070,161
28. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29) .....	13,771,246	74,514,612	2,959,091	91,244,949
<b>DETAILS OF WRITE-INS</b>				
2401. Outside Services .....	441,399	2,593,301	270,099	3,304,799
2402. Charitable Contributions .....	9,776	355,787	18,036	383,599
2403. Miscellaneous .....	386	86,543	772,046	858,975
2498. Summary of remaining write-ins for Line 24 from overflow page .....	0	(101,409)	0	(101,409)
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above) .....	451,561	2,934,222	1,060,181	4,445,964

(a) Includes management fees of \$ 67,980 to affiliates and \$ 0 to non-affiliates.

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 455,244	508,420
1.1 Bonds exempt from U.S. tax	(a) 1,933,847	1,692,147
1.2 Other bonds (unaffiliated)	(a) 6,065,179	6,152,852
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)	2,843,727	2,845,088
2.21 Common stocks of affiliates	900,000	225,000
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 1,125,000	1,125,000
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 407,546	453,861
7. Derivative instruments	(f) 0	0
8. Other invested assets	1,351,876	1,351,876
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	15,082,419	14,354,044
11. Investment expenses		(g) 2,952,041
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) 610,814
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		3,562,855
17. Net investment income (Line 10 minus Line 16)		10,791,189
<b>DETAILS OF WRITE-INS</b>		
0901.		
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)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)	0	0

- (a) Includes \$ 297,597 accrual of discount less \$ 1,249,634 amortization of premium and less \$ 171,373 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 \$ 1,504 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 \$ 610,814 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	(147,116)	0	(147,116)	0	0
1.2 Other bonds (unaffiliated)	(398,924)	0	(398,924)	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)	7,236,423	0	7,236,423	2,128,397	0
2.21 Common stocks of affiliates	0	0	0	1,376,680	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	1,065,117	0	1,065,117	58,512	0
8. Other invested assets	167,744	0	167,744	1,308,621	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	7,923,244	0	7,923,244	4,872,210	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

**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 .....	332,630	236,324	(96,306)
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) .....	332,630	236,324	(96,306)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			.0
28. Total (Lines 26 and 27)	332,630	236,324	(96,306)
<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 #	2023	2022
<b>NET INCOME</b>					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 10,561,170	\$ 13,999,962
(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	\$ 10,561,170	\$ 13,999,962
<b>SURPLUS</b>					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 297,728,686	\$ 282,512,818
(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	\$ 297,728,686	\$ 282,512,818

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

None

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

(1) None

**B. Debt Restructuring**

None

**C. Reverse Mortgages**

(1) None

**D. Loan-Backed Securities**

(1) to (3) OTTI none

**NOTES TO FINANCIAL STATEMENTS**

- (4)
- a) The aggregate amount of unrealized losses:
    - 1. Less than 12 Months \$ 34,654
    - 2. 12 Months or Longer \$ 4,406,210
  - b) The aggregate related fair value of securities with unrealized losses:
    - 1. Less than 12 Months \$ 5,324,152
    - 2. 12 Months or Longer \$ 45,845,510
- (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 2023.  
  
(2) No Real Estate sales in 2023.  
  
(3) No changes in plans to sell Real Estate in 2023.  
  
(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	\$ 758,700				\$ 758,700	\$ 972,800	\$ (214,100)
j. On deposit with states	\$ 1,682,946				\$ 1,682,946	\$ 1,670,917	\$ 12,029
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$46,500,853				\$46,500,853	\$36,306,641	\$10,194,212
m. Pledged as collateral not captured in other categories	\$ 6,127,786				\$ 6,127,786	\$ 6,019,396	\$ 108,390
n. Other restricted assets					\$ -	\$ -	\$ -
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$55,070,285</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$55,070,285</b>	<b>\$44,969,754</b>	<b>\$10,100,531</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%

**NOTES TO FINANCIAL STATEMENTS**

d. Subject to reverse repurchase agreements	\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements	\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements	\$ -	0.000%	0.000%
g. Placed under option contracts	\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	\$ -	0.000%	0.000%
i. FHLB capital stock	\$ 758,700	0.128%	0.128%
j. On deposit with states	\$ 1,682,946	0.284%	0.285%
k. On deposit with other regulatory bodies	\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$46,500,853	7.861%	7.865%
m. Pledged as collateral not captured in other categories	\$ 6,127,786	1.036%	1.036%
n. Other restricted assets	\$ -	0.000%	0.000%
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ -</b>	<b>\$55,070,285</b>	<b>9.309%</b> <b>9.314%</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)

	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
Description of Assets	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	\$ 6,127,786				\$ 6,127,786	\$ 6,019,396	\$ 108,390	\$ 6,127,786	1.036%	1.036%
<b>Total (c)</b>	<b>\$ 6,127,786</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 6,127,786</b>	<b>\$ 6,019,396</b>	<b>\$ 108,390</b>	<b>\$ 6,127,786</b>	<b>1.036%</b>	<b>1.036%</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  
None

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

Asset Type	Percent Share
(1) Cash	44.4%
(2) Cash Equivalents	55.6%
(3) Short-Term Investments	
(4) Total (Must equal 100%)	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 2023 was \$0.
- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 2,366,821
2. Nonadmitted	
3. Admitted	\$ 2,366,821

D. The aggregate deferred interest.  
None

E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.  
None

**NOTE 8 Derivative Instruments**

- A. Derivatives under SSAP No. 86—Derivatives



**NOTES TO FINANCIAL STATEMENTS**

- (1) Credit Risk  
The Company is exposed to credit related losses in the event of nonperformance to certain derivative instruments. However, there is no such exposure on open derivative instruments (written covered call options) as of the end of the year. (See Note 16).  
  
Market Risk  
Market Risk on derivative instruments could potentially include rate, volatility, correlation, equity and yield curve risk. The Company does not use derivative instruments to manage these risks.
- (2) Company objectives for using derivatives:  
The Company takes positions from time to time in derivative financial positions to increase investment returns and reduce portfolio volatility. Financial instruments used for such purposes include writing covered call options on common stock owned by the Company.
- (3) Description of the accounting policies used by the Company for recognizing and measuring the derivatives used and when gains/losses are recognized.  
The premium received for a written covered call option is recorded as a derivative liability until the option is exercised, expires or is otherwise terminated. The liability is marked to market at each statement date with changes in fair value included in unrealized capital gains (losses). On exercise, premiums received are recognized immediately by combining them with realized gains (losses) on the disposition of the covering asset. Upon expiration, or other closing transaction, premiums received are recognized immediately as a component of realized gains (losses).
- (4) Disclose if the Company uses derivative contracts with financing premium.  
The Company does not use derivatives in financing premiums.
- (5) Gains/(losses) representing a component of the derivative instruments' gain/(loss), if any, excluded from the assessment of hedge effectiveness.  
Not Applicable, the Company does not use derivatives for hedging.
- (6) The Net gain/(loss) on derivatives that no longer qualify for hedging accounting.  
Not Applicable, the Company does not use derivatives for hedging.
- (7) The Company does not use derivatives for cash flow hedging.
- (8) The Company does not use derivatives for hedging.
- (9) Aggregate Excluded Components: N/A

- B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees  
(1) None

**NOTE 9 Income Taxes**

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

	As of End of Current Period			12/31/2022			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	\$10,304,141	\$ 82,218	\$10,386,359	\$ 9,515,454	\$ (933,008)	\$ 8,582,446	\$ 788,687	\$ 1,015,226	\$ 1,803,913
(b) Statutory Valuation Allowance Adjustment	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$10,304,141	\$ 82,218	\$10,386,359	\$ 9,515,454	\$ (933,008)	\$ 8,582,446	\$ 788,687	\$ 1,015,226	\$ 1,803,913
(d) Deferred Tax Assets Nonadmitted	\$ -	\$ -	\$ -			\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$10,304,141	\$ 82,218	\$10,386,359	\$ 9,515,454	\$ (933,008)	\$ 8,582,446	\$ 788,687	\$ 1,015,226	\$ 1,803,913
(f) Deferred Tax Liabilities	\$ 4,255,167	\$ 8,843,795	\$13,098,962	\$ 4,417,678	\$ 6,752,148	\$11,169,826	\$ (162,511)	\$ 2,091,647	\$ 1,929,136
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 6,048,974	\$(8,761,577)	\$(2,712,603)	\$ 5,097,776	\$(7,685,156)	\$(2,587,380)	\$ 951,198	\$(1,076,421)	\$(125,223)

	As of End of Current Period			12/31/2022			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	\$ 1,827,334	\$ -	\$ 1,827,334	\$ 2,300,000		\$ 2,300,000	\$ (472,666)	\$ -	\$ (472,666)
(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)	\$ 7,593,535		\$ 7,593,535	\$ 4,255,114		\$ 4,255,114	\$ 3,338,421	\$ -	\$ 3,338,421
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	\$ -	\$ 184,045	\$ 184,045			\$ -	\$ -	\$ 184,045	\$ 184,045
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$44,659,303	XXX	XXX		XXX	XXX	\$44,659,303
(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.	\$ 883,272	\$ 82,218	\$ 965,490	\$ 1,945,115	\$ 82,218	\$ 2,027,333	\$(1,061,843)	\$ -	\$(1,061,843)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$10,304,141	\$ 82,218	\$10,386,359	\$ 8,500,229	\$ 82,218	\$ 8,582,447	\$ 1,803,912	\$ -	\$ 1,803,912

- 3.
 

	2023	2022
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1110.135%	1092.530%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 297,728,686	\$ 282,512,818

	As of End of Current Period		12/31/2022		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.						

**NOTES TO FINANCIAL STATEMENTS**

1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 10,304,141	\$ 82,218	\$ 9,515,454	\$ (933,008)	\$ 788,687	\$ 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)	\$ 10,304,141	\$ 82,218	\$ 9,515,454	\$ (933,008)	\$ 788,687	\$ 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 [X]

B. In 2023 and 2022 there were no temporary differences for which a deferred tax liability was not established.

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

	(1) As of End of Current Period	(2) 12/31/2022	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 1,999,129	\$ 1,717,710	\$ 281,419
(b) Foreign	\$ -	\$ -	\$ -
(c) Subtotal (1a+1b)	\$ 1,999,129	\$ 1,717,710	\$ 281,419
(d) Federal income tax on net capital gains	\$ 1,663,881	\$ 208,094	\$ 1,455,787
(e) Utilization of capital loss carry-forwards	\$ -	\$ -	\$ -
(f) Other	\$ (756,359)	\$ (103,178)	\$ (653,181)
(g) Federal and foreign income taxes incurred (1c+1d+1e+1f)	\$ 2,906,651	\$ 1,822,626	\$ 1,084,025
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 1,597,910	\$ 1,522,115	\$ 75,795
(2) Unearned premium reserve	\$ 5,263,790	\$ 4,221,798	\$ 1,041,992
(3) Policyholder reserves	\$ -	\$ -	\$ -
(4) Investments	\$ -	\$ -	\$ -
(5) Deferred acquisition costs	\$ -	\$ -	\$ -
(6) Policyholder dividends accrual	\$ -	\$ -	\$ -
(7) Fixed assets	\$ -	\$ -	\$ -
(8) Compensation and benefits accrual	\$ 1,382,184	\$ 1,537,506	\$ (155,322)
(9) Pension accrual	\$ -	\$ -	\$ -
(10) Receivables - nonadmitted	\$ -	\$ -	\$ -
(11) Net operating loss carry-forward	\$ -	\$ -	\$ -
(12) Tax credit carry-forward	\$ -	\$ -	\$ -
(13) Other	\$ 2,060,257	\$ 2,234,036	\$ (173,779)
(99) Subtotal (sum of 2a1 through 2a13)	\$ 10,304,141	\$ 9,515,455	\$ 788,686
(b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(c) Nonadmitted	\$ -	\$ -	\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 10,304,141	\$ 9,515,455	\$ 788,686
(e) Capital:			
(1) Investments	\$ -	\$ -	\$ -
(2) Net capital loss carry-forward	\$ -	\$ -	\$ -
(3) Real estate	\$ 82,218	\$ (933,008)	\$ 1,015,226
(4) Other	\$ -	\$ -	\$ -
(99) Subtotal (2e1+2e2+2e3+2e4)	\$ 82,218	\$ (933,008)	\$ 1,015,226
(f) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
(g) Nonadmitted	\$ -	\$ -	\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 82,218	\$ (933,008)	\$ 1,015,226
(i) Admitted deferred tax assets (2d + 2h)	\$ 10,386,359	\$ 8,582,447	\$ 1,803,912
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ -	\$ -	\$ -
(2) Fixed assets	\$ -	\$ -	\$ -
(3) Deferred and uncollected premium	\$ -	\$ -	\$ -
(4) Policyholder reserves	\$ -	\$ -	\$ -
(5) Other	\$ 4,255,167	\$ 4,417,678	\$ (162,511)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	\$ 4,255,167	\$ 4,417,678	\$ (162,511)
(b) Capital:			
(1) Investments	\$ 7,860,678	\$ 6,752,148	\$ 1,108,530
(2) Real estate	\$ 983,117	\$ -	\$ 983,117
(3) Other	\$ -	\$ -	\$ -
(99) Subtotal (3b1+3b2+3b3)	\$ 8,843,795	\$ 6,752,148	\$ 2,091,647
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 13,098,962	\$ 11,169,826	\$ 1,929,136
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (2,712,603)	\$ (2,587,379)	\$ (125,224)

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	\$ 2,828,244	21.00%
Tax exempt income deduction	\$ (355,351)	-2.64%
Tax exempt expenses	\$ (9,898)	-0.07%
Dividends received deduction	\$ (366,866)	-2.72%
Disallowed expenses	\$ 84,958	0.63%
Real Estate depreciation	\$ 32,109	0.24%
Unearned Premium Reserve	\$ 1,041,992	7.74%
Prior year true up	\$ (756,359)	-5.62%
Change in non-admitted assets	\$ -	0.00%

**NOTES TO FINANCIAL STATEMENTS**

Other	\$ 407,823	3.03%
Totals	\$ 2,906,652	21.58%

Federal and foreign income taxes incurred	\$ 2,226,078	16.53%
Current taxes on realized capital gains	\$ 1,663,881	12.35%
Change in net deferred income taxes	\$ (983,307)	-7.30%
Total statutory income taxes	\$ 2,906,652	21.58%

- E. At December 31, 2023, the Company did not have any unused net operating loss carry-forwards available to offset against future taxable income.
- F. Consolidated Tax Provision - not applicable.
- G. Federal and Foreign tax considerations that the Company expects to increase in the next 12 months.
- H. Repatriation Transition Tax (RTT)  
The Company elected to pay the RTT tax of \$387,841 over 8 years. The amount per year which began in 2018, is \$48,480. Balance at 12/31/23 is 96,960.
- I. Alternative Minimum Tax (AMT) Credit  
The Company does not have any AMT credits.

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

- A. The Company is under common management of Newbury Corporation with the following Insurance Companies: Dorchester Mutual Insurance Company and Fitchburg Mutual Insurance Company. The Insurance Companies, known collectively as the N&D Group, have an expense sharing agreement with the Newbury Corporation, whereby the Insurance Operation expenses are allocated from Newbury Corporation to the N&D Group using mutually agreed upon percentages.
- B. Non- Insurance transactions greater than 1/2% of Admitted Assets: None
- C. Transactions with related party who are not reported on Schedule Y  
None
- 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%	\$ (11,909,830)	\$ (11,909,830)	
Total SSAP No. 97 8b(ii) Entities	XXX	\$ (11,909,830)	\$ (11,909,830)	\$ -
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	\$ (11,909,830)	\$ (11,909,830)	\$ -
f. Aggregate Total (a+ e)	XXX	\$ (11,909,830)	\$ (11,909,830)	\$ -

(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

**NOTES TO FINANCIAL STATEMENTS**

b. SSAP No. 97 8b(ii) Entities Newbury Corporation	S2	05/31/2023	\$ (11,896,433)	Yes	No	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ (11,896,433)	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	\$ (11,896,433)	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ (11,896,433)	XXX	XXX	XXX

\* S1 - Sub-1, S2 - Sub-2 or RDF - Resubmission of Disallowed Filing  
 \*\* I - Immaterial or M - Material

N. Investment in Insurance SCAs

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

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, 2023, assets having a book/adjusted carrying value of \$6,134,492 and a market value of \$5,825,701 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 (borrowing) 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.

(2) FHLB Capital Stock  
a. Aggregate Totals

	1	2	3
	Total 2+3	General Account	Protected Cell Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 274,280	\$ 274,280	
(c) Activity Stock	\$ 462,320	\$ 462,320	
(d) Excess Stock	\$ 22,100	\$ 22,100	
(e) Aggregate Total (a+b+c+d)	\$ 758,700	\$ 758,700	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 36,738,849	XXX	XXX
2. Prior Year-end			
(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

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

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

	1	2	Eligible for Redemption			
			3	4	5	6
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
1. Class A	\$ -					
2. Class B	\$ 274,280	\$ 274,280				

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

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1	2	3
	Fair Value	Carrying Value	Aggregate Total Borrowing
1. Current Year Total General and Protected Cell Account Total Collateral Pledged (Lines 2+3)	\$ 42,755,269	\$ 46,500,853	\$ 11,557,033
2. Current Year General Account Total Collateral Pledged	\$ 42,755,269	\$ 46,500,853	\$ 11,557,033
3. Current Year Protected Cell Account Total Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Total Collateral Pledged	\$ 32,271,459	\$ 36,306,641	\$ 15,853,220

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)

**NOTES TO FINANCIAL STATEMENTS**

b. Maximum Amount Pledged During Reporting Period

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Protected Cell Account Maximum Collateral Pledged (Lines 2+3)	\$ 42,755,269	\$ 46,500,853	\$ 11,557,033
2. Current Year General Account Maximum Collateral Pledged	\$ 42,755,269	\$ 46,500,853	\$ 11,557,033
3. Current Year Protected Cell Account Maximum Collateral Pledged			
4. Prior Year-end Total General and Protected Cell Account Maximum Collateral Pledged	\$ 38,910,046	\$ 40,198,496	\$ 21,334,959

(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	\$ 11,557,033	\$ 11,557,033		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 11,557,033	\$ 11,557,033	\$ -	\$ -
2. Prior Year end				
(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	\$ -	\$ -

b. Maximum Amount During Reporting Period (Current Year)

	1	2	3
	Total 2+3	General Account	Protected Cell Account
1. Debt	\$ 24,910,226	\$ 24,910,226	
2. Funding Agreements	\$ -		
3. Other	\$ -		
4. Aggregate Total (1+2+3)	\$ 24,910,226	\$ 24,910,226	\$ -

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 \$0 and \$2,112,000 for 2023 and 2022, 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 \$1,010,722 and \$727,059 for 2023 and 2022, 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

## NOTES TO FINANCIAL STATEMENTS

- 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

### 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 \$412,017. This represents Management's best estimate of the 2024 potential assessments for insolvencies.  
 C. Gain Contingencies  
 None  
 D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

(1) The company paid the following amounts in the reporting period to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits

(2) Number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during the reporting period

(3) Indicate whether claim count information is disclosed per claim or per claimant

- E. Product Warranties  
 (1) None  
 F. Joint and Several Liabilities  
 None  
 G. All Other Contingencies  
 None

Direct

### 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:  
 None  
 B. ASC Plans:  
 None  
 C. Medicare or Similarly Structured Cost Based Reimbursement Contract  
 None

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

None

### NOTE 20 Fair Value Measurements

- A. (1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common Stocks -					
Indust. & Misc.	\$ 60,397,147	\$ -	\$ -	\$ -	\$ 60,397,147
Mutual Funds	\$ 32,903,728	\$ -	\$ -	\$ 23,389,791	\$ 56,293,518
Total assets at fair value/NAV	\$ 93,300,875	\$ -	\$ -	\$ 23,389,791	\$ 116,690,665

**NOTES TO FINANCIAL STATEMENTS**

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	\$ 650	\$ -	\$ -	\$ 821,165	\$ 821,815
<b>Total liabilities at fair value</b>	<b>\$ 650</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 821,165</b>	<b>\$ 821,815</b>

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

B. Not applicable

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.  
Not applicable

D. Not Practicable to Estimate Fair Value  
Not applicable

E. Not applicable

**NOTE 21 Other Items**

A. Unusual or Infrequent Items  
None

B. Troubled Debt Restructuring: Debtors  
None

C. Other Disclosures  
None

D. Business Interruption Insurance Recoveries  
None

E. State Transferable and Non-transferable Tax Credits  
None

F. Subprime Mortgage Related Risk Exposure  
(1) None

G. Insurance-Linked Securities (ILS) Contracts  
None

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy  
None

**NOTE 22 Events Subsequent**

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	\$ 52,944,033	\$ 9,830,964	\$ 63,787,387	\$ 10,658,310	\$ (10,843,354)	\$ (827,346)
b. All Other	\$ 1,326,609	\$ -	\$ 3,869,863	\$ 791,219	\$ (2,543,254)	\$ (791,219)
c. Total (a+b)	\$ 54,270,642	\$ 9,830,964	\$ 67,657,250	\$ 11,449,529	\$ (13,386,608)	\$ (1,618,565)
d. Direct Unearned Premium Reserve						\$ 138,714,946

(2)

	Direct	Assumed	Ceded	Net
a. Contingent Commission	\$ 6,745,889	\$ 84,353	\$ 915,970	\$ 5,914,272
b. Sliding Scale Adjustments				\$ -
c. Other Profit Commission Arrangements		\$ 480,873		\$ 480,873
d. TOTAL (a+b+c)	\$ 6,745,889	\$ 565,226	\$ 915,970	\$ 6,395,145

(3)

Protected Cell Name	Covered Exposure	Ultimate Exposure Amt.	Fair Value of Assets as of Statement Date	Initial Contract Date of Securitization Instrument	Maturity Date of Securitization Instrument
TOTAL	XXX	\$ -	\$ -	XXX	XXX

D. Uncollectible Reinsurance  
None

E. Commutation of Reinsurance Reflected in Income and Expenses.  
None

## NOTES TO FINANCIAL STATEMENTS

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

Reserves as of December 31, 2022 were \$124.6 million. As of Dec 31, 2023, \$39.5 million has been paid for claims and claims adjustment expenses attributed to insured events of prior years. Reserves remaining for prior years are now \$80.8 million. Therefore, there has been a \$4.3 million favorable prior year development since December 31, 2022. 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	2016-2023
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, 2023 was as follows:

NAME OF COMPANY	DUE TO	DUE FROM
Fitchburg Mutual Insurance Co.		140,828
Dorchester Mutual Insurance Co.		873,445
Newbury Corporation		9,438,929

**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**

- Liability carried for premium deficiency reserves \$ -
- Date of the most recent evaluation of this liability 12/31/2023
- Was anticipated investment income utilized in the calculation? Yes  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**



## NOTES TO FINANCIAL STATEMENTS

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

## (1) Direct

	2019	2020	2021	2022	2023
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

	2019	2020	2021	2022	2023
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

	2019	2020	2021	2022	2023
a. Beginning reserves:	\$ 233,477	\$ 233,477	\$ 233,477	\$ 233,607	\$ 237,600
b. Incurred losses and loss adjustment expense:	\$ 8,784	\$ 1,072	\$ 259	\$ 5,117	\$ (166,041)
c. Calendar year payments for losses and loss adjustment expenses:	\$ 8,784	\$ 1,072	\$ 129	\$ 1,124	\$ 71,559
d. Ending reserves (a+b-c):	\$ 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:	\$ -

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

## (1) Direct

	2019	2020	2021	2022	2023
a. Beginning reserves:		\$ 50,000	\$ -	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ 319,305	\$ (50,000)			\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 269,305	\$ -			\$ -
d. Ending reserves (a+b-c):	\$ 50,000	\$ -	\$ -	\$ -	\$ -

## (2) Assumed Reinsurance

	2019	2020	2021	2022	2023
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

	2019	2020	2021	2022	2023
a. Beginning reserves:	\$ 23,546	\$ 69,300	\$ -	\$ 94,707	\$ 15,840
b. Incurred losses and loss adjustment expense:	\$ 232,789	\$ (62,825)	\$ 227,994	\$ (60,730)	\$ 312,344
c. Calendar year payments for losses and loss adjustment expenses:	\$ 187,036	\$ 6,475	\$ 133,287	\$ 18,137	\$ 55,511
d. Ending reserves (a+b-c):	\$ 69,299	\$ -	\$ 94,707	\$ 15,840	\$ 272,673

- 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:	\$ 27,267

## NOTES TO FINANCIAL STATEMENTS

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**NOTE 34** Subscriber Savings Accounts  
None

**NOTE 35** Multiple Peril Crop Insurance  
None

**NOTE 36** Financial Guaranty Insurance  
None

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? ..... Yes [ X ] No [ ] N/A [ ]
- 1.3 State Regulating? ..... Massachusetts
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? ..... Yes [ ] No [ X ]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? ..... Yes [ ] No [ X ]
- 2.2 If yes, date of change: .....
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. .... 12/31/2019
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2019
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 06/21/2021
- 3.4 By what department or departments?  
Massachusetts .....
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? ..... Yes [ X ] No [ ] N/A [ ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [ X ] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... Yes [ ] No [ X ]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [ ] No [ X ]  
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.
- | 1<br>Name of Entity | 2<br>NAIC Company Code | 3<br>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?  
Vicki Fendley, 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 ..... 96
  - 12.13 Total book/adjusted carrying value ..... \$ 3,934,220
- 12.2 If yes, provide explanation  
BGO Diversified is a core, open-end private equity real estate fund. ....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity? .....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]
- 13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]
  - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
  - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
  - c. Compliance with applicable governmental laws, rules and regulations;
  - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
  - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain: .....
- 14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s). ....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s). ....

**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 [ ]

**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 ..... \$ .....0
- 26.22 Subject to reverse repurchase agreements ..... \$ .....0
- 26.23 Subject to dollar repurchase agreements ..... \$ .....0
- 26.24 Subject to reverse dollar repurchase agreements ..... \$ .....0
- 26.25 Placed under option agreements ..... \$ .....0
- 26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock ..... \$ .....0
- 26.27 FHLB Capital Stock ..... \$ .....758,700
- 26.28 On deposit with states ..... \$ .....1,682,946
- 26.29 On deposit with other regulatory bodies ..... \$ .....0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB ..... \$ .....6,127,786
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements ..... \$ .....46,500,853
- 26.32 Other ..... \$ .....0

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 [ X ]
- 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 [ X ]
- 27.42 Permitted accounting practice ..... Yes [ ] No [ X ]
- 27.43 Other accounting guidance ..... Yes [ ] No [ X ]
- 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 [ X ]
- 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 2023 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 [ X ]

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

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

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

1 Name of Firm or Individual	2 Affiliation
Newbury Corporation .....	A .....
SLC Management .....	U .....
UBS Financial Services .....	U .....
Brown Bros Harriman .....	U .....

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

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

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

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
	Newbury Corporation .....		Not a Registered Advisor .....	NO.....
109684 .....	SLC Management .....	5493001YL0M8HINPEN55 .....	SEC .....	NO.....
8174 .....	UBS Financial Services .....	EVTYRCGORNFBJSNON167C .....	SEC .....	NO.....
282732 .....	Brown Bros Harriman .....	5493006KMX1VFTPYPII14 .....	SEC .....	NO.....

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
04314H-85-7 .....	ARTISAN: INTL VAL; INST .....	7,777,975
38147N-29-3 .....	GOLDMAN:GQG PRTS 10; INST .....	7,958,965
411512-49-4 .....	HARBOR:SM CAP GRO;RET .....	5,751,664
921932-81-0 .....	VANGUARD S&P SC600; INST .....	5,774,270
922042-74-2 .....	VANGUARD T WILDSTK;ETF .....	4,402,338
922908-36-3 .....	VANGUARD 500 IDX;ETF .....	10,356,091
922908-76-9 .....	VANGUARD TSM IDX;ETF .....	4,593,054
922020-81-3 .....	VANGUARD EM MKT BOND ADM .....	9,679,162
30.2999 - Total		56,293,519

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
ARTISAN: INTL VAL INST .....	UBS GROUP AG .....	377,232	12/31/2023 ..
	NOVARTIS AG REGISTERED SHARES .....	370,232	12/31/2023 ..
	SAMSUNG ELECTRONICS .....	350,009	12/31/2023 ..
	DANONE SA .....	350,009	12/31/2023 ..
GOLDMAN:GQG PRTS 10 INST .....	ARCH CAPITAL GROUP .....	313,452	12/31/2023 ..
	NOVO NORDISK A/S CL B .....	534,842	12/31/2023 ..
	ASTRAZENECA PLC .....	464,008	12/31/2023 ..
	TOTALENERGIES SE .....	412,274	12/31/2023 ..
HARBOR:SM CAP GRO RET .....	NVIDIA CORP .....	382,826	12/31/2023 ..
	GLENCORE PLC .....	378,847	12/31/2023 ..
	ASCENDIS PHARMA A/S ADR .....	222,014	12/31/2023 ..
	ITT INC .....	150,694	12/31/2023 ..
VANGUARD S&P SC600 INST .....	MERITAGE HOMES CORP .....	148,393	12/31/2023 ..
	OPTIONS CARE HEALTH INC .....	132,288	12/31/2023 ..
	SMARTSHEET INC CL A .....	129,412	12/31/2023 ..
	CYTOKINETICS INC .....	40,997	12/31/2023 ..
VANGUARD T WILDSTK ETF .....	E.L.F. BEAUTY INC .....	39,842	12/31/2023 ..
	SPS COMMERCE .....	35,223	12/31/2023 ..
	FABRINET .....	34,646	12/31/2023 ..
	APPLIED INDUSTRIAL TECHNOLOGIES .....	33,491	12/31/2023 ..
	APPLE INC .....	163,767	12/31/2023 ..
	MICROSOFT .....	161,566	12/31/2023 ..

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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
	AMAZON .....	78,802 ..	12/31/2023 ..
	NVIDIA CORP .....	67,796 ..	12/31/2023 ..
	ALPHABET INC CL C .....	47,985 ..	12/31/2023 ..
VANGUARD 500 IDX ETF .....	APPLE INC .....	726,998 ..	12/31/2023 ..
	MICROSOFT .....	721,820 ..	12/31/2023 ..
	AMAZON .....	356,250 ..	12/31/2023 ..
	NVIDIA CORP .....	315,861 ..	12/31/2023 ..
	ALPHABET INC CL C .....	213,335 ..	12/31/2023 ..
VANGUARD TSM IDX ETF .....	APPLE INC .....	280,636 ..	12/31/2023 ..
	MICROSOFT .....	275,583 ..	12/31/2023 ..
	AMAZON .....	139,629 ..	12/31/2023 ..
	NVIDIA CORP .....	114,826 ..	12/31/2023 ..
	ALPHABET INC CL C .....	81,756 ..	12/31/2023 ..
VANGUARD EM MKT BOND ADM .....	UNITED STATES TREASURY		
	NOTE/BOND .....	289,407 ..	12/31/2023 ..
	PERUVIAN GOVERNMENT INTERNATIONAL BOND .....	283,599 ..	12/31/2023 ..
	MEXICAN BONDS .....	267,145 ..	12/31/2023 ..
	INDONESIA TREASURY BOND .....	194,551 ..	12/31/2023 ..
	PETRONAS CAPITAL LTD .....	168,417 ..	12/31/2023 ..



**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)	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
	Value		
31.1 Bonds .....	255,202,890	246,245,214	(8,957,676)
31.2 Preferred stocks .....	0		0
31.3 Totals	255,202,890	246,245,214	(8,957,676)

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 ]

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

### OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? ..... \$ ..... 681,456
- 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 Name	2 Amount Paid
Insurance Services Office, Inc. ....	469,471

- 41.1 Amount of payments for legal expenses, if any? ..... \$ ..... 46,645
- 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 Name	2 Amount Paid
Hinckley, Allen & Snyder LLP .....	15,459

- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? ..... \$ ..... 11,119
- 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 Name	2 Amount Paid
NAMIC .....	10,544

## 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 .....	181,038,119	164,052,574
2.2 Premium Denominator .....	0.000	0.000
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....	255,798,781	226,927,072
2.5 Reserve Denominator .....	0.000	0.000
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 \$2.0 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 RiskLink v22.0 and AIR Touchstone v10.0. ....
- 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 \$30 million and exhausts at \$770 million. The Company fully cedes all layers in its catastrophe reinsurance program. The Company also cedes 30.399% of an underlying layer (\$15 million excess of \$15 million). Additionally, the fourth layer (\$200 million excess of \$395 million) is covered at 104.5% of the limit. The catastrophe reinsurance program is projected to be exhausted once every 185 years based on the average of the two models. ....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ X ] No [ ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to unreinsured catastrophic loss. ....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)? ..... Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: .....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? ..... Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]
- 8.2 If yes, give full information .....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 36 of SSAP No. 62R - Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes [ ] No [ X ]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
(a) The entity does not utilize reinsurance; or, ..... Yes [ ] No [ X ]  
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ ] No [ X ]  
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes [ ] No [ X ]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [ X ] No [ ] N/A [ ]

## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]
- 11.2 If yes, give full information  
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses ..... \$ .....
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) ..... \$ .....
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral and other funds ..... \$ .....
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ ] 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 [ ]
- 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 Fitchburg Mutual Ins. Co. allocate reinsurance using the pooling percentages (see Note 26). .....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ X ] No [ ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:  
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]
- 15.2 If yes, give full information  
.....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
If yes, disclose the following information for each of the following types of warranty coverage:

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

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

## GENERAL INTERROGATORIES

### PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? ..... Yes [ ] No [ X ]
- Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:
- 17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance ..... \$ .....
  - 17.12 Unfunded portion of Interrogatory 17.11 ..... \$ .....
  - 17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11..... \$ .....
  - 17.14 Case reserves portion of Interrogatory 17.11 ..... \$ .....
  - 17.15 Incurred but not reported portion of Interrogatory 17.11 ..... \$ .....
  - 17.16 Unearned premium portion of Interrogatory 17.11 ..... \$ .....
  - 17.17 Contingent commission portion of Interrogatory 17.11 ..... \$ .....
- 18.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 18.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ .....
- 18.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 18.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ .....
19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

ANNUAL STATEMENT FOR THE YEAR 2023 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 2023	2 2022	3 2021	4 2020	5 2019
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11, 16, 17, 18 & 19) .....	77,436,742	61,736,842	57,756,670	58,436,195	61,847,994
2. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	57,351,945	41,912,840	39,743,681	38,877,034	37,622,714
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	231,481,810	191,948,965	177,882,862	168,544,739	158,840,386
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	1,589,709	5,072,329	22,547,249	17,416,548	25,535,387
6. Total (Line 35) .....	367,860,206	300,670,976	297,930,462	283,274,516	283,846,481
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11, 16, 17, 18 & 19) .....	47,927,810	37,972,782	35,576,809	36,571,448	39,115,992
8. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	36,033,285	26,467,817	25,128,035	23,778,578	22,993,747
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	120,837,156	104,539,447	98,309,900	93,845,047	88,708,869
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....	1,049,207	3,347,737	14,881,184	11,494,922	16,853,355
12. Total (Line 35) .....	205,847,458	172,327,783	173,895,928	165,689,995	167,671,963
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8) .....	(6,010,957)	4,027,559	2,853,968	13,939,647	7,047,848
14. Net investment gain (loss) (Line 11) .....	17,050,554	10,839,009	22,144,443	4,225,423	14,728,508
15. Total other income (Line 15) .....	764,345	747,925	1,087,926	798,232	3,046,606
16. Dividends to policyholders (Line 17) .....	0	0	0	0	0
17. Federal and foreign income taxes incurred (Line 19) .....	1,242,772	1,614,532	2,205,291	4,538,324	4,082,860
18. Net income (Line 20) .....	10,561,170	13,999,962	23,881,046	14,424,978	20,740,102
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3) .....	591,237,591	548,559,028	552,594,169	522,876,235	496,700,552
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1) .....	8,506,343	6,491,428	5,666,918	4,892,443	5,044,272
20.2 Deferred and not yet due (Line 15.2) .....	60,021,092	46,553,666	42,543,543	42,343,195	40,602,366
20.3 Accrued retrospective premiums (Line 15.3) .....	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26) .....	293,508,904	266,046,210	261,452,874	257,827,089	259,906,603
22. Losses (Page 3, Line 1) .....	103,668,957	103,658,468	102,902,078	101,260,428	100,948,058
23. Loss adjustment expenses (Page 3, Line 3) .....	23,120,650	20,917,410	19,319,257	19,446,764	17,294,834
24. Unearned premiums (Page 3, Line 9) .....	125,328,335	100,518,996	92,243,786	89,247,354	86,373,534
25. Capital paid up (Page 3, Lines 30 & 31) .....	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37) .....	297,728,686	282,512,818	291,141,295	265,049,146	236,793,949
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11) .....	19,711,983	25,309,388	8,810,084	25,051,066	18,161,743
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital .....	297,728,686	282,512,818	291,141,295	265,049,146	236,793,949
29. Authorized control level risk-based capital .....	26,814,946	25,863,687	28,667,930	30,079,512	28,426,305
<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) .....	52.4	54.2	53.6	56.6	67.6
31. Stocks (Lines 2.1 & 2.2) .....	24.8	22.4	23.8	23.1	20.9
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) .....	4.9	5.3	3.2	0.5	0.4
34. Cash, cash equivalents and short-term investments (Line 5) .....	5.3	5.7	4.3	10.1	5.4
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) .....	12.6	12.4	15.0	9.8	5.6
38. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1) .....					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1) .....			0	0	0
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1) .....	4,006,027	2,629,348	7,275,309	6,751,626	7,602,783
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10) .....		0	0	0	0
46. Affiliated mortgage loans on real estate .....					
47. All other affiliated .....					
48. Total of above Lines 42 to 47 .....	4,006,027	2,629,348	7,275,309	6,751,626	7,602,783
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 x100.0) .....	1.3	0.9	2.5	2.5	3.2

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
<b>Capital and Surplus Accounts (Page 4)</b>					
51. Net unrealized capital gains (losses) (Line 24) .....	3,763,676	(26,145,299)	2,269,270	14,159,425	8,903,234
52. Dividends to stockholders (Line 35) .....					
53. Change in surplus as regards policyholders for the year (Line 38) .....	15,215,868	(8,628,477)	26,092,149	28,255,197	30,016,283
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
54. Liability lines (Lines 11, 16, 17, 18 & 19) .....	28,641,741	22,183,012	19,644,880	22,884,451	23,013,816
55. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	30,452,157	23,652,890	22,779,994	15,054,391	18,533,242
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	93,457,206	57,406,446	78,092,911	51,506,630	52,375,793
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) .....	8,431,732	15,733,043	12,498,795	14,434,683	25,059,452
59. Total (Line 35) .....	160,982,836	118,975,392	133,016,580	103,880,155	118,982,303
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
60. Liability lines (Lines 11, 16, 17, 18 & 19) .....	18,903,598	14,569,205	12,965,654	15,091,412	15,149,041
61. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	20,051,142	15,610,907	14,999,426	9,862,894	12,168,937
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	53,429,962	36,467,498	50,723,859	33,463,633	33,816,218
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) .....	5,564,942	10,383,808	8,249,202	9,526,890	16,539,237
65. Total (Line 35) .....	97,949,644	77,031,419	86,938,141	67,944,829	77,673,433
<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) .....	54.1	47.4	51.8	41.9	49.3
68. Loss expenses incurred (Line 3) .....	8.8	9.0	7.4	8.4	7.6
69. Other underwriting expenses incurred (Line 4) .....	40.4	41.1	39.1	41.1	38.8
70. Net underwriting gain (loss) (Line 8) .....	(3.3)	2.5	1.7	8.6	4.3
<b>Other Percentages</b>					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	35.1	38.7	37.8	39.9	36.3
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	62.9	56.4	59.2	50.4	56.9
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) .....	69.1	61.0	59.7	62.5	70.8
<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) .....	(2,092)	(3,009)	(7,822)	(6,428)	(4,237)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0) .....	(0.7)	(1.0)	(3.0)	(2.7)	(2.0)
<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) .....	(6,311)	(15,967)	(11,905)	(7,621)	(13,390)
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) .....	(2.2)	(6.0)	(5.0)	(3.7)	(6.4)

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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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)												
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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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
		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 Fire												
3.	Fire												
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	Medicaid Title XVIII (b)												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (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												
20.	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.	War												
31.	Reins nonproportional assumed property												
32.	Reins nonproportional assumed liability												
33.	Reins nonproportional assumed financial lines												
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)												
<b>DETAILS OF WRITE-INS</b>													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023										NAIC Company Code	23965		
		1 Direct Premiums Written	2 Direct Premiums Earned	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.	Fire																
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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																
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15.7	Long-Term Care (b)																
15.8	Federal Employees Health Benefits Plan (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																
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19.2	Other Private Passenger Auto Liability																
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21.2	Commercial Auto Physical Damage																
22.	Aircraft (all perils)																
23.	Fidelity																
24.	Surety																
26.	Burglary and Theft																
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29.	International																
30.	Warranty																
31.	Reins nonproportional assumed property																
32.	Reins nonproportional assumed liability																
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(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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
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4. Homeowners Multiple Peril												
5. 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												
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15.2 Dental Only (b)												
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15.4 Medicare Supplement (b)												
15.5 Medicaid Title XIX (b)												
15.6 Medicare Title XVIII (b)												
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16. Workers' Compensation												
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23. Fidelity												
24. Surety												
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28. Credit												
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(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	BUSINESS IN THE STATE OF Connecticut		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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
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3.5 Fire												
4. Homeowners Multiple Peril												
5. Commercial Multiple Peril (Non-Liability Portion)												
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8. Ocean Marine												
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15.3 Disability Income (b)												
15.4 Medicare Supplement (b)												
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15.6 Medicaid Title XVIII (b)												
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19.1 Private Passenger Auto No-Fault (Personal Injury Protection)												
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19.3 Commercial Auto No-Fault (Personal Injury Protection)												
19.4 Other Commercial Auto Liability												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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
		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 Fire												
3.	Fire												
3.1	Homeowners Multiple Peril												
4.	Homeowners Multiple Peril (Non-Liability Portion)												
5.1	Commercial Multiple Peril (Liability Portion)												
5.2	Commercial Multiple Peril (Non-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	Medicaid Title XVIII (b)												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (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												
20.	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												
32.	Reins nonproportional assumed liability												
33.	Reins nonproportional assumed financial lines												
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)												
<b>DETAILS OF WRITE-INS</b>													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)												

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 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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
	1 Direct Premiums Written	2 Direct Premiums Earned										
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2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. Commercial Multiple Peril (Non-Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
8. Ocean Marine												
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11.2 Medical Professional Liability - Claims-Made												
12. Earthquake												
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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)												
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												
20.1 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed physical damage												
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3499.												

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 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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												
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15.3 Disability Income (b)												
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15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (b)												
16. Workers' Compensation												
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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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
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3401.												
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(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Table with columns: Line of Business, Gross Premiums, Direct Premiums Written, Dividends Paid, Direct Losses Incurred, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Includes sub-section 'DETAILS OF WRITE-INS'.

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023										NAIC Company Code	23965	
		1 Direct Premiums Written	2 Direct Premiums Earned	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.	Fire															
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2.2	Multiple Peril Crop															
2.3	Federal Flood															
2.4	Private Crop															
2.5	Private Fire															
3.	Fire															
3.1	Homeowners Multiple Peril															
4.	Commercial Multiple Peril (Non-Liability Portion)															
5.1	Commercial Multiple Peril (Liability Portion)															
5.2	Commercial Multiple Peril (Liability Portion)															
6.	Mortgage Guaranty															
7.	Ocean Marine															
8.	Ocean Marine															
9.	Inland Marine															
10.	Financial Guaranty															
11.1	Medical Professional Liability - Occurrence															
11.2	Medical Professional Liability - Claims-Made															
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15.6	Medicaid Title XVIII (b)															
15.7	Long-Term Care (b)															
15.8	Federal Employees Health Benefits Plan (b)															
16.	Workers' Compensation															
16.1	Other Liability - Occurrence															
17.1	Other Liability - Claims-Made															
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															
20.	Private Passenger Auto Physical Damage															
21.1	Private Passenger Auto Physical Damage															
21.2	Commercial Auto Physical Damage															
22.	Aircraft (all perils)															
23.	Fidelity															
24.	Surety															
25.	Marine															
26.	Burglary and Theft															
27.	Boiler and Machinery															
28.	Credit															
29.	International															
30.	Warranty															
31.	Reins nonproportional assumed property															
32.	Reins nonproportional assumed liability															
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34.	Aggregate Write-Ins for Other Lines of Business															
35.	Total (a)															
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3403.																
3498.	Summary of remaining write-ins for Line 34 from overflow page															
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)															

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023										NAIC Company Code	23965		
		1 Direct Premiums Written	2 Direct Premiums Earned	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				
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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Commercial Multiple Peril (Non-Liability Portion)												
5.1 Commercial Multiple Peril (Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
7. Ocean Marine												
8. Inland Marine												
9. Financial Guaranty												
10. Medical Professional Liability - Occurrence												
11.1 Medical Professional Liability - Claims-Made												
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 Medicaid Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
20. Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
25. Burglary and Theft												
26. Boiler and Machinery												
27. Credit												
28. International												
29. Warranty												
30. Reins nonproportional assumed property												
31. Reins nonproportional assumed for all lines												
32. Aggregate Write-Ins for all Lines of Business												
33. Aggregate Write-Ins for Other Lines of Business												
34. Total (a)												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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)												
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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
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(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	BUSINESS IN THE STATE OF Massachusetts		DURING THE YEAR 2023												NAIC Company Code 23965
	1 Direct Premiums Written	2 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			
2.1 All Lines	2,899,193	2,888,797		1,520,451	989,175	1,070,443	218,759	30,467	44,764	27,271	87,561	1,876,233			
2.2 Multiple Peril Crop															
2.3 Federal Flood															
2.4 Private Crop		4,347,646		2,277,589	1,607,862	1,787,354	406,511	61,693	144,355	915,197	105,683				
2.5 Private Crop															
3. Fire	31,638	31,638		18,701							6,703				
4. Homeowners Multiple Peril	38,073,327	34,900,462		20,338,031	13,790,636	15,727,700	5,686,003	570,681	978,844	7,530,975	1,318,605				
5.1 Commercial Multiple Peril (Non-Liability Portion)	80,789,709	75,014,345		42,888,825	44,940,092	44,482,653	10,900,543	790,943	2,226,864	17,024,932	1,024,228				
5.2 Commercial Multiple Peril (Liability Portion)	15,201,077	14,479,750		7,905,549	3,638,286	2,349,010	1,365,383	2,387,756	5,329,860	3,071,875	490,513				
6. Mortgage Guaranty															
8. Ocean Marine															
9. Inland Marine	1,289,453	1,181,554		686,398	251,102	297,199	73,789	2,592	16,608	250,932	240,233				
10. Financial Guaranty															
11.1 Medical Professional Liability - Occurrence															
11.2 Medical Professional Liability - Claims-Made															
12. Earthquake				5,225							2,046				
13.1 Comprehensive (hospital and medical) Ind (b)	9,441	8,625													
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 Medicaid Title XVIII (b)															
15.7 Long-Term Care (b)															
15.8 Federal Employees Health Benefits Plan (b)															
16. Workers' Compensation	7,359,138	7,597,729		3,162,931	2,231,787	2,246,571	4,550,786	39,877	2,174	4,641	1,033,686				
17.1 Other Liability - Occurrence	5,483,266	5,139,274		2,811,867	81,026	7,894,208	18,316,916		(33,344)	384,443	1,033,690				
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)	3,112,392	2,631,444		1,618,905	1,247,001	1,639,541	1,500,177	54,450	114,316	189,700	474,934				
19.2 Other Private Passenger Auto Liability	46,592,734	38,310,491		23,795,028	17,595,165	21,174,674	25,149,494	1,942,499	2,204,239	4,227,518	7,090,985				
19.3 Commercial Auto No-Fault (Personal Injury Protection)	6,495,733	5,626,280		3,322	17,378	4,630	88,719	1,731	5,723	16,561	12,142				
19.4 Other Commercial Auto Liability	4,748,519	4,526,830		2,138,423	21,592,251	1,414,500	9,398,678	139,679	16,524	19,524	1,124,142				
21.1 Trade Credit/Accounts Receivable Physical Damage	4,426,519	3,633,790		1,785,279	21,592,251	25,304,639	11,355,279	184,338	16,524	19,524	6,852,571				
21.2 Aircraft and Physical Damage	3,427,868	3,173,155		1,735,288	1,818,862	1,894,735	149,165	7,247	22,638	22,638	817,915				
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 for all lines	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
34. Aggregate Write-ins for Other Lines of Business															
35. Total (a)	254,708,850	228,053,519	0	133,715,337	114,477,189	130,693,793	96,069,754	4,588,293	4,737,431	14,438,897	47,071,511	7,339,465			
<b>DETAILS OF WRITE-INS</b>															
3401.															
3402.															
3403.															
3498.															
3499.															
3499.															

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... 1,461,071

(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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Table with columns: Line of Business, Gross Premiums, Direct Premiums Written, Dividends Paid, Direct Losses Incurred, 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, Allie Lines, Flood, etc.

(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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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)												
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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
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3498.												
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(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
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3.3 Fire												
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4. Commercial Multiple Peril (Non-Liability Portion)												
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6. Mortgage Guaranty												
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11.1 Medical Professional Liability - Occurrence												
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12. Earthquake												
13.1 Comprehensive (hospital and medical) Ind (b)												
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15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
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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)												
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22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
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27. Boiler and Machinery												
28. Credit												
29. International												
30. Warranty												
31. Reins nonproportional assumed property												
32. Reins nonproportional assumed for all lines												
33. Aggregate Write-Ins for Other Lines of Business												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
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3401.												
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(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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
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31. Reins nonproportional assumed property												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed reinsurance												
34. Aggregate Write-ins for Other Lines of Business												
35. Total (a)												
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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023										NAIC Company Code 23965
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30. Reins nonproportional assumed property													
31. Reins nonproportional assumed liability													
32. Reins nonproportional assumed physical damage													
33. Aggregate Write-Ins for Other Lines of Business													
34. Total (a)													
35. Total (a)													
<b>DETAILS OF WRITE-INS</b>													
3401.													
3402.													
3403.													
3498.													
3499.													

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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)												
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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed physical damage												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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 Medicaid Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	BUSINESS IN THE STATE OF New Hampshire		DURING THE YEAR 2023							NAIC Company Code 23965				
	NAIC_Group Code 0144	Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire														
2.1 Allied Lines														
2.2 Multiple Peril Crop														
2.3 Federal Flood														
2.4 Private Crop														
2.5 Private Crop														
3. Fire														
3.1 Fire														
3.2 Fire														
3.3 Fire														
3.4 Fire														
3.5 Fire														
4. Homeowners Multiple Peril			441,845	388,243	298,218	27,771	25,024	57,366	4,950	543	11,135	94,607	27,653	
5.1 Commercial Multiple Peril (Non-Liability Portion)			65,872	79,902	54,025	18,090	(1,556)			(4,818)		18,475	5,524	
5.2 Commercial Multiple Peril (Liability Portion)			48,125	45,014	29,414							10,068	3,119	
6. Mortgage Guaranty														
7. Ocean Marine														
8. Inland Marine			3,532	2,401	1,821							754	127	
9. Financial Guaranty														
10. Medical Professional Liability - Occurrence														
11.1 Medical Professional Liability - Claims-Made														
11.2 Medical Professional Liability - Claims-Made														
12. Earthquake														
13. 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)														
16. Workers' Compensation														
16.1 Workers' Compensation			5,979	3,136	4,105							1,230	163	
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														
20.1 Private Passenger Auto Physical Damage														
21.2 Commercial Auto Physical Damage														
22. Aircraft (all perils)														
23. Fidelity														
24. Surety														
25. Burglary and Theft														
26. Boiler and Machinery														
27. Credit														
28. International														
29. Warranty														
30. Reins nonproportional assumed property														
31. Reins nonproportional assumed liability														
32. Aggregate Write-ins for Other Lines of Business														
33. Aggregate Write-ins for Other Lines of Business														
34. Aggregate Write-ins for Other Lines of Business														
35. Total (a)			585,153	466,696	347,583	45,861	23,468	57,366	4,950	(4,275)	11,135	125,134	35,986	
<b>DETAILS OF WRITE-INS</b>														
3401.														
3402.														
3403.														
3498.														
3499.														

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under indemnity only products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	BUSINESS IN THE STATE OF New Jersey		DURING THE YEAR 2023												NAIC Company Code 23965
	NAIC Group Code 0144	Line of Business	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire															
2.1 Allied Lines															
2.2 Multiple Peril Crop															
2.3 Federal Flood															
2.4 Private Crop															
2.5 Private Fire															
3. Fire Losses Multiple Peril															
4. Homeowners Multiple Peril			7,939,354	5,636,919		4,524,901	3,922,203	2,120,229	37,866	189,040	221,117		1,807,762	209,774	
5.1 Commercial Multiple Peril (Non-Liability Portion)															
5.2 Commercial Multiple Peril (Liability Portion)															
6. Mortgage Guaranty															
8. Ocean Marine															
9. Inland Marine			110,375	77,532		62,192	5,890						24,643	2,384	
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)															
16. Workers' Compensation			5,298	2,258		3,041								75	
17.1 Other Liability - Occurrence			117,169	88,400		61,866							26,251	2,549	
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															
20.1 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															
32. Reins nonproportional assumed medical															
33. Reins nonproportional assumed fraternal lines															
34. Aggregate Write-ins for Other Lines of Business															
35. Total (a)			8,173,018	5,805,930		4,652,020	3,935,083	2,120,229	37,866	189,040	221,117		1,668,928	214,826	
<b>DETAILS OF WRITE-INS</b>															
3401.															
3402.															
3403.															
3498.															
3499.															

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... 6,137

(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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023										NAIC Company Code	23965		
		1 Direct Premiums Written	2 Direct Premiums Earned	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.	Fire																
2.1	Allied Lines																
2.2	Multiple Peril Crop																
2.3	Federal Flood																
2.4	Private Crop																
2.5	Private Fire																
3.	Fire																
3.1	Homeowners Multiple Peril																
4.	Commercial Multiple Peril (Non-Liability Portion)																
5.1	Commercial Multiple Peril (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	Medicaid Title XVIII (b)																
15.7	Long-Term Care (b)																
15.8	Federal Employees Health Benefits Plan (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																
20.	Private Passenger Auto Physical Damage																
21.1	Commercial 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																
32.	Reins nonproportional assumed liability																
33.	Reins nonproportional assumed financial lines																
34.	Aggregate Write-Ins for Other Lines of Business																
35.	Total (a)																
<b>DETAILS OF WRITE-INS</b>																	
3401.																	
3402.																	
3403.																	
3498.	Summary of remaining write-ins for Line 34 from overflow page																
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)																

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	BUSINESS IN THE STATE OF New York		DURING THE YEAR 2023												NAIC Company Code	23965
		NAIC Group Code	0144	1	2	3	4	5	6	7	8	9	10	11	12		
		Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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		
1.	Fire																
2.1	Allied Lines																
2.2	Multiple Peril Crop																
2.3	Federal Flood																
2.4	Private Crop																
2.5	Private Fire																
3.	Fire																
3.1	Homeowners Multiple Peril																
3.2	Commercial Multiple Peril (Non-Liability Portion)																
3.3	Commercial Multiple Peril (Liability Portion)																
4.	Commercial Multiple Peril (Non-Liability Portion)																
5.1	Commercial Multiple Peril (Liability Portion)																
5.2	Mortgage Guaranty																
6.	Marine																
7.	Ocean Marine																
8.	Inland Marine																
9.	Financial Guaranty																
10.	Medical Guaranty																
11.1	Medical Professional Liability - Occurrence																
11.2	Medical Professional Liability - Claims-Made																
12.	Medical Professional Liability - Claims-Made																
13.	Earthquake (hospital and medical) Ind (b)																
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	Medicaid Title XVIII (b)																
15.7	Long-Term Care (b)																
15.8	Federal Employees Health Benefits Plan (b)																
16.	Workers' Compensation																
16.1	Workers' Compensation																
17.	Other Liability - Occurrence																
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																
20.	Private Passenger Auto Physical Damage																
21.1	Private Passenger Auto Physical Damage																
21.2	Commercial Auto Physical Damage																
22.	Aircraft (all perils)																
23.	Fidelity																
24.	Surety																
25.	Marine																
26.	Burglary and Theft																
27.	Boiler and Machinery																
28.	Credit																
29.	International																
30.	Warranty																
31.	Reins nonproportional assumed property																
32.	Reins nonproportional assumed liability																
33.	Reins nonproportional assumed financial lines																
34.	Aggregate Write-Ins for Other Lines of Business																
35.	Total (a)																
<b>DETAILS OF WRITE-INS</b>																	
3401.																	
3402.																	
3403.																	
3498.	Summary of remaining write-ins for Line 34 from overflow page																
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)																

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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 Medicaid Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed physical damage												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. 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 Medicaid Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed physical damage												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023												NAIC Company Code	23965
		1 Direct Premiums Written	2 Direct Premiums Earned	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.	Fire																
2.1	Allied Lines																
2.2	Multiple Peril Crop																
2.3	Federal Flood																
2.4	Private Crop																
2.5	Private Fire																
3.	Fire																
3.1	Homeowners Multiple Peril																
4.	Commercial Multiple Peril (Non-Liability Portion)																
5.1	Commercial Multiple Peril (Liability Portion)																
5.2	Commercial Multiple Peril (Liability Portion)																
6.	Mortgage Guaranty																
7.	Auto																
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	Medicaid Title XVIII (b)																
15.7	Long-Term Care (b)																
15.8	Federal Employees Health Benefits Plan (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																
20.	Private Passenger Auto Physical Damage																
21.1	Commercial Auto Physical Damage																
21.2	Commercial Auto Physical Damage																
22.	Aircraft (all perils)																
23.	Fidelity																
24.	Surety																
25.	Marine																
26.	Burglary and Theft																
27.	Boiler and Machinery																
28.	Credit																
29.	International																
30.	Warranty																
31.	Reins nonproportional assumed property																
32.	Reins nonproportional assumed liability																
33.	Reins nonproportional assumed financial lines																
34.	Aggregate Write-Ins for Other Lines of Business																
35.	Total (a)																
<b>DETAILS OF WRITE-INS</b>																	
3401.																	
3402.																	
3403.																	
3498.	Summary of remaining write-ins for Line 34 from overflow page																
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)																

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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 Medicaid Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023											NAIC Company Code	23965	
		1 Direct Premiums Written	2 Direct Premiums Earned	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.	Fire																
2.1	Allied Lines																
2.2	Multiple Peril Crop																
2.3	Federal Flood																
2.4	Private Crop																
2.5	Private Fire																
3.	Fire																
3.1	Homeowners Multiple Peril																
4.	Commercial Multiple Peril (Non-Liability Portion)																
5.1	Commercial Multiple Peril (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	Medicaid Title XVIII (b)																
15.7	Long-Term Care (b)																
15.8	Federal Employees Health Benefits Plan (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																
20.	Private Passenger Auto Physical Damage																
21.1	Commercial 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																
32.	Reins nonproportional assumed liability																
33.	Reins nonproportional assumed physical damage																
34.	Aggregate Write-Ins for Other Lines of Business																
35.	Total (a)																
<b>DETAILS OF WRITE-INS</b>																	
3401.																	
3402.																	
3403.																	
3498.	Summary of remaining write-ins for Line 34 from overflow page																
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)																

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		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
		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 Fire												
3.	Fire												
3.1	Homeowners Multiple Peril												
4.	Commercial Multiple Peril (Non-Liability Portion)												
5.1	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	Medicaid Title XVIII (b)												
15.7	Long-Term Care (b)												
15.8	Federal Employees Health Benefits Plan (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												
20.	Private Passenger Auto Physical Damage												
21.1	Commercial Auto Physical Damage												
21.2	Commercial Auto Physical Damage												
22.	Aircraft (all perils)												
23.	Fidelity												
24.	Surety												
25.	Marine												
26.	Burglary and Theft												
27.	Boiler and Machinery												
28.	Credit												
29.	International												
30.	Warranty												
31.	Reins nonproportional assumed property												
32.	Reins nonproportional assumed liability												
33.	Reins nonproportional assumed financial lines												
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)												
<b>DETAILS OF WRITE-INS</b>													
3401.													
3402.													
3403.													
3498.	Summary of remaining write-ins for Line 34 from overflow page												
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
		1 Direct Premiums Written	2 Direct Premiums Earned	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
1.	Fire												
2.1	Allied Lines												
2.2	Multiple Peril Crop												
2.3	Federal Flood												
2.4	Private Crop												
2.5	Private Fire												
3.	Fire												
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)												
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												
20.	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												
32.	Reins nonproportional assumed liability												
33.	Reins nonproportional assumed financial lines												
34.	Aggregate Write-Ins for Other Lines of Business												
35.	Total (a)												16,806
<b>DETAILS OF WRITE-INS</b>													
3401.													
3402.													
3403.	Summary of remaining write-ins for Line 34 from overflow page												
3498.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)												

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023										NAIC Company Code	23965		
		1 Direct Premiums Written	2 Direct Premiums Earned	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.	Fire																
2.1	Allied Lines																
2.2	Multiple Peril Crop																
2.3	Federal Flood																
2.4	Private Crop																
2.5	Private Fire																
3.	Fire																
3.1	Homeowners Multiple Peril																
4.	Commercial Multiple Peril (Non-Liability Portion)																
5.1	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)																
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																
20.	Private Passenger Auto Physical Damage																
21.1	Commercial Auto Physical Damage																
21.2	Concraft (all perils)																
22.	Aircraft (all perils)																
23.	Fidelity																
24.	Surety																
25.	Marine																
26.	Burglary and Theft																
27.	Boiler and Machinery																
28.	Credit																
29.	International																
30.	War/terrorism																
31.	Reins nonproportional assumed property																
32.	Reins nonproportional assumed liability																
33.	Reins nonproportional assumed financial lines																
34.	Aggregate Write-Ins for Other Lines of Business																
35.	Total (a)																
<b>DETAILS OF WRITE-INS</b>																	
3401.																	
3402.																	
3403.																	
3498.	Summary of remaining write-ins for Line 34 from overflow page																
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)																

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. 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)												
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												
20. 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												
32. Reins nonproportional assumed for all lines												
33. Reins proportional assumed for all lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	BUSINESS IN THE STATE OF Tennessee		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Commercial Multiple Peril (Non-Liability Portion)												
5.1 Commercial Multiple Peril (Liability Portion)												
5.2 Commercial Multiple Peril (Liability Portion)												
6. Mortgage Guaranty												
7. Ocean Marine												
8. Inland Marine												
9. Financial Guaranty												
10. Medical Professional Liability - Occurrence												
11.1 Medical Professional Liability - Claims-Made												
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 Medicaid Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
20. Private Passenger Auto Physical Damage												
21.2 Commercial Auto Physical Damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
25. Burglary and Theft												
26. Boiler and Machinery												
27. Credit												
28. International												
29. Warranty												
30. Reins nonproportional assumed property												
31. Reins nonproportional assumed liability												
32. Reins nonproportional assumed physical damage												
33. Aggregate Write-ins for Other Lines of Business												
34. Aggregate Write-ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line	Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023											NAIC Company Code	23965	
		1 Direct Premiums Written	2 Direct Premiums Earned	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.	Fire																
2.1	Allied Lines																
2.2	Multiple Peril Crop																
2.3	Federal Flood																
2.4	Private Crop																
2.5	Private Fire																
3.	Fire																
3.1	Homeowners Multiple Peril																
4.	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	Medicaid Title XVIII (b)																
15.7	Long-Term Care (b)																
15.8	Federal Employees Health Benefits Plan (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																
20.	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																
32.	Reins nonproportional assumed financial																
33.	Reins nonproportional assumed total lines																
34.	Aggregate Write-Ins for Other Lines of Business																
35.	Total (a)																
<b>DETAILS OF WRITE-INS</b>																	
3401.																	
3402.																	
3403.																	
3498.	Summary of remaining write-ins for Line 34 from overflow page																
3499.	Totals (Line 3401 thru 3403 plus 3498)(Line 34 above)																

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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)												
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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. 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)												
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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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 Medicaid Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. Homeowners Multiple Peril												
5. 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)												
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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed financial lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. 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 Medicaid Title XVIII (b)												
15.7 Long-Term Care (b)												
15.8 Federal Employees Health Benefits Plan (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												
20. 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												
32. Reins nonproportional assumed liability												
33. Reins nonproportional assumed physical damage												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

Line of Business	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		DURING THE YEAR 2023							NAIC Company Code 23965		
	1 Direct Premiums Written	2 Direct Premiums Earned	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. Fire												
2.1 Allied Lines												
2.2 Multiple Peril Crop												
2.3 Federal Flood												
2.4 Private Crop												
2.5 Private Fire												
3. Fire												
3.1 Fire												
3.2 Fire												
3.3 Fire												
3.4 Fire												
3.5 Fire												
4. 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)												
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												
20. 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												
32. Reins nonproportional assumed financial												
33. Reins nonproportional assumed total lines												
34. Aggregate Write-Ins for Other Lines of Business												
35. Total (a)												
<b>DETAILS OF WRITE-INS</b>												
3401.												
3402.												
3403.												
3498.												
3499.												

(a) Finance and service charges not included in Lines 1 to 35 \$ ..... and number of persons insured under PPO managed care products .....  
 (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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)**

Line	Line of Business	BUSINESS IN THE STATE OF		DURING THE YEAR 2023										NAIC Company Code 23965	
		0144	Grand Total	1	2	3	4	5	6	7	8	9	10	11	12
		Direct Premiums	Gross Premiums, including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken	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
1.	Allied Lines	2,899,193	2,888,797	2,888,797	2,888,797	0	1,520,451	989,175	1,070,443	218,759	30,467	44,764	27,271	87,561	1,876,255
2.1	Multiple Peril Crop	4,347,246	4,006,977	4,347,246	4,006,977	0	2,271,589	0	1,787,264	0	0	0	0	0	0
2.2	Multiple Peril Crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.3	Federal Flood	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2.4	Private Crop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3.	Fire	51,638	14,741	51,638	14,741	0	18,703	0	0	0	0	0	0	6,703	43
4.	Homeowners Multiple Peril	46,454,326	40,873,624	46,454,326	40,873,624	0	25,121,130	275,833	3,514,156	6,128,483	63,551	190,040	887,890	1,710,036	18,442
5.1	Commercial Multiple Peril (Non-Liability Portion)	80,875,881	75,004,247	80,875,881	75,004,247	0	42,942,850	16,066,838	19,861,927	10,803,598	619,557	770,957	1,211,036	9,233,344	1,588,076
5.2	Commercial Multiple Peril (Liability Portion)	15,249,202	14,524,764	15,249,202	14,524,764	0	7,894,963	4,058,182	44,481,027	10,803,543	790,943	2,228,864	2,228,864	17,043,407	1,029,752
6.	Mortgage Guaranty	0	0	0	0	0	0	3,638,286	2,349,010	17,545,348	1,365,383	2,387,756	5,329,860	3,081,943	493,632
8.	Inland Marine	1,403,380	1,261,487	1,403,380	1,261,487	0	750,951	256,892	303,089	73,789	2,582	6,244	16,608	276,329	242,744
10.	Medical Professional Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11.1	Medical Professional Liability - Claims-Made	0	0	0	0	0	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	0	0	0	0	0
12.	Earthquake	9,110	8,825	9,110	8,825	0	5,223	0	0	0	0	0	0	2,946	28
13.1	Comprehensive (hospital and medical) Ind (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13.2	Comprehensive (hospital and medical) group (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14.	Credit A&H (Group and Individual)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15.1	Vision Only (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15.2	Dental Only (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15.3	Disability Income (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15.4	Medicare Supplement (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15.5	Medicaid Title XIX (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15.6	Medicaid Title XVIII (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15.7	Long-Term Care (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15.8	Federal Employees Health Benefits Plan (b)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16.	Workers' Compensation	7,394,737	7,595,967	7,394,737	7,595,967	0	3,165,972	2,317,787	2,246,571	4,350,795	0	2,174	4,641	1,003,686	106,883
17.1	Other Liability - Occurrence	5,896,434	5,230,810	5,896,434	5,230,810	0	2,877,838	81,026	7,994,208	18,316,916	39,877	33,344	384,443	1,091,171	51,014
17.2	Other Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17.3	Excess Workers' Compensation	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18.1	Products Liability - Occurrence	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18.2	Products Liability - Claims-Made	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19.1	Private Passenger Auto No-Fault (Personal Injury Protection)	3,112,582	2,831,444	3,112,582	2,831,444	0	1,618,905	1,287,765	1,638,149	1,391,308	54,450	114,316	189,700	474,934	81,596
19.2	Other Private Passenger Auto Liability	45,592,734	38,310,491	45,592,734	38,310,491	0	23,755,028	17,595,165	21,174,674	25,149,494	1,942,498	2,204,239	4,227,518	7,060,985	966,235
19.3	Commercial Auto No-Fault (Personal Injury Protection)	6,865,733	6,511,290	6,865,733	6,511,290	0	3,322	17,378	4,633,989	88,719	1,731	5,723	6,561	12,414	154,338
19.4	Other Commercial Auto Liability	6,248,719	5,835,701	6,248,719	5,835,701	0	3,288,423	1,986,019	1,986,019	3,066,898	139,668	184,328	17,574	1,132,474	178,547
21.1	Trade Credit/Supplier's Physical Damage	46,298,719	32,683,761	46,298,719	32,683,761	0	21,398,432	21,592,254	25,394,632	11,355,232	197,836	184,328	15,254	1,352,574	919,539
21.2	Commercial Auto Physical Damage	3,427,868	3,173,135	3,427,868	3,173,135	0	1,735,288	1,818,822	1,894,735	149,165	1,247	24,226	22,636	6,817,915	4,680
22.	Aircraft (all perils)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23.	Fidelity	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24.	Surety	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26.	Burglary and Theft	0	0	0	0	0	0	0	0	0	0	0	0	0	0
27.	Boiler and Machinery	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29.	International	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30.	Warranty	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31.	Reins nonproportional assumed property	XXX	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
32.	Reins nonproportional assumed liability	XXX	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
33.	Reins nonproportional assumed reinsurance	XXX	XXX	XXX	XXX	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
34.	Aggregate Write-ins for Other Lines of Business	263,467,121	284,326,145	263,467,121	284,326,145	0	138,714,943	117,073,868	138,236,118	104,466,963	4,698,720	5,122,236	15,556,548	48,673,231	7,666,292
35.	Total (a)														

**DETAILS OF WRITE-INS**  
 3401. ....  
 3402. ....  
 3403. ....  
 3498. ....  
 3499. ....  
 (a) Finance and service charges not included in Lines 1 to 35 \$ ..... 1,469,144  
 (b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 0 and number of persons insured under indemnity only products ..... 0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 1**

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

1	2	3	4	5	6		7	8	9	10	11	12	13	14	15
ID Number	NAIC Company Code	Name of Reinsured	Domiciliary Jurisdiction	Assumed Premium	Paid Losses and Loss Adjustment Expenses	Known Case Losses and LAE	Cols. 6 + 7	Contingent Commissions Payable	Assumed Premiums Receivable	Unearned Premium	Funds Held By or Deposited With Reinsured Companies	Letters of Credit Posted	Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	Amount of Assets Pledged or Collateral Held in Trust	
04-125340	1706	DORCHESTER MUTUAL INSURANCE COMPANY	MA	95,155	1,282	16,312	17,594	26	16,312	29,485	0	0	0	0	
04-125290	1843	FITZGERALD MUTUAL INSURANCE COMPANY	MA	44,813	2,389	34,950	36,339	(172)	34,950	23,460	0	0	0	0	
0499999	Total - U.S. Non-Pool			99,967	3,671	50,901	54,582	84	0	52,945	0	0	0	0	
0799999	Total - U.S. Non-Pool			0	0	0	0	0	0	0	0	0	0	0	
0899999	Total - Affiliates			99,967	3,671	50,901	54,582	84	0	52,945	0	0	0	0	
AA-999035	0000	MUTUAL REINSURANCE BUREAU	IL	293	0	0	0	0	0	0	0	0	0	0	
75-144207	3058	SCOR REINSURANCE CO	NY	200	0	5,385	5,385	1	0	0	0	0	0	0	
0999999	Total Other U.S. Unaffiliated Insurers			523	0	5,385	5,385	1	0	0	0	0	0	0	
AA-998161	0000	COMMONWEALTH AUTO REINSURERS	MA	1,806	0	978	978	0	0	945	0	0	0	0	
AA-998128	0000	MISSOURI JOINT UNDERWRITING ASSN	MO	0	0	0	0	0	0	0	0	0	0	0	
AA-998218	0000	NATIONAL WORKERS COMP REINS POOL	NY	1,028	0	2,095	2,095	0	0	380	0	0	0	0	
AA-991218	0000	NEW JERSEY INSURANCE UNDERWRITING ASSOCIATION	NJ	2	0	0	0	0	0	0	0	0	0	0	
T099999	Total Pools, Associations or Other Similar Facilities - Mandatory Pools			2,836	0	3,073	3,073	0	0	1,326	0	0	0	0	
T299999	Total - Pools and Associations			2,836	0	3,073	3,073	0	0	1,326	0	0	0	0	
AA-3190158	0000	AEGIS INS CO LTD	BMU	13	0	108	108	3	0	0	0	0	0	0	
AA-112887	0000	LLOYDS #2887 BRIT	GBR	100	0	767	767	(15)	0	0	0	0	0	0	
AA-1128010	0000	LLOYDS #2010 CATHRAL	GBR	0	0	55	55	0	0	0	0	0	0	0	
AA-3191289	0000	FIDELIS INSURANCE BERMUDA LTD	BMU	76	0	2,430	2,430	189	0	0	0	0	0	0	
AA-3191190	0000	HAMILTON RE LTD	BMU	123	0	1,175	1,175	0	0	0	0	0	0	0	
AA-3190671	0000	LANCASHIRE INSURANCE CO LTD	BMU	(259)	0	123	123	30	0	0	0	0	0	0	
AA-3190629	0000	LANCASHIRE INSURANCE CO LTD	BMU	10	0	758	758	283	0	0	0	0	0	0	
AA-3194129	0000	MARKEL BERMUDA LTD	BMU	1	0	1	1	0	0	0	0	0	0	0	
AA-5340660	0000	MONTEPELLER REINSURANCE LTD	IND	11	0	313	313	0	0	0	0	0	0	0	
AA-1780078	0000	NEW INDIA ASSURANCE CO LTD	IRL	0	0	133	133	(5)	0	0	0	0	0	0	
AA-3190339	0000	PARTNER REINS EUROPE SE	BMU	959	0	79	79	(20)	0	0	0	0	0	0	
AA-1440376	0000	RENAISSANCE RE LTD	SIF	32	0	545	545	13	0	0	0	0	0	0	
AA-3190670	0000	SIRIUS INTERNATIONAL INS CORP	BMU	0	0	39	39	1	0	0	0	0	0	0	
T399999	Total Other Non-U.S. Insurers			1,867	0	6,525	6,525	480	0	54,271	910	0	0	0	
9999999	Totals			104,393	3,671	65,865	69,586	565	0	54,271	910	0	0	0	

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effectuated 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 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE F - PART 3**

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Special Code	Reinsurance Premiums Ceded	Paid Losses	Paid LAE	Known Case Loss Reserves	Known Case LAE Reserves	IBNR Loss Reserves	IBNR LAE Reserves	Unearned Premiums	Contingent Commissions	Columns 7 through 14 Totals	Amount in Dispute included in Column 15	Ceded Balances Payable	Other Amounts Due to Reinsurers	Net Amount Recoverable From Reinsurers [17 + 18]	Funds Held by Company Under Reinsurance Treaties
04-123040	13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA		43,665	1,832	0	22,641	4,612	(792)	241	26,265	377	53,196	0	0	0	35,196	0
04-132970	13843	FITZBURGH MUTUAL INSURANCE COMPANY	MA		62,378	2,945	0	32,344	6,589	(1,131)	345	37,522	539	78,854	0	0	0	78,854	0
01-999999	Total Authorized - Affiliates - U.S. Intercompany Pooling				106,043	4,497	0	54,985	11,201	(1,923)	586	63,788	916	134,050	0	0	0	134,050	0
Z7-002210	11648	CHARLES RIVER INSURANCE CO	VT		1,805	86	0	1,042	0	0	0	0	0	1,128	0	0	0	1,128	0
02-999999	Total Authorized - Affiliates - U.S. Non-Pool - Captive				1,805	86	0	1,042	0	0	0	0	0	1,128	0	0	0	1,128	0
04-999999	Total Authorized - Affiliates - Other (Non-U.S.)				1,805	86	0	1,042	0	0	0	0	0	1,128	0	0	0	1,128	0
09-999999	Total Authorized - Affiliates				107,848	4,583	0	56,027	11,201	(1,923)	586	63,788	916	135,178	0	0	0	135,178	0
95-319255	95300	ALLIANT GLOBAL RISKS US INSURANCE CO	IL		560	0	0	69	3	0	0	0	0	62	0	0	0	62	0
95-487273	19468	ALLIED WORLD ASSURANCE CO	DE		41	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35-266194	10103	AMERICAN AGRICULTURE INS CO	IN		474	0	0	133	5	0	0	0	0	138	0	0	0	138	0
39-1173498	20668	CASUALTY INS CO	WI		800	0	0	178	6	0	0	0	0	184	0	0	0	184	0
15-512490	19380	AMERICAN HOME ASSURANCE COMPANY	NY		2,221	0	0	0	0	0	0	302	0	302	0	503	0	201	0
06-1430254	10348	AROH REINSURANCE CO	DE		665	43	0	633	3	0	0	0	0	680	0	0	0	680	0
39-1338397	37273	AXIS INSURANCE COMPANY	IL		385	14	0	183	0	0	0	0	0	197	0	0	0	197	0
39-0712170	18767	CHURCH MUTUAL INSURANCE COMPANY	OH		447	0	0	0	0	0	0	0	0	447	0	0	0	447	0
31-0542366	10877	CINCINNATI INSURANCE COMPANY	OH		690	72	0	1,037	4	0	0	0	0	1,114	0	0	0	1,114	0
42-0234860	21415	EMPLOYERS MUTUAL CASUALTY CO	IA		542	0	0	915	0	0	0	0	0	987	0	0	0	987	0
35-2293075	11551	ENDURANCE ASSURANCE CORP	DE		789	0	0	0	0	0	0	0	0	789	0	0	0	789	0
22-200357	26821	EVERETT REINSURANCE COMPANY	DE		365	14	0	183	0	0	0	0	0	197	0	0	0	197	0
39-1223827	33448	FARMERS BUREAU MUTUAL INS CO OF MICHIGAN	MI		119	0	0	11	0	0	0	0	0	12	0	0	0	12	0
42-0245840	13897	FARMERS MUTUAL HILL INSURANCE COMPANY OF IOWA	IA		4,010	13	0	9,640	266	(226)	30	2,097	1,325	13,145	0	1,213	0	11,932	0
12-2671100	22639	GENERAL REINSURANCE CORP	DE		1,449	43	0	91	3	0	0	789	158	1,061	0	162	0	889	0
06-0384680	11452	HARTFORD STEAM BOILER INSPECTION & INS. CO	CT		1,274	0	0	0	0	0	0	0	0	0	0	0	0	0	0
74-2195399	42374	HULSTON CASUALTY CO	TX		385	14	0	183	0	0	0	0	0	197	0	0	0	197	0
64-0382792	22983	KENTUCKY FARM BUREAU INSURANCE CO	KY		385	14	0	183	0	0	0	0	0	197	0	0	0	197	0
31-4355650	14621	MOTORISTS MUTUAL INSURANCE CO	OH		385	14	0	183	0	0	0	0	0	197	0	0	0	197	0
05-0316605	21862	MUTUAL BOILER RE	RI		668	0	0	89	3	0	0	0	0	92	0	0	0	92	0
15-3188390	42307	NAVIGATORS INSURANCE CO	NY		988	0	0	0	0	0	0	0	0	988	0	0	0	988	0
47-0689507	22880	DISNEY AMERICA RE	CT		240	14	0	163	0	0	0	0	0	197	0	0	0	197	0
32-1952955	10357	RENAISSANCE REINSURANCE US INC	ID		1,344	60	0	816	3	0	0	0	0	884	0	0	0	884	0
75-1444207	30058	Mutuals (P.R.A.M.) (StriusPho mt)	NY		639	0	0	0	0	0	0	0	0	639	0	0	0	639	0
45-0615000	23388	SHELTER MUTUAL INSURANCE COMPANY	MO		639	0	0	0	0	0	0	0	0	639	0	0	0	639	0
15-2997499	38776	SPIRITPOINT AMERICAN INS CO	NY		243	1	0	89	3	0	0	0	0	2	0	0	0	2	0
19-1675535	25384	SWISS REINSURANCE AMERICA CORP	NY		243	1	0	89	3	0	0	0	0	2	0	0	0	2	0
42-0844327	13921	UNITED FIRE & CASUALTY COMPANY	IA		19,728	376	7	14,636	300	(228)	30	3,168	1,483	19,772	0	1,878	0	17,894	0
09-999999	Total Authorized - Other U.S. Unaffiliated Insurers				19,728	376	7	14,636	300	(228)	30	3,168	1,483	19,772	0	1,878	0	17,894	0
AA-9891161	.....	COMMONWEALTH AUTO REINSURERS	MA		0	0	0	4	0	0	0	0	0	4	0	0	0	4	0
AA-9891213	.....	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC	MA		1,840	0	0	0	0	0	0	0	0	4	0	0	0	4	0
10-999999	Total Authorized - Pools - Mandatory Pools				1,840	0	0	4	0	0	0	0	0	4	0	0	0	4	0
AA-3194126	.....	ARCH REINSURANCE LTD	BMU		488	0	0	111	4	0	0	0	0	115	0	0	0	115	0
AA-3191286	.....	ANTARES GLOBAL MANAGEMENT (BERMUDA)	BMU		146	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120337	.....	ASPEN INSURANCE UK LTD	GBR		85	0	0	0	0	0	0	46	0	46	0	100	0	56	0
AA-3194122	.....	DAVINCI REINSURANCE LTD	BMU		230	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1940028	.....	DEK RUCKYRHEIMER&S	DEU		716	0	0	133	5	0	0	0	0	138	0	0	0	138	0



ANNUAL STATEMENT FOR THE YEAR 2023 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	7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	16 Amount in Dispute included in Column 15			19 Net Amount Recoverable From Reinsurers [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
															17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers	19 Net Amount Recoverable From Reinsurers [17 + 18]		
AA-319430	...	ENDURANCE SPECIALTY INS LTD	BMU		888	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1940125	...	HANNOVER ROUVERS/OPERUMS	DEU		4,308	144	0	2,470	23	0	0	0	0	0	2,637	0	0	2,637	0
AA-120337	...	LLOYDS OF LONDON	GBR		7,402	0	0	378	14	0	0	637	267	0	1,286	527	0	2,813	789
AA-1940000	...	MAPFRE RE COMPANIA DE REASEGURIS, S.A.	ESP		1,434	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190829	...	MAPREL BERMODA LTD	BMU		988	0	0	44	2	0	0	0	0	0	46	0	0	46	0
AA-3190686	...	PARTNER RE	BMU		1,126	58	0	799	2	0	0	0	0	0	860	0	0	860	0
AA-3190639	...	RENAISSANCE REINS LTD	BMU		922	98	0	732	0	0	0	0	0	0	790	0	0	790	0
12959999	Total Authorized - Other Non-U.S. Insurers				18,633	280	1	4,667	50	0	0	683	267	0	5,928	627	0	5,301	0
14959999	Total Authorized Excluding Protected Cells (Sum of 08899999, 09599999, 10999999, 11999999 and 12999999)				148,109	5,219	8	75,334	11,551	(2,151)	616	67,639	2,666	0	160,882	2,595	0	158,377	0
18959999	Total Unauthorized - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21959999	Total Unauthorized - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22959999	Total Unauthorized - Affiliates - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38-9404986	19283	AMERICAN STANDARD INSURANCE CO OF IL	IL		32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
95-2574938	20268	PACOMAR SPECIALTY INSURANCE COMPANY	OR		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23959999	Total Unauthorized - Other U.S. Unaffiliated Insurers				32	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1124129	...	ENDURANCE WORLDWIDE INSURANCE LTD	GBR		11	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-5340310	...	GENERAL INSURANCE COMPANY OF INDIA	IND		673	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191190	...	HAMILTON	BMU		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190060	...	HANNOVER RE	BMU		1,528	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120835	...	KOREAN INSURANCE CO LTD	GBR		682	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190871	...	LANCASHIRE INS. CO. LTD.	BMU		2,075	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1440013	...	LANSTRASHAW RE	SWE		245	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191239	...	LUNEN RE LIMITED	BMU		1,314	0	0	311	11	0	0	0	0	0	322	0	0	322	0
AA-1940004	...	MAY REINS CO	BMU		210	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1440004	...	MAY VERSICHERUNG AG	DEU		2,070	0	0	400	14	0	0	0	0	0	418	0	0	418	0
AA-5324100	...	STRUIS INTERNATIONAL REINS. CORP	SWE		966	0	0	27	1	0	0	0	0	0	28	0	0	28	0
AA-3191432	...	TAIHING RE (Formerly China RE)	HKG		407	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191686	...	VAHAGE RISK LTD	BMU		16	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26959999	Total Unauthorized - Other Non-U.S. Insurers				10,743	1	2	738	26	0	0	0	0	0	768	0	0	768	0
28959999	Total Unauthorized Excluding Protected Cells (Sum of 22999999, 23999999, 24999999, 25999999 and 26999999)				10,775	1	2	738	26	0	0	19	10	0	796	11	0	785	43
32959999	Total Certified - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
35959999	Total Certified - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36959999	Total Certified - Affiliates - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42959999	Total Certified Excluding Protected Cells (Sum of 36999999, 37999999, 38999999, 39999999 and 40999999)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46959999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49959999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50959999	Total Reciprocal Jurisdiction - Affiliates				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RA-3191352	...	ASOT REINSURANCE CO LTD	BMU		282	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RA-1120191	...	OMNEX INSURANCE UK LTD	GBR		707	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RA-3191289	...	FIBELLS INS BERMODA LTD	BMU		1,765	0	0	0	0	0	0	0	0	0	0	0	0	0	0
RA-3190875	...	HISDOX INS CO (BERMODA) LTD	BMU		374	0	0	0	0	0	0	0	0	0	0	0	0	0	0
54959999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers				3,128	0	0	0	0	0	0	0	0	0	0	0	0	0	0
56959999	Total Reciprocal Jurisdiction Excluding Protected Cells (Sum of 50999999, 51999999, 52999999, 53999999 and 54999999)				3,128	0	0	0	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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	7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commissions	15 Columns 7 through 14 Totals	16 Amount in Dispute included in Column 15			18 Reinsurance Payable		19 Net Amount Recoverable From Reinsurers [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties
															Ceded Balances Payable	Other Amounts Due to Reinsurers	Ceded Balances Payable	Other Amounts Due to Reinsurers			
5799999		Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			182,012	5,221	11	76,072	11,577	(2,151)	616	67,657	2,676	161,678	0	2,516	0	159,161	43		
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			182,012	5,221	11	76,072	11,577	(2,151)	616	67,657	2,676	161,678	0	2,516	0	159,161	43		

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral					Ceded Reinsurance Credit Risk							36 Credit Risk on Un-collateralized Recoverables (Col. 33) * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)			
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral	25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	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 in Col. 34)	35 Credit Risk on Collateralized Recoverables (Col. 32) * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
04-125040	DORCHESTER MUTUAL INSURANCE COMPANY	0				0	55,196	0	0	0	0	0	0	0	0	0	0
04-1828790	FITCHBURG MUTUAL INSURANCE COMPANY	0				0	78,854	0	0	0	0	0	0	0	0	0	0
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	0	0	0	134,050	0	0	0	0	0	0	0	0	0	0
27-022718	CHARLES RIVER INSURANCE CO			0	0	0	1,128	0	0	0	0	0	0	0	0	0	0
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	0	0	0	1,128	0	0	0	0	0	0	0	0	0	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	1,128	0	0	0	0	0	0	0	0	0	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0899999	Total Authorized - Affiliates	0	0	0	0	0	135,178	0	0	0	0	0	0	0	0	0	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO					0	92	0	0	111	0	0	111	0	0	0	0
95-4387273	ALLIED WORLD ASSURANCE CO					0	138	0	0	166	0	0	166	0	0	0	0
36-2661954	AMERICAN AGRICULTURE INS CO					0	184	0	0	221	0	0	221	0	0	0	0
39-1173498	AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INS CO					0	1	0	0	2	0	0	2	0	0	0	0
15-5120900	AMERICAN HOME ASSURANCE COMPANY					0	302	0	0	362	0	0	362	0	0	0	0
06-1430254	ARCH REINSURANCE CO					0	680	0	0	816	0	0	816	0	0	0	0
39-1336397	AXIS INSURANCE COMPANY					0	197	0	0	237	0	0	237	0	0	0	0
39-0712210	CHURCH MUTUAL INSURANCE CO					0	197	0	0	237	0	0	237	0	0	0	0
31-0542366	CINCINNATI INSURANCE COMPANY					0	1,114	0	0	1,336	0	0	1,336	0	0	0	0
42-0234680	EMPLOYERS MUTUAL CASUALTY CO					0	987	0	0	1,184	0	0	1,184	0	0	0	0
35-2303075	EVEREST ASSURANCE CORP					0	197	0	0	237	0	0	237	0	0	0	0
22-200957	EVEREST REINSURANCE COMPANY					0	197	0	0	237	0	0	237	0	0	0	0
36-123627	FARMERS BUREAU MUTUAL INS CO OF ILLINOIS					0	12	0	0	14	0	0	14	0	0	0	0
42-0245640	FARMERS MUTUAL HILL INSURANCE COMPANY OF IOWA					0	11,932	0	0	15,774	0	0	15,774	0	0	0	0
15-2673100	GENERAL REINSURANCE CORP					0	162	0	0	162	0	0	162	0	0	0	0
05-0368680	HARTFORD STEAM BOILER INSPECTION & INS. CO.					0	889	0	0	1,061	0	0	1,061	0	0	0	0
74-2199339	HOUSTON CASUALTY CO					0	197	0	0	237	0	0	237	0	0	0	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO					0	197	0	0	237	0	0	237	0	0	0	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO					0	92	0	0	111	0	0	111	0	0	0	0
05-0319605	MUTUAL BOILER RE					0	92	0	0	111	0	0	111	0	0	0	0
15-3138390	NAVIGATORS INSURANCE CO					0	197	0	0	237	0	0	237	0	0	0	0
47-0696507	ODYSSEY AMERICA RE					0	197	0	0	237	0	0	237	0	0	0	0
52-1952955	RENAISSANCE REINSURANCE US INC					0	18,065	0	0	21,989	0	0	21,989	0	0	0	0
75-1444207	SCOR REINSURANCE CO (Reins for American Mutuals (P.P.A.M.) (StriusPoint))					0	884	0	0	1,061	0	0	1,061	0	0	0	0
45-0619000	SELTHER MUTUAL INSURANCE COMPANY					0	0	0	0	0	0	0	0	0	0	0	0
15-2997499	SIRIUSPOINT AMERICAN INS CO					0	2	0	0	2	0	0	2	0	0	0	0
15-1676535	SWISS REINSURANCE AMERICA CORP					0	2	0	0	2	0	0	2	0	0	0	0
42-0644327	UNITED FIRE & CASUALTY COMPANY					0	92	0	0	110	0	0	110	0	0	0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	0	0	0	18,952	0	0	23,726	0	0	23,726	0	0	0	0
44-9891161	COMMONWEALTH AUTO REINSURERS (P.P.A.M.) (StriusPoint)					0	4	0	0	4	0	0	4	0	0	0	0
44-9891213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC					0	4	0	0	4	0	0	4	0	0	0	0
1099999	Total Authorized - Pools - Mandatory Pools	0	0	0	0	0	115	0	0	138	0	0	138	0	0	0	0
44-3794126	ARCH REINSURANCE LTD					0	115	0	0	138	0	0	138	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral	25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held 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 (Col. 34)	35 Credit Risk on Collateralized Recoverables Factor Applicable to Reinsurer Designation Equivalent in Col. 34	36 Credit Risk on Un-collateralized Recoverables Factor Applicable to Reinsurer Designation Equivalent in Col. 34
AA-3191288	ANTARES GLOBAL MANAGEMENT (BERMUDA)																
AA-1120337	ASPEN INSURANCE UK LTD																
AA-3194122	DAVINCI REINSURANCE LTD																
AA-1940128	DEW RUXVERS/PERINGS																
AA-3194130	ENOURANCE SPECIALTY INS LTD																
AA-1940125	HANNOVER RUXVERS/PERINGS																
AA-1840000	LLOYDS OF LONDON																
AA-3190829	MARBE RE COMPANIA DE RESEGUROS, S.A.																
AA-3190886	MARTEL BERMUDA LTD																
AA-3190896	PARTNER RE																
AA-3190838	RENAISSANCE REINS LTD																
2199999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	573	5,355	0	5,328	7,114	582	6,152	0	6,532	XXX	0	216
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	2,250	158,632	0	25,700	30,840	2,319	28,521	0	28,521	XXX	0	941
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2299999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
39-6040366	AMERICAN STANDARD INSURANCE CO OF IL																
95-2374338	PALOMA SPECIALTY INSURANCE COMPANY																
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	26	2	2	26	32	26	5	0	5	XXX	0	0
AA-1921129	ENOURANCE WORLDWIDE INSURANCE LTD																
AA-5340110	GENERAL INSURANCE COMPANY OF INDIA																
AA-3191190	HAMILTON																
AA-3190660	HANNOVER RE																
AA-1208355	KOREAN INSURANCE CO LTD																
AA-3190871	LANCASHIRE INS. CO. LTD.																
AA-1440013	LANFORSKRINGER																
AA-3191239	LUMEN RE LIMITED																
AA-3191298	LUMEN RE LIMITED																
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP																
AA-5324100	TAIPING RE (formerly China RE)																
AA-3191432	VANTAGE RISK LTD																
AA-3191388	VERHEER REINSURANCE LTD																
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	1,005	XXX	0	768	0	0	768	922	28	894	852	42	XXX	26	1
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2399999, 2499999, 2599999 and 2699999)	0	1,005	XXX	0	704	2	2	794	953	54	899	852	47	XXX	26	2
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999	Total Certified - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999 and 4099999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Ceded Reinsurance Credit Risk (Credit Risk)										36 Credit Risk on Collateralized Recoverables (Col. 33)*					
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral	25 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	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 (Col. 34)	35 Credit Risk on Collateralized Recoverables (Col. 32)*
4699999	Total Reciprocal Jurisdiction - U.S. Non-Pool (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
AP-3191352	ASCOT REINSURANCE CO LTD			XXX													
AP-120191	CONEX INSURANCE UK LTD			XXX													
AP-3191289	FIDELIS INS BERMDA LTD																
AP-3190875	FIDELIS INS CO (BERMDA) LTD																
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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, 2699999, 4299999 and 5699999)	0	1,005	XXX	0	3,044	158,634	2	26,494	31,793	2,374	29,419	82	28,568	XXX	26	943
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9999999	Totals	0	1,005	XXX	0	3,044	158,634	2	26,494	31,793	2,374	29,419	82	28,568	XXX	26	943

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE F - PART 3 (Continued)**  
 Ceded Reinsurance as of December 31, Current Year (\$'000 Omitted)  
 (Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses					43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	44 Total Recoverable on Paid Losses & Amounts in Dispute Included in Cols. 40 & 41	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Dispute Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE 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 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days											
04-125540	DORCHESTER MUTUAL INSURANCE COMPANY	1,852				1,852			1,852						0.0	YES	
04-1326790	FITCHBURG MUTUAL INSURANCE COMPANY	2,645				2,645			2,645						0.0	YES	
01959595	Total Authorized - Affiliates - U.S. Intercompany Pooling	4,497	0	0	0	4,497	0	0	4,497	0	0	0	0.0	0.0	0.0	XXX	0
27-002218	CHARLES RIVER INSURANCE CO	86	0	0	0	86	0	0	86	0	0	0	0.0	0.0	0.0	XXX	0
02959595	Total Authorized - Affiliates - U.S. Non-Pool - Captive	86	0	0	0	86	0	0	86	0	0	0	0.0	0.0	0.0	XXX	0
04959595	Total Authorized - Affiliates - U.S. Non-Pool	86	0	0	0	86	0	0	86	0	0	0	0.0	0.0	0.0	XXX	0
07959595	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
08959595	Total Authorized - Affiliates	4,583	0	0	0	4,583	0	0	4,583	0	0	0	0.0	0.0	0.0	XXX	0
95-318755	ALLIANZ GLOBAL RISKS US INSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
95-438723	ALLIED WORLD ASSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
95-438723	ALLIED WORLD ASSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
35-2661954	AMERICAN AGRICULTURE INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
35-2661954	AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
39-1173498	AMERICAN HOME ASSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
15-512690	AMERICAN HOME ASSURANCE COMPANY	1				1			1						0.0	YES	0
06-1430254	ARCH REINSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
39-1336337	AXIS INSURANCE COMPANY	43				43			43						0.0	YES	0
39-0712210	CHERCH MUTUAL INSURANCE CO	14				14			14						0.0	YES	0
31-0542566	CINCINNATI INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
42-023680	EMPLOYERS MUTUAL CASUALTY CO	72				72			72						0.0	YES	0
35-2303075	EVEREST ASSURANCE CORP	72				72			72						0.0	YES	0
22-208957	EVEREST ASSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
38-122627	FARMERS BUREAU MUTUAL INS CO OF ILLINOIS	14				14			14						0.0	YES	0
42-0245940	FARMERS BUREAU MUTUAL INS CO OF ILLINOIS	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
15-2675100	GENERAL REINSURANCE CORP	13				13			13						0.0	YES	0
05-038668	HARTFORD STEAM BOILER INSPECTION & INS. CO.	43				43			43						0.0	YES	0
74-2185939	HOUSTON CASUALTY CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	14				14			14						0.0	YES	0
31-4295950	MOTORISTS MUTUAL INSURANCE CO	14				14			14						0.0	YES	0
05-031665	MUTUAL BOILER RE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
15-3138390	MUTUAL BOILER RE	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
47-0698507	NAVIGATORS INSURANCE CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
52-1952955	ODYSSEY AMERICA RE	14				14			14						0.0	YES	0
75-1444207	REWA ISSANCE REINSURANCE US INC (P.P.A.M.)	65				65			65						0.0	YES	0
45-0619000	SCOR REINSURANCE CO (Reins for American Mutu	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
15-297489	SHELTER MUTUAL INSURANCE COMPANY (P.P.A.M.) (StratusPoint)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
15-1675635	SIRIUSPOINT AMERICAN INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
15-1675635	SIRIUSPOINT AMERICAN INS CO	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
42-6644327	SWISS REINSURANCE AMERICA CORP	1				1			1						0.0	YES	0
09595959	UNITED FIRE & CASUALTY COMPANY	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0
09595959	Total Authorized - Other U.S. Unaffiliated Insurers	383	0	0	0	383	0	0	383	0	0	0	0.0	0.0	0.0	XXX	0
44-9991161	COMMONWEALTH AUTO REINSURERS	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	YES	0

ANNUAL STATEMENT FOR THE YEAR 2023 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 Over 90 Days Past Due Amounts Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Dispute (Cols. 40 & 41)	46 Total Recoverable on Paid Losses & LAE 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 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41											43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)
AA-9891213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1095959	Total Authorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3194126	ARCH REINSURANCE LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191288	ANTARES GLOBAL MANAGEMENT (BERMUDA)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120837	ASPEN INSURANCE UK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3194122	DAVINCI REINSURANCE LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-134028	DEK RUCKERS/GERMANS	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3194130	ENDURANCE SPECIALTY INS LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1540125	HANNOVER RUCKERS/GERMANS	164	0	0	0	0	164	0	0	0	0	0	0	0	0	0	0	0
AA-120837	LLOYDS OF LONDON	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1840000	MARRE RE COMPANIA DE RESEGURIS, S.A.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190829	MARREL BERMUDA LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190686	PARTNER RE	59	0	0	0	0	59	0	0	0	0	0	0	0	0	0	0	0
AA-3190639	RENAISSANCE REINS LTD	58	0	0	0	0	58	0	0	0	0	0	0	0	0	0	0	0
1295959	Total Authorized - Other Non-U.S. Insurers	261	0	0	0	0	261	0	0	0	0	0	0	0	0	0	0	0
1495959	Total Authorized Excluding Protected Cells (Sum of 08959599, 09595999, 10959599, 11959599 and 12959599)	5,227	0	0	0	0	5,227	0	0	0	0	0	0	0	0	0	0	0
1895959	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2195959	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2295959	Total Unauthorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38-940686	AMERICAN STANDARD INSURANCE CO OF FL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38-2378438	PALOMAR SPECIALTY INSURANCE COMPANY	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2395959	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1124129	ENDURANCE WORLDWIDE INSURANCE LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-5340310	GENERAL INSURANCE COMPANY OF INDIA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191199	HAMILTON	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190060	HANNOVER RE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1120835	KOREAN INSURANCE CO LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3190871	LANKASHIRE INS. CO. LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1440013	LANFORSKRINGER	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191239	LUMEN RE LIMITED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191288	QATAR REINS CO	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-1440074	RVV VERSICHERUNG AG	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-5324100	TAPINS RE (Formerly Othra RE)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191432	VANTAGE RISK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AA-3191388	VERBERG REINSURANCE LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2695959	Total Unauthorized - Other Non-U.S. Insurers	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0
2895959	Total Unauthorized Excluding Protected Cells (Sum of 23959599, 23959599, 24959599, 25959599 and 26959599)	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	44 Total Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 & 41)	46 Total Recoverable on Paid Losses & LAE 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/Col. 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 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days	42 Total Overdue Cols. 38+39 +40+41											
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	XXX	0
3699999	Total Certified - Affiliates	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	XXX	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S.	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	XXX	0
5099999	Total Reciprocal Jurisdiction - Affiliates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0
RL-3191352	ASCOT REINSURANCE CO LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0
RL-1120191	COMEX INSURANCE LK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0
RL-3191289	FIDELIS INS BERMDA LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0
RL-3190875	HISOX INS CO (BERMDA) LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	0
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	XXX	0
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	5,231	0	0	0	0	5,231	0	0	5,231	0	0	0	0	0	0	XXX	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)	5,231	0	0	0	0	5,231	0	0	5,231	0	0	0	0	0	0	XXX	0
9999999	Totals	5,231	0	0	0	0	5,231	0	0	5,231	0	0	0	0	0	0	XXX	0



ANNUAL STATEMENT FOR THE YEAR 2023 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	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	54	55	56	57	58	59	60	61	62	63	64	65	Complete if Col. 52 = "No"; Otherwise Enter 0			69
																66	67	68	
Provision for Certified Reinsurance																			
Provision for Certified Reinsurance																			
04-125940	DORCHESTER MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04-132570	FITCHBURG MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
21-022718	CHARLES RIVER INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
02999999	Total Authorized - Affiliates - U.S. Intercompany Pooling	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04999999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
07999999	Total Authorized - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
08999999	Total Authorized - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
95-318735	ALLIANZ GLOBAL RISKS US INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
95-438723	ALLIED WORLD ASSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
36-266954	AMERICAN AGRICULTURE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39-117498	AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
15-112490	AMERICAN HOME ASSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-143054	ARCH INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39-139397	AXIS INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39-0719210	CARICH MUTUAL INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
31-0542366	CINCINNATI INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42-0234960	EMPLOYERS MUTUAL CASUALTY CO	XXX	XXX	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	XXX	XXX
22-2003957	EVEREST REINSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
38-122927	FARMERS BUREAU MUTUAL INS CO OF MICHIGAN	XXX	XXX	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	XXX	XXX
15-2675100	GENERAL REINSURANCE CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
06-0384660	HARTFORD STEAM BOILER INSPECTION & INS. CO.	XXX	XXX	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	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	XXX	XXX
31-4259550	MOTORISTS MUTUAL INSURANCE CO	XXX	XXX	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	XXX	XXX
13-3138390	NAVIGATORS INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
47-0686502	ODYSSEY AMERICA RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
52-1923655	RENAISSANCE REINSURANCE US INC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
75-1442027	SCOR REINSURANCE CO (Reins for American Mutualls (P.R.A.M.I.) (Sri Lanka))	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
42-0619000	SHELTER MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12-2907489	SIBUR MUTUAL AMERICAN INS CO	XXX	XXX	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	XXX	XXX
42-064432	UNITED FIRE & CASUALTY COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
00999999	Total Authorized - Other U.S. Unaffiliated Insurers	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991167	COMMONWEALTH AUTO REINSURERS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991213	COMMONWEALTH PROPERTY INSURANCE UNDERWRITING ASSOC	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
00999999	Total Authorized - Pools - Mandatory Pools	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 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	54 Certified Reinsurer Rating (1 through 6)	55 Effective Date of Certified Reinsurer Rating	56 Percent Collateral Required for Full Credit (0% through 100%)	57 Catastrophe Recoverables Qualifying for Collateral Deferral	58 Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	59 Dollar Amount of Collateral Required (Col. 56 * Col. 58)	60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements (Col. 20 + Col. 22 + Col. 24) / (Col. 56 * Col. 58)	61 Percent Credit Allowed on Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	63 Amount of Credit Allowed for Net Recoverables (Col. 57 * Col. 61)	64 Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	65 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 47 * 20%)	Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Reinsurance Ceded to Reinsurers (Greater of Col. 62 + Col. 65) or Col. 68; not to Exceed Col. 63
														66 Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	67 Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	68 20% of Amount in Col. 67	
AA-3194126	ARCT RE INSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191298	ANTARES GLOBAL MANAGEMENT (BERMUDA)	XXX	XXX	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
AA-1940208	DEK RUCKERS/PERINIS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194130	ENDURANCE SPECIALTY INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1540125	HANNOVER RUCKERS/CHERINGS	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-1940000	MARPLE RE COMPANIA DE RESEGUROS, S.A.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190829	MARREL 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	REWISSANCE 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	XXX	XXX
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999	Total Unauthorized - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
39-604068	AMERICAN STANDARD INSURANCE CO OF IL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
95-279438	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	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-5340310	GENERAL INSURANCE COMPANY OF INDIA	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-3190871	LANCASHIRE INS. CO. LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1440013	LANFORSARINGER	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-3191239	QATAR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340004	RAY 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	TAIYANG 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-3191389	VEHEER 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	XXX	XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 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	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	56	57	58	59	60	61	62	63	64	65	Complete if Col. 52 = "No"; Otherwise Enter 0			69
														66	67	68	
3699999	Total Certified - Affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4999999	Total Reciprocal Jurisdiction - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5099999	Total Reciprocal Jurisdiction - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RA-3191352	ASCOT REINSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RA-1120191	COWEY INSURANCE LK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RA-3191289	FIDELIS INS BERMDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
RA-3190875	FIDELIS INS CO (BERMDA) LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
5899999	Total Protected Cells (Sum of 1399999, 2799999, 4199999 and 5599999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0
9999999	Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70				71		72	73		74	75	76	77	78
		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 Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if "Yes"; Otherwise Enter 0	Complete if "No"; Otherwise Enter 0	Provision for Overdue Reinsurance	Provision for Unauthorized Reinsurance	Provision for Overdue and Reciprocal Jurisdiction Reinsurance	Provision for Amounts Ceded to Authorized Reinsurers and Reciprocal Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance	Total Provision for Reinsurance	
04-125240	DORCHESTER MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
04-132830	FITCHBURG MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
01199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
02-002719	CHARLES RIVER INSURANCE CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
02999999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
04999999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
07999999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
08999999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
95-3187355	ALLIANT GLOBAL RISKS US INSURANCE CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
95-4387273	ALLIED WORLD ASSURANCE CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
95-2661954	AMERICAN AGRICULTURE INS CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
39-1172498	AMERICAN FAMILY CONCEPT PROPERTY AND CASUALTY INS CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
13-1124980	AMERICAN HOME ASSURANCE COMPANY	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
05-1430254	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
39-1336397	AXIS INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
39-0712210	CHURCH MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
31-0542396	CHICAGO MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
35-2293075	EVEREST REINSURANCE CORP	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
22-2009357	FARMERS BUREAU MUTUAL INS CO OF MICHIGAN	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
38-1225827	FARMERS BUREAU MUTUAL INS CO OF IOWA	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
42-0245840	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
19-2675100	HARTFORD STEAM BOILER INSPECTION & INS. CO.	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
06-0384680	HOUSTON CASUALTY CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
74-2198939	KENTUCKY FARM BUREAU INSURANCE CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
61-0392792	MOTORISTS MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
31-4256550	MUTUAL BOILER RE	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
05-0316626	NAVAJOTOS INSURANCE CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
13-3183390	ODYSSEY AMERICA RE	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
47-0698507	REINSSANCE REINSURANCE US INC	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
52-1825265	SCORE REINSURANCE CO (Reins for American Mutuals (P.A.M.I.) (SriLankaPoint))	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
75-1444207	SELTHER MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
43-0613000	SIRIUSPOINT AMERICAN INS CO	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
13-2891489	SWISS REINSURANCE AMERICA CORP	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
13-1675335	UNITED FIRE & CASUALTY COMPANY	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
42-0644327	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
09999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
AA-9891161	COMMONWEALTH AUTO REINSURERS	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0
AA-9891213	MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOC	0	XXX	XXX	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

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	73 Reciprocal Jurisdiction Reinsurance		74 Complete if Col. 52 = "No"; Otherwise Enter 0	75 Provision for Amounts Ceded to Authorized Reinsurers 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
			71 Provision for Unauthorized Reinsurance	72 Provision for Overdue Reinsurance	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0	74 Complete if Col. 52 = "No"; Otherwise Enter 0						
1099999	Total Authorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0
AA-319126	ARCH REINSURANCE LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-319128	ANTRES GLOBAL MANAGEMENT (BERMUDA)	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-120337	ASPEN INSURANCE UK LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-3194122	DAVINGT REINSURANCE LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-1940028	DEW RUCKVERSICHERUNGS	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-3194130	ENDURANCE SPECIALTY INS LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-1940125	HANNOVER RUCKVERSICHERUNGS	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-1120337	LLOYDS OF LONDON	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-1840000	MARPLE RE COMPANIA DE RESEGUROS, S.A.	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-3190829	MARTEL BERMUDA LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-3190686	PARTNER RE	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
AA-3190339	REWEISSANCE REINS LTD	0	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	0	0	0	0	0	0	0	0	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	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
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	0	0	0	0	0	0	0	0	0	0	0
95-2379438	PALOMAR SPECIALTY INSURANCE COMPANY	0	2	2	0	0	0	0	0	0	0	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	0	0	0	0	0	0	0	0
AA-1124129	ENDURANCE WORLDWIDE INSURANCE LTD	0	0	0	0	0	0	0	0	0	0	0
AA-5340310	GENERAL INSURANCE COMPANY OF INDIA	0	0	0	0	0	0	0	0	0	0	0
AA-3191190	HAMILTON	0	0	0	0	0	0	0	0	0	0	0
AA-3190060	HANNOVER RE	0	0	0	0	0	0	0	0	0	0	0
AA-1120835	KOREAN INSURANCE CO LTD	0	0	0	0	0	0	0	0	0	0	0
AA-3190871	LANCASHIRE INS. CO. LTD.	0	0	0	0	0	0	0	0	0	0	0
AA-1440013	LANSEFORSIKERER	0	0	0	0	0	0	0	0	0	0	0
AA-3191239	LUMEN RE LIMITED	0	0	0	0	0	0	0	0	0	0	0
AA-3191236	LUMEN REINS CO	0	0	0	0	0	0	0	0	0	0	0
AA-3191236	QAFAR REINS CO	0	0	0	0	0	0	0	0	0	0	0
AA-540004	RIV VERSICHERUNG AG	0	0	0	0	0	0	0	0	0	0	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	0	0	0	0	0	0	0	0	0	0	0
AA-5324100	TAPPING RE (Formerly Onira RE)	0	0	0	0	0	0	0	0	0	0	0
AA-3191432	VANTAGE RISK LTD	0	0	0	0	0	0	0	0	0	0	0
AA-3191388	VERHEER RE INSURANCE LTD	0	0	0	0	0	0	0	0	0	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	0	0	0	0	0	0	0	0	0	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	0	0	0	0	XXX	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70		71		72	73		74	75	76	77	78
		20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance with Reinsurers Due to Collateral Deficiency (Col. 26)	Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	Complete if Col. 52 = "Yes"; Otherwise Enter 0	Complete if Col. 52 = "No"; Otherwise Enter 0	Greater of 20% of Net Recoverable Net of Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	Provision for Amounts Ceded to Authorized Reinsurers (Cols. 73 + 74)	Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	Total Provision for Reinsurance	Total Provision for Reinsurance	
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999	Total Certified - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 4299999, 3899999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4699999	Total Reciprocal Jurisdiction - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0	0
4999999	Total Reciprocal Jurisdiction - Affiliates - U.S. (Non-U.S.)	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
RA-3191352	ASCOT REINSURANCE CO LTD	0	0	0	0	0	0	0	0	0	0	0	0
RA-3191291	COWEX INSURANCE UK LTD	0	0	0	0	0	0	0	0	0	0	0	0
RA-3191289	FIDELIS INS BERMDA LTD	0	0	0	0	0	0	0	0	0	0	0	0
RA-3190875	HISCOX INS CO (BERMDA) LTD	0	0	0	0	0	0	0	0	0	0	0	0
5499999	Total Reciprocal Jurisdiction - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0	0
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
5799999	Total Authorized, Unauthorized, Reciprocal Jurisdiction and Certified Excluding Protected Cells (Sum of 1499999, 2899999, 4299999 and 5699999)	0	2	0	0	0	0	0	0	0	0	0	2
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	2	0	0	0	0	0	0	0	0	0	2



ANNUAL STATEMENT FOR THE YEAR 2023 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 RE INSURANCE CORP .....	33.620	4,007
2. HARTFORD STEAM BOILER .....	32.000	211
3. PALOMAR SPECIALTY INSURANCE COMPANY .....	30.000	32
4. LLOYDS OF LONDON .....	30.000	889
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 .....	1,852	43,665	Yes [ X ] No [ ]
7. FITCHBURG MUTUAL INSURANCE COMPANY .....	2,645	62,378	Yes [ X ] No [ ]
8. HANNOVER RUCKVIERS (CHERUNGS) .....	144	4,308	Yes [ ] No [ X ]
9. CHARLES RIVER INSURANCE CO .....	86	1,805	Yes [ X ] No [ ]
10. EMPLOYERS MUTUAL CASUALTY CO .....	72	690	Yes [ ] No [ X ]

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



**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) .....	486,531,982		486,531,982
2. Premiums and considerations (Line 15) .....	68,527,435	2,516,505	71,043,940
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1) .....	5,231,022	(5,231,022)	0
4. Funds held by or deposited with reinsured companies (Line 16.2) .....	910,273		910,273
5. Other assets .....	30,036,879		30,036,879
6. Net amount recoverable from reinsurers .....		159,154,912	159,154,912
7. Protected cell assets (Line 27) .....	0		0
8. Totals (Line 28) .....	591,237,591	156,440,395	747,677,986
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	130,470,446	86,109,601	216,580,047
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	25,243,651	2,675,244	27,918,895
11. Unearned premiums (Line 9) .....	125,328,335	67,657,331	192,985,666
12. Advance premiums (Line 10) .....	4,356,928		4,356,928
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	2,516,506		2,516,506
15. Funds held by company under reinsurance treaties (Line 13) .....	43,000		43,000
16. Amounts withheld or retained by company for account of others (Line 14) .....			0
17. Provision for reinsurance (Line 16) .....	1,781	(1,781)	0
18. Other liabilities .....	5,548,257		5,548,257
19. Total liabilities excluding protected cell business (Line 26) .....	293,508,904	156,440,395	449,949,299
20. Protected cell liabilities (Line 27) .....			0
21. Surplus as regards policyholders (Line 37) .....	297,728,686	XXX	297,728,686
22. Totals (Line 38) .....	591,237,590	156,440,395	747,677,985

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

**NONE**

Schedule H - Part 2 - Reserves and Liabilities

**NONE**

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

**NONE**

Schedule H - Part 4 - Reinsurance

**NONE**

Schedule H - Part 5 - Health Claims

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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						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	233	(262)	13	0	140	0	4	647	XXX
2. 2014	136,936	20,575	116,361	61,141	5,522	3,340	64	7,774	294	7,308	66,375	XXX
3. 2015	147,277	23,594	123,683	95,419	26,957	3,710	168	11,234	1,694	8,087	81,544	XXX
4. 2016	159,269	25,839	133,430	68,900	5,643	3,387	77	8,292	318	7,337	74,542	XXX
5. 2017	172,973	25,903	147,070	77,335	6,259	4,585	87	8,734	256	8,836	84,052	XXX
6. 2018	184,818	28,130	156,688	89,115	7,234	4,110	102	9,109	274	9,189	94,724	XXX
7. 2019	193,476	28,820	164,656	80,672	9,273	3,552	133	8,861	262	8,554	83,417	XXX
8. 2020	187,022	24,204	162,818	64,640	6,344	2,538	57	7,608	211	6,826	68,175	XXX
9. 2021	196,629	25,731	170,898	87,980	3,215	1,882	48	8,069	0	6,782	94,668	XXX
10. 2022	192,278	28,226	164,052	65,529	986	1,319	15	6,904	0	7,073	72,751	XXX
11. 2023	220,738	39,700	181,039	71,389	7,582	632	65	5,732	0	3,928	70,107	XXX
12. Totals	XXX	XXX	XXX	762,352	78,751	29,069	815	82,458	3,310	73,923	791,002	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	1,126	2	440	0	0	0	0	0	81	0	0	1,644	XXX
2. 2014	142	0	137	0	12	0	1	0	36	0	0	329	XXX
3. 2015	754	0	181	0	19	0	2	0	79	0	0	1,034	XXX
4. 2016	419	0	196	0	35	0	4	0	62	0	0	716	XXX
5. 2017	3,090	0	648	0	150	0	16	0	198	0	0	4,101	XXX
6. 2018	5,507	0	1,087	0	326	0	36	0	315	0	44	7,272	XXX
7. 2019	8,829	0	529	0	691	0	76	0	553	0	115	10,678	XXX
8. 2020	14,056	198	(577)	0	1,218	2	134	0	683	0	239	15,313	XXX
9. 2021	15,854	2,208	1,264	14	2,618	11	286	1	921	0	1,004	18,708	XXX
10. 2022	22,098	3,281	(3,230)	(144)	3,474	72	374	8	1,451	0	1,679	20,950	XXX
11. 2023	52,529	12,395	(3,431)	27	4,828	205	527	13	4,229	0	7,176	46,044	XXX
12. Totals	124,405	18,084	(2,755)	(103)	13,370	290	1,455	23	8,608	0	10,256	126,790	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 2014	72,585	5,880	66,705	53.0	28.6	57.3	0	0	66.0	280	50
3. 2015	111,397	28,819	82,578	75.6	122.1	66.8	0	0	66.0	935	100
4. 2016	81,295	6,038	75,257	51.0	23.4	56.4	0	0	66.0	615	100
5. 2017	94,755	6,602	88,153	54.8	25.5	59.9	0	0	66.0	3,738	363
6. 2018	109,605	7,610	101,995	59.3	27.1	65.1	0	0	66.0	6,595	677
7. 2019	103,764	9,669	94,095	53.6	33.5	57.1	0	0	66.0	9,358	1,320
8. 2020	90,299	6,810	83,489	48.3	28.1	51.3	0	0	66.0	13,281	2,033
9. 2021	118,874	5,498	113,376	60.5	21.4	66.3	0	0	66.0	14,896	3,812
10. 2022	97,919	4,219	93,700	50.9	14.9	57.1	0	0	66.0	15,731	5,218
11. 2023	136,436	20,285	116,151	61.8	51.1	64.2	0	0	66.0	36,677	9,367
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	103,669	23,121

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 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior	30,771	31,636	30,737	28,287	25,596	25,868	26,047	26,050	25,810	26,159	349	109
2. 2014	64,552	64,757	64,948	62,311	61,041	60,480	59,951	60,078	59,068	59,189	121	(889)
3. 2015	XXX	83,716	77,899	77,092	75,132	74,469	74,438	74,260	73,277	72,959	(317)	(1,300)
4. 2016	XXX	XXX	68,419	70,224	69,925	69,227	68,244	68,099	68,381	67,221	(1,160)	(877)
5. 2017	XXX	XXX	XXX	87,278	82,957	81,757	82,905	81,113	79,796	79,478	(318)	(1,635)
6. 2018	XXX	XXX	XXX	XXX	102,353	100,966	97,798	96,447	94,221	92,845	(1,376)	(3,602)
7. 2019	XXX	XXX	XXX	XXX	XXX	88,955	85,912	83,772	84,225	84,943	717	1,170
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	80,585	78,240	75,135	75,408	274	(2,831)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,842	105,978	104,386	(1,592)	3,544
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84,135	85,345	1,210	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	106,190	XXX	XXX
12. Totals											(2,092)	(6,311)

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023		
1. Prior	000	10,653	17,125	19,737	22,261	23,052	23,366	23,737	24,088	24,596	XXX	XXX
2. 2014	36,505	47,199	52,740	55,058	57,086	58,755	58,940	59,065	58,659	58,896	XXX	XXX
3. 2015	XXX	52,544	63,007	66,789	68,660	71,131	71,624	71,955	71,704	72,003	XXX	XXX
4. 2016	XXX	XXX	37,440	52,276	57,439	61,751	64,108	65,031	65,306	66,568	XXX	XXX
5. 2017	XXX	XXX	XXX	36,417	55,498	63,085	68,409	71,795	74,126	75,575	XXX	XXX
6. 2018	XXX	XXX	XXX	XXX	48,208	69,898	77,509	80,807	83,468	85,888	XXX	XXX
7. 2019	XXX	XXX	XXX	XXX	XXX	42,634	59,363	66,118	70,420	74,818	XXX	XXX
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	38,319	52,474	57,163	60,778	XXX	XXX
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62,009	79,413	86,599	XXX	XXX
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,957	65,847	XXX	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,375	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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023
1. Prior	(3,836)	(2,803)	78	1,413	199	841	918	732	553	440
2. 2014	(550)	(2,304)	877	(865)	(1,067)	684	277	404	149	139
3. 2015	XXX	(348)	(1,966)	(2,728)	(1,950)	(877)	(477)	193	170	183
4. 2016	XXX	XXX	1,095	(1,000)	(3,236)	(2,093)	(834)	(379)	386	200
5. 2017	XXX	XXX	XXX	21,508	810	(3,591)	(472)	(142)	478	664
6. 2018	XXX	XXX	XXX	XXX	21,086	1,696	(718)	(99)	(199)	1,123
7. 2019	XXX	XXX	XXX	XXX	XXX	11,278	1,963	(830)	(2,091)	605
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	14,664	6,986	168	(444)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,993	4,971	1,535
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,121	(2,720)
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,943)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS**  
(\$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	0	(262)	2	0	1	0	0	265	XXX
2. 2014	40,294	6,496	33,798	17,167	76	691	1	1,934	0	416	19,715	1,349
3. 2015	44,425	7,561	36,864	41,875	13,639	938	46	4,239	915	1,319	32,453	3,827
4. 2016	48,323	8,795	39,528	18,934	121	927	0	2,108	0	585	21,848	1,365
5. 2017	53,674	9,572	44,102	17,262	115	1,156	0	2,297	0	1,124	20,599	1,331
6. 2018	54,292	10,692	43,600	23,864	119	849	0	2,619	0	812	27,213	1,915
7. 2019	54,719	10,563	44,156	22,297	1,105	669	24	2,164	0	216	24,003	1,350
8. 2020	58,040	10,191	47,849	19,939	192	651	0	2,155	0	761	22,553	1,501
9. 2021	59,846	11,188	48,658	34,000	700	665	19	2,425	0	160	36,370	1,647
10. 2022	61,121	13,927	47,194	21,446	244	613	0	1,780	0	64	23,595	1,106
11. 2023	66,277	18,395	49,882	20,282	1,024	290	29	1,882	0	164	21,403	1,364
12. Totals	XXX	XXX	XXX	237,065	17,072	7,451	118	23,605	915	5,621	250,017	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	1	0	0	0	0	0	0	0	0	0	0	1	0
2. 2014	4	0	0	0	3	0	0	0	0	0	0	7	0
3. 2015	2	0	0	0	3	0	0	0	0	0	0	6	0
4. 2016	8	0	0	0	9	0	1	0	0	0	0	17	0
5. 2017	20	0	0	0	43	0	5	0	0	0	0	67	0
6. 2018	229	0	0	0	48	0	5	0	10	0	0	292	1
7. 2019	388	0	(110)	0	100	0	10	0	11	0	0	400	1
8. 2020	1,540	0	(400)	0	207	0	22	0	53	0	61	1,422	26
9. 2021	1,881	0	(502)	0	466	0	49	0	59	0	358	1,952	18
10. 2022	6,852	1,770	(1,643)	(138)	560	20	52	2	149	0	351	4,316	73
11. 2023	10,015	1,435	(582)	(17)	789	48	80	1	523	0	534	9,357	305
12. Totals	20,940	3,205	(3,237)	(155)	2,227	68	225	4	805	0	1,304	17,838	424

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2. 2014	19,799	76	19,722	49.1	1.2	58.4	0	0	66.0	4	3
3. 2015	47,057	14,599	32,459	105.9	193.1	88.0	0	0	66.0	2	4
4. 2016	21,986	121	21,865	45.5	1.4	55.3	0	0	66.0	8	9
5. 2017	20,782	115	20,667	38.7	1.2	46.9	0	0	66.0	20	47
6. 2018	27,624	119	27,505	50.9	1.1	63.1	0	0	66.0	229	63
7. 2019	25,530	1,128	24,402	46.7	10.7	55.3	0	0	66.0	278	122
8. 2020	24,166	192	23,974	41.6	1.9	50.1	0	0	66.0	1,140	282
9. 2021	39,042	720	38,322	65.2	6.4	78.8	0	0	66.0	1,379	573
10. 2022	29,810	1,898	27,912	48.8	13.6	59.1	0	0	66.0	3,577	739
11. 2023	33,280	2,520	30,760	48.7	13.7	61.7	0	0	66.0	8,015	1,342
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14,653	3,185

**ANNUAL STATEMENT FOR THE YEAR 2023 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	11	12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	14	0	0	0	0	0	2	14	XXX
2. 2014	22,979	177	22,802	10,692	0	1,165	0	1,562	0	1,007	13,419	2,321
3. 2015	23,530	182	23,348	9,607	0	826	0	1,360	0	948	11,793	2,224
4. 2016	22,802	226	22,576	10,919	0	993	0	1,469	0	835	13,382	2,198
5. 2017	23,331	282	23,049	11,047	0	1,104	0	1,599	0	944	13,750	2,209
6. 2018	23,398	255	23,143	10,357	0	956	0	1,525	0	718	12,838	2,096
7. 2019	23,495	258	23,237	9,868	0	618	0	1,494	0	723	11,980	2,021
8. 2020	22,635	175	22,460	6,182	0	482	0	978	0	502	7,643	1,249
9. 2021	22,554	137	22,417	8,385	0	363	0	1,211	0	395	9,959	1,429
10. 2022	22,006	134	21,872	7,133	0	136	0	1,049	0	357	8,318	1,538
11. 2023	27,022	106	26,915	5,171	0	39	0	649	0	65	5,859	2,194
12. Totals	XXX	XXX	XXX	89,374	0	6,683	0	12,897	0	6,494	108,954	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	60	0	0	0	0	0	0	0	0	0	0	60	1
2. 2014	20	0	0	0	1	0	0	0	1	0	0	22	1
3. 2015	0	0	0	0	1	0	0	0	0	0	0	2	0
4. 2016	173	0	(46)	0	4	0	0	0	9	0	0	141	3
5. 2017	132	0	87	0	23	0	3	0	16	0	0	260	4
6. 2018	801	0	(254)	0	61	0	7	0	39	0	0	654	12
7. 2019	753	0	(466)	0	109	0	12	0	21	0	13	428	11
8. 2020	1,685	0	(480)	0	246	0	27	0	87	0	30	1,565	26
9. 2021	2,183	0	(523)	0	508	0	56	0	126	0	121	2,350	51
10. 2022	4,669	0	(1,563)	0	591	0	66	0	246	0	295	4,009	168
11. 2023	12,702	0	(2,282)	0	1,080	0	120	0	1,014	0	841	12,634	1,335
12. Totals	23,178	0	(5,527)	0	2,624	0	292	0	1,559	0	1,300	22,125	1,612

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	60	0
2. 2014	13,441	0	13,441	58.5	0.0	58.9	0	0	66.0	20	3
3. 2015	11,795	0	11,795	50.1	0.0	50.5	0	0	66.0	0	2
4. 2016	13,523	0	13,523	59.3	0.0	59.9	0	0	66.0	127	14
5. 2017	14,010	0	14,010	60.0	0.0	60.8	0	0	66.0	219	41
6. 2018	13,491	0	13,491	57.7	0.0	58.3	0	0	66.0	547	107
7. 2019	12,408	0	12,408	52.8	0.0	53.4	0	0	66.0	287	141
8. 2020	9,208	0	9,208	40.7	0.0	41.0	0	0	66.0	1,205	360
9. 2021	12,309	0	12,309	54.6	0.0	54.9	0	0	66.0	1,660	690
10. 2022	12,326	0	12,326	56.0	0.0	56.4	0	0	66.0	3,106	903
11. 2023	18,493	0	18,493	68.4	0.0	68.7	0	0	66.0	10,421	2,213
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	17,651	4,474

**ANNUAL STATEMENT FOR THE YEAR 2023 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	11	12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	2,365	16	2,349	762	0	27	0	293	0	34	1,082	139
3. 2015	2,556	17	2,539	927	0	83	0	320	0	9	1,330	139
4. 2016	2,861	21	2,840	1,756	0	185	0	315	0	14	2,256	138
5. 2017	3,539	33	3,506	1,102	0	81	0	221	0	28	1,404	180
6. 2018	4,545	34	4,511	2,553	0	303	0	249	0	14	3,104	179
7. 2019	5,439	48	5,391	2,624	0	315	0	253	0	26	3,192	205
8. 2020	5,487	36	5,451	1,033	0	187	0	148	0	12	1,368	148
9. 2021	5,933	30	5,903	1,241	0	42	0	140	0	14	1,423	172
10. 2022	6,155	31	6,124	1,300	0	50	0	132	0	4	1,481	193
11. 2023	6,487	26	6,461	544	0	5	0	76	0	12	626	218
12. Totals	XXX	XXX	XXX	13,843	0	1,278	0	2,148	0	166	17,268	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	0	2	0	0	0	0	0	0	0	0	0	(2)	0
2. 2014	2	0	1	0	0	0	0	0	0	0	0	4	0
3. 2015	5	0	0	0	0	0	0	0	1	0	0	6	0
4. 2016	2	0	18	0	2	0	0	0	3	0	0	25	0
5. 2017	33	0	5	0	2	0	0	0	2	0	0	41	0
6. 2018	1,481	0	67	0	27	0	3	0	93	0	0	1,671	5
7. 2019	1,175	0	89	0	51	0	6	0	76	0	1	1,397	6
8. 2020	3,229	0	(243)	0	118	0	13	0	189	0	1	3,306	17
9. 2021	912	0	921	0	144	0	16	0	116	0	2	2,108	7
10. 2022	2,167	0	954	0	252	0	28	0	207	0	7	3,608	28
11. 2023	1,601	0	1,749	0	259	0	29	0	277	0	13	3,913	129
12. Totals	10,606	2	3,561	0	853	0	95	0	964	0	24	16,076	192

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense	Inter-Company Pooling Participation Percentage	Losses Unpaid	Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(2)	0
2. 2014	1,086	0	1,086	45.9	0.0	46.2	0	0	66.0	3	1
3. 2015	1,336	0	1,336	52.3	0.0	52.6	0	0	66.0	5	1
4. 2016	2,281	0	2,281	79.7	0.0	80.3	0	0	66.0	20	5
5. 2017	1,445	0	1,445	40.8	0.0	41.2	0	0	66.0	37	4
6. 2018	4,775	0	4,775	105.1	0.0	105.9	0	0	66.0	1,548	123
7. 2019	4,589	0	4,589	84.4	0.0	85.1	0	0	66.0	1,264	132
8. 2020	4,674	0	4,674	85.2	0.0	85.7	0	0	66.0	2,986	319
9. 2021	3,531	0	3,531	59.5	0.0	59.8	0	0	66.0	1,832	276
10. 2022	5,089	0	5,089	82.7	0.0	83.1	0	0	66.0	3,121	487
11. 2023	4,539	0	4,539	70.0	0.0	70.3	0	0	66.0	3,349	564
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14,165	1,911

ANNUAL STATEMENT FOR THE YEAR 2023 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	11	12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	.118	0	7	0	136	0	1	.261	XXX
2. 2014	7,024	.399	6,625	2,481	0	20	0	982	0	72	3,483	199
3. 2015	7,658	.484	7,174	3,061	0	9	0	1,081	0	104	4,151	191
4. 2016	8,398	.480	7,918	2,722	0	3	0	1,302	0	166	4,026	286
5. 2017	8,529	.629	7,900	2,878	0	0	0	1,220	0	194	4,098	296
6. 2018	8,494	.589	7,905	2,443	0	1	0	1,179	0	93	3,623	277
7. 2019	8,847	.314	8,533	3,567	0	15	0	1,422	0	164	5,004	300
8. 2020	8,014	.659	7,355	1,798	0	1	0	779	0	4	2,579	137
9. 2021	6,846	.862	5,984	1,912	0	0	0	803	0	12	2,715	161
10. 2022	7,347	.914	6,433	.939	0	0	0	554	0	4	1,494	135
11. 2023	7,596	1,032	6,564	355	0	0	0	300	0	1	655	105
12. Totals	XXX	XXX	XXX	22,275	0	56	0	9,757	0	815	32,088	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		Adjusting and Other Unpaid				
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	.949	0	.244	0	0	0	0	0	81	0	0	1,274	12
2. 2014	103	0	88	0	0	0	0	0	34	0	0	225	1
3. 2015	85	0	139	0	0	0	0	0	40	0	0	266	1
4. 2016	78	0	143	0	0	0	0	0	48	0	0	269	0
5. 2017	353	0	94	0	0	0	0	0	96	0	0	542	4
6. 2018	201	0	110	0	0	0	0	0	70	0	4	382	1
7. 2019	639	0	26	0	3	0	0	0	157	0	23	826	9
8. 2020	197	0	190	0	1	0	0	0	91	0	25	479	3
9. 2021	949	0	148	0	1	0	0	0	283	0	56	1,381	15
10. 2022	606	0	800	0	0	0	0	0	378	0	44	1,784	15
11. 2023	890	0	1,564	0	1	0	0	0	712	0	72	3,167	53
12. Totals	5,051	0	3,547	0	6	0	1	0	1,992	0	224	10,596	115

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense			
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,194	81
2. 2014	3,708	0	3,708	52.8	0.0	56.0	0	0	.66.0	191	34
3. 2015	4,417	0	4,417	57.7	0.0	61.6	0	0	.66.0	225	41
4. 2016	4,295	0	4,295	51.1	0.0	54.2	0	0	.66.0	221	48
5. 2017	4,640	0	4,640	54.4	0.0	58.7	0	0	.66.0	446	96
6. 2018	4,005	0	4,005	47.1	0.0	50.7	0	0	.66.0	311	71
7. 2019	5,830	0	5,830	65.9	0.0	68.3	0	0	.66.0	666	161
8. 2020	3,058	0	3,058	38.2	0.0	41.6	0	0	.66.0	387	92
9. 2021	4,096	0	4,096	59.8	0.0	68.4	0	0	.66.0	1,097	284
10. 2022	3,278	0	3,278	44.6	0.0	50.9	0	0	.66.0	1,406	378
11. 2023	3,822	0	3,822	50.3	0.0	58.2	0	0	.66.0	2,454	713
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	8,598	1,998



**ANNUAL STATEMENT FOR THE YEAR 2023 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						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	71	0	4	0	2	0	0	76	XXX
2. 2014	25,239	3,113	22,126	9,432	109	1,278	6	855	0	1,146	11,450	640
3. 2015	28,886	3,954	24,932	19,913	6,788	1,522	44	1,724	360	618	15,967	1,228
4. 2016	32,976	4,384	28,592	13,445	(54)	1,116	20	981	0	596	15,576	642
5. 2017	37,508	4,976	32,532	9,848	94	2,027	13	1,282	0	600	13,050	706
6. 2018	43,431	5,673	37,758	14,499	714	1,759	20	1,453	0	1,140	16,977	974
7. 2019	48,248	6,622	41,626	13,498	1,337	1,729	61	1,426	0	1,145	15,254	799
8. 2020	51,572	8,626	42,946	11,709	366	977	0	1,729	0	870	14,049	801
9. 2021	55,929	9,624	46,305	20,248	2,411	650	26	1,726	0	349	20,186	884
10. 2022	61,275	9,683	51,592	17,960	742	402	15	1,600	0	369	19,206	732
11. 2023	73,155	15,582	57,573	25,308	6,511	240	29	1,615	0	164	20,623	880
12. Totals	XXX	XXX	XXX	155,931	19,019	11,703	233	14,393	360	6,996	162,415	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014	0	0	0	0	8	0	1	0	0	0	0	9	0
3. 2015	655	0	0	0	14	0	2	0	37	0	0	707	1
4. 2016	41	0	0	0	18	0	2	0	2	0	0	64	1
5. 2017	1,812	0	(335)	0	76	0	8	0	84	0	0	1,645	7
6. 2018	2,060	0	(258)	0	186	0	21	0	103	0	40	2,112	9
7. 2019	5,293	0	(232)	0	419	0	47	0	288	0	78	5,814	25
8. 2020	3,537	0	(2,015)	0	611	0	68	0	87	0	114	2,288	23
9. 2021	3,247	16	(1,647)	(8)	1,398	7	155	1	95	0	359	3,233	37
10. 2022	5,832	805	(1,832)	(70)	1,943	45	216	5	204	0	575	5,578	56
11. 2023	14,786	4,826	(2,848)	(187)	2,443	143	271	10	680	0	1,159	10,541	197
12. Totals	37,263	5,647	(9,167)	(265)	7,117	195	791	16	1,580	0	2,324	31,991	356

	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. 2014	11,574	115	11,459	45.9	3.7	51.8	0	0	66.0	0	9
3. 2015	23,866	7,192	16,675	82.6	181.9	66.9	0	0	66.0	655	52
4. 2016	15,606	(34)	15,640	47.3	(0.8)	54.7	0	0	66.0	41	23
5. 2017	14,803	107	14,696	39.5	2.1	45.2	0	0	66.0	1,477	168
6. 2018	19,822	734	19,088	45.6	12.9	50.6	0	0	66.0	1,802	310
7. 2019	22,467	1,398	21,069	46.6	21.1	50.6	0	0	66.0	5,061	753
8. 2020	16,703	366	16,337	32.4	4.2	38.0	0	0	66.0	1,522	766
9. 2021	25,872	2,453	23,419	46.3	25.5	50.6	0	0	66.0	1,592	1,641
10. 2022	26,326	1,542	24,783	43.0	15.9	48.0	0	0	66.0	3,265	2,313
11. 2023	42,496	11,332	31,164	58.1	72.7	54.1	0	0	66.0	7,299	3,242
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	22,714	9,277

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

**NONE**

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

**NONE**

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

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 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						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	0	0	0	0	0	0	0	0	XXX
2. 2014	2,126	269	1,857	1,942	0	13	0	185	0	0	2,140	6
3. 2015	2,327	345	1,982	157	0	115	0	234	0	0	506	10
4. 2016	2,482	711	1,771	839	166	29	5	202	0	0	900	9
5. 2017	2,714	1,108	1,606	342	40	25	1	199	0	0	525	5
6. 2018	3,060	1,388	1,672	64	0	41	15	137	0	0	226	3
7. 2019	3,414	1,627	1,787	87	0	34	0	155	0	6	276	4
8. 2020	3,608	1,747	1,861	27	0	36	5	176	0	0	234	3
9. 2021	3,900	2,016	1,884	31	0	16	2	199	0	0	245	3
10. 2022	4,352	2,219	2,133	25	0	5	0	240	0	0	270	9
11. 2023	5,153	2,639	2,514	1	0	7	4	62	0	0	65	5
12. Totals	XXX	XXX	XXX	3,516	205	321	33	1,789	0	6	5,387	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	0	0	0	0	0	0	0	0	0	0	0	0	0
2. 2014	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2015	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2016	5	0	0	0	2	0	0	0	0	0	0	7	0
5. 2017	10	0	0	0	4	0	0	0	0	0	0	14	0
6. 2018	4	0	0	0	2	0	0	0	0	0	0	6	0
7. 2019	4	0	0	0	6	0	1	0	0	0	0	11	0
8. 2020	1,329	198	0	0	22	2	2	0	177	0	0	1,330	2
9. 2021	3,573	2,192	132	22	62	4	5	0	240	0	0	1,793	2
10. 2022	1,786	706	418	64	69	5	6	1	261	0	0	1,764	5
11. 2023	7,924	6,106	1,424	231	127	11	14	1	601	0	0	3,740	4
12. Totals	14,633	9,202	1,973	317	294	22	28	2	1,279	0	0	8,664	13

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	0	0
2. 2014	2,140	0	2,140	100.6	0.0	115.2	0	0	66.0	0	0
3. 2015	506	0	506	21.8	0.0	25.5	0	0	66.0	0	0
4. 2016	1,077	170	907	43.4	23.9	51.2	0	0	66.0	5	2
5. 2017	579	40	539	21.3	3.6	33.6	0	0	66.0	10	4
6. 2018	248	15	232	8.1	1.1	13.9	0	0	66.0	4	2
7. 2019	287	0	287	8.4	0.0	16.1	0	0	66.0	4	7
8. 2020	1,770	205	1,564	49.0	11.7	84.1	0	0	66.0	1,131	199
9. 2021	4,258	2,221	2,037	109.2	110.2	108.1	0	0	66.0	1,490	303
10. 2022	2,810	776	2,034	64.6	35.0	95.4	0	0	66.0	1,434	330
11. 2023	10,159	6,353	3,805	197.1	240.8	151.3	0	0	66.0	3,011	729
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	7,087	1,577

ANNUAL STATEMENT FOR THE YEAR 2023 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. 2014												
3. 2015												
4. 2016												
5. 2017												
6. 2018												
7. 2019												
8. 2020												
9. 2021												
10. 2022												
11. 2023												
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. 2014													
3. 2015													
4. 2016													
5. 2017													
6. 2018													
7. 2019													
8. 2020													
9. 2021													
10. 2022													
11. 2023													
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. 2014											
3. 2015											
4. 2016											
5. 2017											
6. 2018											
7. 2019											
8. 2020											
9. 2021											
10. 2022											
11. 2023											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 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	46	0	31	0	21	0	84	98	XXX
2. 2022	6,684	1,222	5,462	1,699	0	86	0	231	0	24	2,017	XXX
3. 2023	7,363	1,845	5,518	1,562	46	25	3	225	0	10	1,764	XXX
4. Totals	XXX	XXX	XXX	3,308	46	142	3	478	0	118	3,878	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	18	0	(7)	0	37	0	3	0	0	0	0	51	0
2. 2022	121	0	19	0	33	0	3	0	2	0	0	177	0
3. 2023	464	27	(28)	0	69	2	7	0	33	0	0	515	15
4. Totals	603	27	(16)	0	138	2	12	0	35	0	0	744	15

	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	11	40
2. 2022	2,194	0	2,194	32.8	0.0	40.2	0	0	66.0	141	37
3. 2023	2,357	78	2,279	32.0	4.2	41.3	0	0	66.0	409	107
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	560	183

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(708)	0	48	0	55	0	781	(605)	XXX
2. 2022	19,990	96	19,894	14,552	0	28	0	1,317	0	6,252	15,896	7,344
3. 2023	24,636	75	24,561	18,164	1	26	0	923	0	3,513	19,112	5,778
4. Totals	XXX	XXX	XXX	32,008	1	102	0	2,295	0	10,546	34,404	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	50	0	(84)	0	23	0	2	0	3	0	116	(6)	5
2. 2022	65	0	(383)	0	26	2	3	0	4	0	408	(287)	22
3. 2023	4,148	1	(2,428)	0	62	0	7	0	388	0	4,557	2,175	1,016
4. Totals	4,263	1	(2,895)	0	111	2	12	0	395	0	5,081	1,883	1,043

	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. 2022	15,612	3	15,610	78.1	2.8	78.5	0	0	0.0	(317)	31
3. 2023	21,290	2	21,288	86.4	2.3	86.7	0	0	0.0	1,719	456
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,367	515

Schedule P - Part 1K - Fidelity/Surety

**NONE**

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

**NONE**

Schedule P - Part 1M - International

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 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	11	12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	Number of Claims Reported Direct and Assumed	
1. Prior	XXX	XXX	XXX	31	0	0	0	0	0	0	31	XXX
2. 2014	8,973	0	8,973	2,758	0	0	0	0	0	0	2,758	XXX
3. 2015	8,247	0	8,247	1,158	0	0	0	0	0	0	1,158	XXX
4. 2016	10,466	0	10,466	4,888	0	0	0	0	0	0	4,888	XXX
5. 2017	14,032	644	13,388	17,564	0	0	0	0	0	0	17,564	XXX
6. 2018	16,926	627	16,299	16,839	0	0	0	0	0	0	16,839	XXX
7. 2019	16,692	0	16,692	8,908	0	0	0	0	0	0	8,908	XXX
8. 2020	10,467	0	10,467	7,243	0	0	0	0	0	0	7,243	XXX
9. 2021	13,519	0	13,519	7,306	0	0	0	0	0	0	7,306	XXX
10. 2022	2,569	0	2,569	475	0	0	0	0	0	0	475	XXX
11. 2023	416	0	416	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	67,171	0	0	0	0	0	0	67,172	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstanding Direct and Assumed
1. Prior	115	0	196	0	0	0	0	0	0	0	0	311	XXX
2. 2014	13	0	49	0	0	0	0	0	0	0	0	62	XXX
3. 2015	7	0	41	0	0	0	0	0	0	0	0	48	XXX
4. 2016	112	0	81	0	0	0	0	0	0	0	0	193	XXX
5. 2017	731	0	798	0	0	0	0	0	0	0	0	1,529	XXX
6. 2018	707	0	1,374	0	0	0	0	0	0	0	0	2,081	XXX
7. 2019	574	0	1,185	0	0	0	0	0	0	0	0	1,759	XXX
8. 2020	2,508	0	2,247	0	0	0	0	0	0	0	0	4,755	XXX
9. 2021	3,050	0	2,826	0	0	0	0	0	0	0	0	5,876	XXX
10. 2022	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2023	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	7,817	0	8,797	0	0	0	0	0	0	0	0	16,614	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount		
	26	27	28	29	30	31	32	33		Inter-Company Pooling Participation Percentage	35	36
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	311	0	
2. 2014	2,820	0	2,820	31.4	0.0	31.4	0	0	66.0	62	0	
3. 2015	1,206	0	1,206	14.6	0.0	14.6	0	0	66.0	48	0	
4. 2016	5,081	0	5,081	48.5	0.0	48.5	0	0	66.0	193	0	
5. 2017	19,093	0	19,093	136.1	0.0	142.6	0	0	66.0	1,529	0	
6. 2018	18,920	0	18,920	111.8	0.0	116.1	0	0	66.0	2,081	0	
7. 2019	10,667	0	10,667	63.9	0.0	63.9	0	0	66.0	1,759	0	
8. 2020	11,998	0	11,998	114.6	0.0	114.6	0	0	66.0	4,755	0	
9. 2021	13,182	0	13,182	97.5	0.0	97.5	0	0	66.0	5,876	0	
10. 2022	475	0	475	18.5	0.0	18.5	0	0	66.0	0	0	
11. 2023	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	16,614	0	



**ANNUAL STATEMENT FOR THE YEAR 2023 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						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								XXX	
2. 2014											XXX	
3. 2015											XXX	
4. 2016											XXX	
5. 2017											XXX	
6. 2018											XXX	
7. 2019											XXX	
8. 2020											XXX	
9. 2021											XXX	
10. 2022											XXX	
11. 2023											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. 2014													XXX
3. 2015													XXX
4. 2016													XXX
5. 2017													XXX
6. 2018													XXX
7. 2019													XXX
8. 2020													XXX
9. 2021													XXX
10. 2022													XXX
11. 2023													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. 2014											
3. 2015											
4. 2016											
5. 2017											
6. 2018											
7. 2019											
8. 2020											
9. 2021											
10. 2022											
11. 2023											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company**  
**SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2014	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2015	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2016	30	0	30	0	0	0	0	0	0	0	0	XXX
5. 2017	269	0	269	0	0	0	0	0	0	0	0	XXX
6. 2018	468	0	468	0	0	0	0	0	0	0	0	XXX
7. 2019	931	0	931	31	0	0	0	0	0	0	0	XXX
8. 2020	1,057	0	1,057	2	0	0	0	0	0	0	0	XXX
9. 2021	1,362	0	1,362	0	0	0	0	0	0	0	0	XXX
10. 2022	779	0	779	0	0	0	0	0	0	0	0	XXX
11. 2023	633	0	633	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	33	0	0	0	0	0	0	0	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 2014	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2015	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2016	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2017	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2018	24	0	48	0	0	0	0	0	0	0	0	72	XXX
7. 2019	0	0	36	0	0	0	0	0	0	0	0	36	XXX
8. 2020	26	0	125	0	0	0	0	0	0	0	0	151	XXX
9. 2021	0	0	0	0	0	0	0	0	0	0	0	0	XXX
10. 2022	0	0	0	0	0	0	0	0	0	0	0	0	XXX
11. 2023	0	0	0	0	0	0	0	0	0	0	0	0	XXX
12. Totals	50	0	209	0	0	0	0	0	0	0	0	259	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. 2014	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
3. 2015	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
4. 2016	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
5. 2017	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
6. 2018	72	0	72	15.4	0.0	15.4	0	0	66.0	72	0
7. 2019	67	0	67	7.2	0.0	7.2	0	0	66.0	36	0
8. 2020	153	0	153	14.4	0.0	14.4	0	0	66.0	151	0
9. 2021	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
10. 2022	0	0	0	0.0	0.0	0.0	0	0	66.0	0	0
11. 2023	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	259	0

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 1T - Warranty

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior	3,020	5,252	3,599	2,643	2,550	2,504	2,542	2,537	2,489	2,750	261	213
2. 2014	17,815	19,389	19,288	18,290	18,123	17,764	17,764	18,019	17,786	17,789	3	(230)
3. 2015	XXX	31,313	30,818	30,091	30,024	29,809	29,780	29,584	29,170	29,134	(36)	(460)
4. 2016	XXX	XXX	16,985	20,610	20,397	20,242	19,962	19,943	20,164	19,757	(407)	(186)
5. 2017	XXX	XXX	XXX	19,369	19,153	19,210	19,282	19,115	18,422	18,370	(52)	(745)
6. 2018	XXX	XXX	XXX	XXX	26,457	26,490	25,654	25,246	25,031	24,876	(155)	(369)
7. 2019	XXX	XXX	XXX	XXX	XXX	23,187	22,404	22,091	22,151	22,227	76	136
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	21,349	21,850	21,326	21,767	441	(83)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,373	35,548	35,838	290	1,465
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,193	25,982	2,789	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,355	XXX	XXX
12. Totals											3,210	(259)

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

1. Prior	9,093	8,451	9,047	7,819	7,406	7,140	7,129	7,450	7,329	7,326	(3)	(124)
2. 2014	13,141	12,853	12,795	12,479	12,245	12,165	11,886	11,913	11,739	11,877	138	(35)
3. 2015	XXX	12,815	12,267	11,454	11,400	11,163	10,942	10,903	10,447	10,435	(12)	(469)
4. 2016	XXX	XXX	11,197	11,612	11,566	11,851	12,141	12,136	12,115	12,044	(71)	(91)
5. 2017	XXX	XXX	XXX	12,557	12,414	12,383	12,431	12,532	12,468	12,396	(72)	(137)
6. 2018	XXX	XXX	XXX	XXX	14,002	13,187	11,938	11,742	11,959	11,927	(32)	185
7. 2019	XXX	XXX	XXX	XXX	XXX	13,338	12,270	11,658	10,944	10,893	(51)	(765)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	8,881	8,533	8,144	8,143	(1)	(390)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,659	10,901	10,973	72	314
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,413	11,031	(382)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,831	XXX	XXX
12. Totals											(414)	(1,512)

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

1. Prior	1,288	1,163	1,571	886	865	816	824	823	814	814	0	(10)
2. 2014	1,254	833	954	800	822	801	804	797	792	793	1	(4)
3. 2015	XXX	1,020	1,162	1,043	1,098	1,047	1,023	1,018	1,015	1,015	0	(3)
4. 2016	XXX	XXX	1,052	1,294	2,010	1,968	1,899	1,861	2,179	2,196	(216)	101
5. 2017	XXX	XXX	XXX	1,202	1,737	1,680	1,345	1,279	1,376	1,222	(154)	(57)
6. 2018	XXX	XXX	XXX	XXX	2,770	3,602	4,107	4,166	4,149	4,433	284	268
7. 2019	XXX	XXX	XXX	XXX	XXX	3,502	3,562	3,569	3,952	4,260	308	691
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	3,430	3,665	3,671	4,337	666	672
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,345	4,054	3,275	(779)	(1,070)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,318	4,750	432	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,186	XXX	XXX
12. Totals											542	588

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

1. Prior	6,331	7,530	6,363	5,945	5,649	5,810	6,045	6,106	6,165	6,410	245	304
2. 2014	5,895	4,461	4,074	3,362	3,213	2,830	2,799	2,765	2,706	2,692	(14)	(73)
3. 2015	XXX	3,562	4,223	3,878	3,335	3,250	3,309	3,315	3,292	3,296	4	(19)
4. 2016	XXX	XXX	3,936	4,158	3,637	3,322	3,102	3,003	2,974	2,946	(28)	(56)
5. 2017	XXX	XXX	XXX	4,389	4,353	3,748	3,468	3,458	3,371	3,325	(46)	(133)
6. 2018	XXX	XXX	XXX	XXX	4,130	3,352	3,085	2,853	2,797	2,755	(42)	(98)
7. 2019	XXX	XXX	XXX	XXX	XXX	3,978	4,270	3,983	4,055	4,251	196	268
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	4,141	2,313	2,380	2,187	(193)	(126)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,043	2,706	3,010	304	967
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,728	2,345	617	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,810	XXX	XXX
12. Totals											1,043	1,034

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

1. Prior	3,161	2,528	3,872	5,386	4,531	5,113	5,043	4,710	4,668	4,556	(113)	(155)
2. 2014	9,082	9,425	10,946	11,485	10,876	11,280	11,204	11,108	10,608	10,604	(4)	(504)
3. 2015	XXX	19,000	13,535	15,616	14,503	14,904	15,413	15,597	15,540	15,273	(267)	(323)
4. 2016	XXX	XXX	19,286	17,458	16,643	15,489	15,098	15,346	15,103	14,657	(446)	(690)
5. 2017	XXX	XXX	XXX	13,606	13,298	13,675	14,765	13,831	13,534	13,329	(205)	(502)
6. 2018	XXX	XXX	XXX	XXX	21,881	19,648	18,782	18,625	18,477	17,533	(944)	(1,092)
7. 2019	XXX	XXX	XXX	XXX	XXX	18,020	17,157	16,966	18,836	19,355	519	2,390
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	21,842	17,432	15,072	14,521	(551)	(2,911)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,697	22,806	21,598	(1,208)	(2,099)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,963	22,979	(1,984)	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,869	XXX	XXX
12. Totals											(5,202)	(5,885)

**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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior												
2. 2014												
3. 2015	XXX											
4. 2016	XXX	XXX										
5. 2017	XXX	XXX	XXX									
6. 2018	XXX	XXX	XXX	XXX								
7. 2019	XXX	XXX	XXX	XXX	XXX							
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**

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

1. Prior												
2. 2014												
3. 2015	XXX											
4. 2016	XXX	XXX										
5. 2017	XXX	XXX	XXX									
6. 2018	XXX	XXX	XXX	XXX								
7. 2019	XXX	XXX	XXX	XXX	XXX							
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**

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

1. Prior												
2. 2014												
3. 2015	XXX											
4. 2016	XXX	XXX										
5. 2017	XXX	XXX	XXX									
6. 2018	XXX	XXX	XXX	XXX								
7. 2019	XXX	XXX	XXX	XXX	XXX							
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**

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

1. Prior	813	1,005	885	729	292	290	422	421	421	421	0	(1)
2. 2014	3,099	3,171	2,603	2,158	2,163	2,125	1,988	1,987	1,956	1,955	(1)	(32)
3. 2015	XXX	1,477	1,214	1,120	1,069	659	391	279	273	272	(1)	(7)
4. 2016	XXX	XXX	264	192	85	860	733	707	698	705	7	(2)
5. 2017	XXX	XXX	XXX	1,044	865	511	461	401	341	340	(1)	(60)
6. 2018	XXX	XXX	XXX	XXX	319	398	443	157	151	96	(55)	(61)
7. 2019	XXX	XXX	XXX	XXX	XXX	799	565	370	287	132	(155)	(238)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,468	1,262	1,331	1,211	(120)	(50)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	850	1,950	1,598	(352)	748
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,526	1,533	7	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,142	XXX	XXX
12. Totals											(671)	298

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

1. Prior												
2. 2014												
3. 2015	XXX											
4. 2016	XXX	XXX										
5. 2017	XXX	XXX	XXX									
6. 2018	XXX	XXX	XXX	XXX								
7. 2019	XXX	XXX	XXX	XXX	XXX							
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	588	853	711	(142)	123
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,376	1,961	585	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,020	XXX	XXX
4. Totals											443	123

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(912)	(125)	(736)	(611)	176
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,143	14,289	(854)	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,976	XXX	XXX
4. Totals											(1,465)	176

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023	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. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Totals												

**NONE**

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

1. Prior												
2. 2014												
3. 2015	XXX											
4. 2016	XXX	XXX										
5. 2017	XXX	XXX	XXX									
6. 2018	XXX	XXX	XXX	XXX								
7. 2019	XXX	XXX	XXX	XXX	XXX							
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior.....	6,941	5,718	5,459	4,937	4,230	4,127	4,109	4,079	4,005	3,964	(40)	(115)
2. 2014.....	3,275	3,741	3,558	3,024	2,905	2,844	2,846	2,831	2,822	2,820	(2)	(11)
3. 2015.....	XXX	1,935	2,118	1,431	1,336	1,281	1,248	1,224	1,210	1,206	(4)	(18)
4. 2016.....	XXX	XXX	4,850	4,629	5,308	5,412	5,235	5,029	5,078	5,081	3	52
5. 2017.....	XXX	XXX	XXX	23,339	19,151	18,821	19,536	19,097	18,882	19,093	211	(5)
6. 2018.....	XXX	XXX	XXX	XXX	19,610	21,471	21,088	20,757	19,273	18,920	(353)	(1,837)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	12,349	11,982	11,851	10,746	10,667	(79)	(1,184)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	7,722	11,429	11,836	11,998	162	569
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,313	12,464	13,182	718	2,869
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	475	475	0	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											617	322

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

1. Prior.....												
2. 2014.....												
3. 2015.....	XXX											
4. 2016.....	XXX	XXX										
5. 2017.....	XXX	XXX	XXX									
6. 2018.....	XXX	XXX	XXX	XXX								
7. 2019.....	XXX	XXX	XXX	XXX	XXX							
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023.....	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. 2014.....			0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX		0	0	0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	17	249	249	198	(12)	0	0	0	12
6. 2018.....	XXX	XXX	XXX	XXX	459	379	363	560	131	72	(59)	(488)
7. 2019.....	XXX	XXX	XXX	XXX	XXX	455	690	256	155	67	(88)	(189)
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,096	683	199	153	(46)	(530)
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX
12. Totals											(193)	(1,195)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 2R - SECTION 1 - PRODUCTS 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	11 One Year	12 Two Year
1. Prior												
2. 2014												
3. 2015	XXX											
4. 2016	XXX	XXX										
5. 2017	XXX	XXX	XXX									
6. 2018	XXX	XXX	XXX									
7. 2019	XXX	XXX	XXX	XXX								
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior												
2. 2014												
3. 2015	XXX											
4. 2016	XXX	XXX										
5. 2017	XXX	XXX	XXX									
6. 2018	XXX	XXX	XXX	XXX								
7. 2019	XXX	XXX	XXX	XXX	XXX							
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

**SCHEDULE P - PART 2S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

NONE

**SCHEDULE P - PART 2T - WARRANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

NONE



ANNUAL STATEMENT FOR THE YEAR 2023 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 (5000 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	000	1,386	2,225	2,367	2,444	2,475	2,495	2,499	2,485	2,749	64	
2. 2014	13,390	16,560	17,127	17,199	17,229	17,404	17,423	17,482	17,781	17,782	1,074	293
3. 2015	XXX	25,295	28,705	29,070	28,889	29,345	29,234	29,213	29,158	29,128	3,248	631
4. 2016	XXX	XXX	13,171	17,358	18,506	18,733	19,015	19,180	19,439	19,740	1,032	333
5. 2017	XXX	XXX	XXX	12,333	16,763	17,543	17,887	18,289	18,236	18,302	994	336
6. 2018	XXX	XXX	XXX	XXX	19,221	23,719	24,599	24,588	24,631	24,594	1,401	515
7. 2019	XXX	XXX	XXX	XXX	XXX	16,127	20,699	21,532	21,651	21,838	977	372
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	15,993	19,906	20,189	20,398	1,120	354
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,174	33,254	33,945	1,123	507
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,243	21,815	770	263
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,521	786	273

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

1. Prior	000	3,340	5,235	6,314	6,878	7,022	7,038	7,263	7,252	7,265	326	
2. 2014	4,474	7,773	9,033	9,981	11,148	11,633	11,755	11,789	11,642	11,856	1,852	505
3. 2015	XXX	4,848	8,297	9,183	9,867	10,331	10,463	10,545	10,288	10,433	1,727	503
4. 2016	XXX	XXX	4,141	7,503	8,610	10,440	11,460	11,777	11,813	11,912	1,634	562
5. 2017	XXX	XXX	XXX	4,373	7,408	8,813	10,412	11,420	11,718	12,151	1,703	504
6. 2018	XXX	XXX	XXX	XXX	3,703	6,861	8,654	9,731	10,581	11,313	1,601	484
7. 2019	XXX	XXX	XXX	XXX	XXX	3,718	7,616	9,166	10,010	10,486	1,584	426
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	2,686	5,042	5,820	6,665	967	257
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,424	7,027	8,748	1,150	228
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,569	7,269	1,127	243
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,210	768	90

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

1. Prior	000	168	398	661	692	806	821	825	816	816	11	
2. 2014	374	583	665	710	764	782	789	791	788	789	118	24
3. 2015	XXX	342	631	774	855	932	984	1,008	1,008	1,010	113	28
4. 2016	XXX	XXX	334	698	856	1,284	1,408	1,477	1,499	1,941	105	34
5. 2017	XXX	XXX	XXX	440	803	881	1,004	1,085	1,134	1,183	144	37
6. 2018	XXX	XXX	XXX	XXX	404	889	1,865	2,121	2,347	2,856	149	23
7. 2019	XXX	XXX	XXX	XXX	XXX	529	1,178	1,455	2,077	2,940	162	40
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	395	872	1,015	1,220	111	21
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	414	896	1,283	141	23
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	557	1,349	154	12
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	550	80	9

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

1. Prior	000	2,158	3,646	3,515	4,223	4,472	4,640	4,726	5,091	5,216	82	
2. 2014	826	1,585	2,019	2,236	2,347	2,451	2,478	2,494	2,482	2,501	79	125
3. 2015	XXX	717	1,693	2,341	2,633	2,763	2,961	3,002	3,029	3,071	113	79
4. 2016	XXX	XXX	606	1,690	2,364	2,525	2,576	2,612	2,638	2,725	38	250
5. 2017	XXX	XXX	XXX	710	2,080	2,486	2,667	2,850	2,908	2,878	36	256
6. 2018	XXX	XXX	XXX	XXX	738	1,417	1,854	2,225	2,399	2,444	22	254
7. 2019	XXX	XXX	XXX	XXX	XXX	702	1,584	2,169	2,873	3,582	21	270
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	276	973	1,644	1,800	8	128
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	412	1,247	1,912	26	121
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	338	939	25	94
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	355	10	42

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

1. Prior	000	1,478	2,715	3,495	4,396	4,482	4,498	4,505	4,481	4,556	49	
2. 2014	6,035	7,928	9,186	10,163	10,503	11,107	11,107	11,108	10,595	10,595	393	253
3. 2015	XXX	8,518	10,602	11,992	12,824	14,066	14,264	14,412	14,462	14,603	859	386
4. 2016	XXX	XXX	8,190	12,265	12,663	13,525	14,143	14,403	14,304	14,595	380	260
5. 2017	XXX	XXX	XXX	5,434	7,274	8,471	9,646	10,252	11,194	11,768	358	342
6. 2018	XXX	XXX	XXX	XXX	10,773	12,507	13,229	13,971	14,591	15,524	563	400
7. 2019	XXX	XXX	XXX	XXX	XXX	8,022	10,577	11,583	12,348	13,829	442	332
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	8,354	11,092	11,343	12,320	478	300
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,673	17,242	18,461	503	345
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,511	17,605	419	258
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,008	401	282

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	.000											
2. 2014												
3. 2015	.XXX											
4. 2016	.XXX	.XXX										
5. 2017	.XXX	.XXX	.XXX									
6. 2018	.XXX	.XXX	.XXX	.XXX								
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		

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

1. Prior	.000											
2. 2014												
3. 2015	.XXX											
4. 2016	.XXX	.XXX										
5. 2017	.XXX	.XXX	.XXX									
6. 2018	.XXX	.XXX	.XXX	.XXX								
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		

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

1. Prior	.000										.XXX	.XXX
2. 2014											.XXX	.XXX
3. 2015	.XXX										.XXX	.XXX
4. 2016	.XXX	.XXX									.XXX	.XXX
5. 2017	.XXX	.XXX	.XXX								.XXX	.XXX
6. 2018	.XXX	.XXX	.XXX	.XXX							.XXX	.XXX
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX						.XXX	.XXX
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					.XXX	.XXX
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				.XXX	.XXX
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			.XXX	.XXX
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

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

1. Prior	.000		323	344	356	421	421	421	421	421	421	3	
2. 2014		1	15	1,403	1,420	1,726	1,987	1,987	1,987	1,955	1,955	3	5
3. 2015	.XXX		1	63	91	157	207	223	279	272	272	2	9
4. 2016	.XXX	.XXX		4	15	20	609	672	693	697	698	4	7
5. 2017	.XXX	.XXX	.XXX		0	64	72	307	315	324	326	4	2
6. 2018	.XXX	.XXX	.XXX	.XXX		2	7	34	63	69	90	1	3
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX		1	32	45	118	121	1	3
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		1	4	21	58	0	2
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		7	11	46	1	2
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		4	30	2	1
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		3	0	1

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

1. Prior	.000											
2. 2014												
3. 2015	.XXX											
4. 2016	.XXX	.XXX										
5. 2017	.XXX	.XXX	.XXX									
6. 2018	.XXX	.XXX	.XXX	.XXX								
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		

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

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1	2	3	4	5	6	7	8	9	10		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	583	660	XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,068	1,785	XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,538	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000	(67)	(727)		
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,192	14,580	4,690	1,912
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,189	4,445	317

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	000			XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2023	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. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

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

1. Prior	000										XXX	XXX
2. 2014											XXX	XXX
3. 2015	XXX										XXX	XXX
4. 2016	XXX	XXX									XXX	XXX
5. 2017	XXX	XXX	XXX								XXX	XXX
6. 2018	XXX	XXX	XXX	XXX							XXX	XXX
7. 2019	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

**NONE**

**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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	.000	1,845	2,621	3,088	3,272	3,439	3,521	3,575	3,623	3,653	XXX	XXX
2. 2014	.843	2,018	2,577	2,671	2,713	2,732	2,742	2,755	2,757	2,758	XXX	XXX
3. 2015	.XXX	64	431	918	1,100	1,145	1,165	1,166	1,157	1,158	XXX	XXX
4. 2016	.XXX	.XXX	405	2,369	4,204	4,558	4,759	4,816	4,846	4,888	XXX	XXX
5. 2017	.XXX	.XXX	.XXX	1,284	9,225	13,296	15,068	16,173	17,212	17,564	XXX	XXX
6. 2018	.XXX	.XXX	.XXX	.XXX	88	11,892	14,864	15,794	16,622	16,839	XXX	XXX
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	80	4,517	7,012	8,260	8,908	XXX	XXX
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	32	3,407	5,955	7,243	XXX	XXX
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	169	4,306	7,306	XXX	XXX
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	475	475	XXX	XXX
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	XXX	XXX

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

1. Prior	.000										XXX	XXX
2. 2014											XXX	XXX
3. 2015	.XXX										XXX	XXX
4. 2016	.XXX	.XXX									XXX	XXX
5. 2017	.XXX	.XXX	.XXX								XXX	XXX
6. 2018	.XXX	.XXX	.XXX	.XXX							XXX	XXX
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX						XXX	XXX
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					XXX	XXX
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				XXX	XXX
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			XXX	XXX
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	XXX	XXX

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

1. Prior	.000	.0	.0	.0	.0	.0	.0	.0	.0	.0	XXX	XXX
2. 2014					.0	.0	.0	.0	.0	.0	XXX	XXX
3. 2015	.XXX				.0	.0	.0	.0	.0	.0	XXX	XXX
4. 2016	.XXX	.XXX			.0	.0	.0	.0	.0	.0	XXX	XXX
5. 2017	.XXX	.XXX	.XXX		.0	.0	.0	.0	.0	.0	XXX	XXX
6. 2018	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	.0	9	9	XXX	XXX
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	39	40	XXX	XXX
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	1	1	XXX	XXX
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	.0	XXX	XXX
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.0	.0	XXX	XXX
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	0	XXX	XXX

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**SCHEDULE P - PART 3R - SECTION 1 - PRODUCTS 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		
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023		
1. Prior	.000											
2. 2014												
3. 2015	.XXX											
4. 2016	.XXX	.XXX										
5. 2017	.XXX	.XXX	.XXX									
6. 2018	.XXX	.XXX	.XXX	.XXX								
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		

**NONE**

**SCHEDULE P - PART 3R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior	.000											
2. 2014												
3. 2015	.XXX											
4. 2016	.XXX	.XXX										
5. 2017	.XXX	.XXX	.XXX									
6. 2018	.XXX	.XXX	.XXX	.XXX								
7. 2019	.XXX	.XXX	.XXX	.XXX	.XXX							
8. 2020	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX						
9. 2021	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX					
10. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
11. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		

**NONE**

**SCHEDULE P - PART 3S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
2. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
3. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

**NONE**

**SCHEDULE P - PART 3T - WARRANTY**

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
2. 2022	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
3. 2023	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX

**NONE**

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	(1,999)	(98)	269	(7)	5	2	1	0	0	0
2. 2014	(102)	(185)	639	(230)	6	2	1	198	0	0
3. 2015	XXX	(533)	702	(198)	(125)	8	3	3	1	0
4. 2016	XXX	XXX	(1,851)	(150)	(258)	(189)	(8)	5	267	1
5. 2017	XXX	XXX	XXX	1,450	(402)	(239)	(480)	12	7	5
6. 2018	XXX	XXX	XXX	XXX	476	(254)	(395)	(55)	14	5
7. 2019	XXX	XXX	XXX	XXX	XXX	131	(296)	(550)	(445)	(100)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	544	170	(543)	(378)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(571)	(636)	(453)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(991)	(1,455)
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(487)

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

1. Prior	(1,309)	(1,235)	706	38	13	4	1	0	0	0
2. 2014	(2,698)	(589)	(118)	(216)	(71)	202	(33)	(11)	(22)	0
3. 2015	XXX	(3,503)	(804)	(646)	(330)	(24)	(121)	(42)	(31)	0
4. 2016	XXX	XXX	(4,078)	(2,262)	(1,826)	(1,315)	(326)	(269)	(55)	(45)
5. 2017	XXX	XXX	XXX	(2,849)	(2,168)	(1,754)	(1,153)	(608)	(148)	90
6. 2018	XXX	XXX	XXX	XXX	(404)	(809)	(768)	(817)	(368)	(248)
7. 2019	XXX	XXX	XXX	XXX	XXX	(1,952)	(1,235)	(801)	(796)	(454)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	(667)	(605)	(777)	(452)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(788)	(674)	(467)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(468)	(1,498)
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,162)

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

1. Prior	(198)	(211)	(6)	6	1	2	2	0	0	0
2. 2014	190	(77)	123	(12)	(1)	1	4	0	0	1
3. 2015	XXX	(189)	125	(32)	7	2	6	1	0	0
4. 2016	XXX	XXX	65	(49)	85	29	12	9	1	18
5. 2017	XXX	XXX	XXX	(38)	240	97	35	8	120	5
6. 2018	XXX	XXX	XXX	XXX	329	97	74	(257)	(417)	70
7. 2019	XXX	XXX	XXX	XXX	XXX	804	367	(161)	(387)	95
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	760	35	(460)	(229)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,364	1,768	937
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,010	982
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,778

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

1. Prior	2,301	2,320	875	627	389	552	580	444	309	244
2. 2014	3,286	1,603	1,040	468	321	201	175	159	120	88
3. 2015	XXX	1,714	1,484	912	373	240	215	184	156	139
4. 2016	XXX	XXX	2,232	1,356	750	400	233	104	91	143
5. 2017	XXX	XXX	XXX	2,523	1,282	742	317	188	101	94
6. 2018	XXX	XXX	XXX	XXX	2,410	1,124	512	212	134	110
7. 2019	XXX	XXX	XXX	XXX	XXX	1,670	890	395	234	27
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	3,104	742	484	190
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,243	1,099	148
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,173	800
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,565

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

1. Prior	(6,005)	(6,099)	(3,717)	(554)	(840)	(95)	2	1	0	0
2. 2014	(2,202)	(4,384)	(2,067)	(1,151)	(1,469)	64	58	0	1	1
3. 2015	XXX	1,470	(4,414)	(3,026)	(2,163)	(1,465)	(640)	5	3	2
4. 2016	XXX	XXX	2,569	(1,408)	(2,182)	(1,311)	(946)	(327)	4	2
5. 2017	XXX	XXX	XXX	629	(3,571)	(4,017)	(1,479)	(837)	(263)	(327)
6. 2018	XXX	XXX	XXX	XXX	762	(2,271)	(3,022)	(2,358)	(982)	(237)
7. 2019	XXX	XXX	XXX	XXX	XXX	333	(2,426)	(2,467)	(2,173)	(185)
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	4,103	479	(2,398)	(1,947)
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	714	(464)	(1,484)
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	66	(1,551)
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,399)

ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior										
2. 2014										
3. 2015	XXX									
4. 2016	XXX	XXX								
5. 2017	XXX	XXX	XXX							
6. 2018	XXX	XXX	XXX	XXX						
7. 2019	XXX	XXX	XXX	XXX	XXX					
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior										
2. 2014										
3. 2015	XXX									
4. 2016	XXX	XXX								
5. 2017	XXX	XXX	XXX							
6. 2018	XXX	XXX	XXX	XXX						
7. 2019	XXX	XXX	XXX	XXX	XXX					
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	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. 2014										
3. 2015	XXX									
4. 2016	XXX	XXX								
5. 2017	XXX	XXX	XXX							
6. 2018	XXX	XXX	XXX	XXX						
7. 2019	XXX	XXX	XXX	XXX	XXX					
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior		6	38	(20)	1	0	0	0	0	0
2. 2014		376	292	489	6	2	133	0	0	0
3. 2015	XXX		469	152	86	163	266	0	0	0
4. 2016	XXX	XXX		241	29	(203)	(55)	1	0	0
5. 2017	XXX	XXX	XXX		747	547	147	63	1	0
6. 2018	XXX	XXX	XXX	XXX		248	(35)	145	10	0
7. 2019	XXX	XXX	XXX	XXX	XXX		613	463	87	135
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX		457	335	124
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX		377	402
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		575
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,205

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

1. Prior										
2. 2014										
3. 2015	XXX									
4. 2016	XXX	XXX								
5. 2017	XXX	XXX	XXX							
6. 2018	XXX	XXX	XXX	XXX						
7. 2019	XXX	XXX	XXX	XXX	XXX					
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	77	94	(4)
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(31)	22
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(21)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,611)	(295)	(82)
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,213)	(380)
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,422)

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023	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. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**NONE**

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

1. Prior										
2. 2014										
3. 2015	XXX									
4. 2016	XXX	XXX								
5. 2017	XXX	XXX	XXX							
6. 2018	XXX	XXX	XXX	XXX						
7. 2019	XXX	XXX	XXX	XXX	XXX					
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	3,515	2,517	1,976	1,305	631	378	333	288	244	196
2. 2014.....	1,659	1,166	813	275	148	80	72	57	50	49
3. 2015.....	XXX	1,742	953	221	141	96	61	43	41	41
4. 2016.....	XXX	XXX	2,987	691	398	358	203	99	78	81
5. 2017.....	XXX	XXX	XXX	20,729	5,106	1,271	2,041	1,106	661	798
6. 2018.....	XXX	XXX	XXX	XXX	18,934	3,789	2,559	2,753	1,347	1,374
7. 2019.....	XXX	XXX	XXX	XXX	XXX	11,307	3,899	2,604	1,260	1,185
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	7,045	5,433	3,620	2,247
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,776	3,606	2,826
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

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

1. Prior.....										
2. 2014.....										
3. 2015.....	XXX									
4. 2016.....	XXX	XXX								
5. 2017.....	XXX	XXX	XXX							
6. 2018.....	XXX	XXX	XXX	XXX						
7. 2019.....	XXX	XXX	XXX	XXX	XXX					
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

1. Prior.....	0	0	0	0	0	0	0	0	0	0
2. 2014.....	0	0	0	0	0	0	0	0	0	0
3. 2015.....	XXX		0	0	0	0	0	0	0	0
4. 2016.....	XXX	XXX	0	0	0	0	0	0	0	0
5. 2017.....	XXX	XXX	XXX	17	100	249	198	(12)	0	0
6. 2018.....	XXX	XXX	XXX	XXX	459	372	288	439	68	48
7. 2019.....	XXX	XXX	XXX	XXX	XXX	455	671	181	92	36
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1,091	665	174	125
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 4R - SECTION 1 - PRODUCTS 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior										
2. 2014										
3. 2015	XXX									
4. 2016	XXX	XXX								
5. 2017	XXX	XXX	XXX							
6. 2018	XXX	XXX	XXX	XXX						
7. 2019	XXX	XXX	XXX	XXX	XXX					
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4R - SECTION 2 - PRODUCTS LIABILITY - CLAIMS-MADE**

1. Prior										
2. 2014										
3. 2015	XXX									
4. 2016	XXX	XXX								
5. 2017	XXX	XXX	XXX							
6. 2018	XXX	XXX	XXX	XXX						
7. 2019	XXX	XXX	XXX	XXX	XXX					
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4S - FINANCIAL GUARANTY/MORTGAGE GUARANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

**SCHEDULE P - PART 4T - WARRANTY**

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
3. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	199	48	11	3	0	0	2	0	0	0
2. 2014	898	1,046	1,068	1,070	1,073	1,074	1,074	1,074	1,074	1,074
3. 2015	XXX	2,894	3,182	3,237	3,243	3,245	3,246	3,247	3,248	3,248
4. 2016	XXX	XXX	835	1,007	1,027	1,030	1,031	1,031	1,032	1,032
5. 2017	XXX	XXX	XXX	820	962	986	990	993	994	994
6. 2018	XXX	XXX	XXX	XXX	1,237	1,376	1,392	1,399	1,400	1,401
7. 2019	XXX	XXX	XXX	XXX	XXX	819	948	967	974	977
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	929	1,089	1,112	1,120
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	927	1,095	1,123
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	622	770
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	786

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	75	35	12	3	2	1	1	1	0	0
2. 2014	202	35	11	6	3	1	1	1	0	0
3. 2015	XXX	223	27	9	7	1	1	1	0	0
4. 2016	XXX	XXX	170	30	12	9	6	4	1	0
5. 2017	XXX	XXX	XXX	218	36	13	5	3	1	0
6. 2018	XXX	XXX	XXX	XXX	241	35	9	3	1	1
7. 2019	XXX	XXX	XXX	XXX	XXX	227	34	7	6	1
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	219	19	19	26
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210	36	18
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	221	73
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	305

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	101	64	26	17	9	3	5	1	(20)	1
2. 2014	1,280	1,332	1,352	1,364	1,366	1,367	1,367	1,367	1,349	1,349
3. 2015	XXX	3,553	3,764	3,836	3,851	3,860	3,867	3,871	3,825	3,827
4. 2016	XXX	XXX	1,220	1,323	1,344	1,359	1,362	1,363	1,364	1,365
5. 2017	XXX	XXX	XXX	1,258	1,279	1,304	1,313	1,322	1,329	1,331
6. 2018	XXX	XXX	XXX	XXX	1,888	1,889	1,892	1,907	1,911	1,915
7. 2019	XXX	XXX	XXX	XXX	XXX	1,317	1,314	1,323	1,343	1,350
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,408	1,434	1,470	1,501
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,462	1,622	1,647
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,031	1,106
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,364

ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	839	221	60	25	9	7	3	1	0	0
2. 2014	1,141	1,709	1,803	1,837	1,848	1,850	1,852	1,852	1,852	1,852
3. 2015	XXX	1,040	1,579	1,677	1,713	1,722	1,725	1,727	1,727	1,727
4. 2016	XXX	XXX	975	1,493	1,587	1,621	1,628	1,633	1,633	1,634
5. 2017	XXX	XXX	XXX	1,028	1,521	1,638	1,688	1,699	1,702	1,703
6. 2018	XXX	XXX	XXX	XXX	894	1,429	1,552	1,590	1,600	1,601
7. 2019	XXX	XXX	XXX	XXX	XXX	875	1,431	1,538	1,575	1,584
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	579	879	945	967
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	624	1,067	1,150
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	635	1,127
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	768

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	348	136	58	24	10	2	2	2	1	1
2. 2014	1,151	192	79	40	19	7	2	2	3	1
3. 2015	XXX	1,142	180	68	32	14	9	5	3	0
4. 2016	XXX	XXX	1,124	194	96	42	18	9	5	3
5. 2017	XXX	XXX	XXX	1,109	282	128	51	22	13	4
6. 2018	XXX	XXX	XXX	XXX	1,135	277	88	37	25	12
7. 2019	XXX	XXX	XXX	XXX	XXX	1,137	228	79	26	11
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	680	150	58	26
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	906	164	51
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,005	168
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,335

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	21	205	98	17	58	7	7	3	(40)	0
2. 2014	2,476	2,267	2,312	2,337	2,347	2,350	2,354	2,357	2,322	2,321
3. 2015	XXX	2,347	2,129	2,174	2,207	2,218	2,226	2,229	2,224	2,224
4. 2016	XXX	XXX	2,254	2,111	2,153	2,176	2,183	2,195	2,198	2,198
5. 2017	XXX	XXX	XXX	2,272	2,133	2,173	2,187	2,199	2,204	2,209
6. 2018	XXX	XXX	XXX	XXX	2,158	2,021	2,045	2,074	2,088	2,096
7. 2019	XXX	XXX	XXX	XXX	XXX	2,155	1,968	1,991	2,007	2,021
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,349	1,208	1,222	1,249
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,605	1,396	1,429
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,721	1,538
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,194

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**SCHEDULE P - PART 5C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	32	6	2	1	0	0	2	0	0	0
2. 2014	79	110	115	116	117	118	118	118	118	118
3. 2015	XXX	74	103	108	112	112	113	113	113	113
4. 2016	XXX	XXX	64	101	104	105	105	105	105	105
5. 2017	XXX	XXX	XXX	94	135	138	142	143	144	144
6. 2018	XXX	XXX	XXX	XXX	81	132	141	146	148	149
7. 2019	XXX	XXX	XXX	XXX	XXX	96	147	154	161	162
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	63	101	106	111
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	84	133	141
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	154
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	25	14	7	2	2	1	0	0	0	0
2. 2014	52	7	2	1	1					0
3. 2015	XXX	52	12	6	3	2	1			0
4. 2016	XXX	XXX	81	21	11	6	2	1	1	0
5. 2017	XXX	XXX	XXX	73	20	9	3	1	1	0
6. 2018	XXX	XXX	XXX	XXX	93	33	17	9	7	5
7. 2019	XXX	XXX	XXX	XXX	XXX	115	30	21	12	6
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	79	26	20	17
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90	20	7
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	119	28
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	129

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	(4)	0	(1)	1	1	1	1	0	(2)	0
2. 2014	138	137	140	141	142	142	142	142	139	139
3. 2015	XXX	136	134	135	137	138	139	139	138	139
4. 2016	XXX	XXX	156	144	141	140	139	139	138	138
5. 2017	XXX	XXX	XXX	178	184	178	178	179	180	180
6. 2018	XXX	XXX	XXX	XXX	178	178	177	176	178	179
7. 2019	XXX	XXX	XXX	XXX	XXX	231	208	207	205	205
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	153	143	144	148
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179	170	172
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	212	193
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218

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

**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	68	30	13	19	5	6	7	2	0	0
2. 2014.....	21	57	68	74	75	76	76	77	78	79
3. 2015.....	XXX	31	79	94	104	108	110	110	110	113
4. 2016.....	XXX	XXX	7	20	26	27	28	29	29	38
5. 2017.....	XXX	XXX	XXX	7	23	25	26	27	27	36
6. 2018.....	XXX	XXX	XXX	XXX	3	8	13	16	17	22
7. 2019.....	XXX	XXX	XXX	XXX	XXX	4	6	13	14	21
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	1	2	4	8
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	9	26
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	25
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	152	104	53	42	31	16	15	14	1	12
2. 2014.....	134	54	28	15	7	2	1			1
3. 2015.....	XXX	192	67	21	15	9	5	1	3	1
4. 2016.....	XXX	XXX	154	30	15	9	4	4	3	0
5. 2017.....	XXX	XXX	XXX	104	44	15	7	5	12	4
6. 2018.....	XXX	XXX	XXX	XXX	151	27	16	11	20	1
7. 2019.....	XXX	XXX	XXX	XXX	XXX	131	46	30	44	9
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	78	55	41	3
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	61	15
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188	15
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior.....	14	19	(17)	41	8	(1)	13	5	(14)	3
2. 2014.....	207	199	195	201	198	197	199	199	199	199
3. 2015.....	XXX	236	185	176	185	185	185	183	182	191
4. 2016.....	XXX	XXX	225	205	224	226	227	230	226	286
5. 2017.....	XXX	XXX	XXX	227	252	248	250	257	252	296
6. 2018.....	XXX	XXX	XXX	XXX	237	199	208	215	204	277
7. 2019.....	XXX	XXX	XXX	XXX	XXX	232	220	235	205	300
8. 2020.....	XXX	XXX	XXX	XXX	XXX	XXX	123	130	75	137
9. 2021.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115	36	161
10. 2022.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	135
11. 2023.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	105

ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	82	34	10	3	2	0	0	0	0	0
2. 2014	269	378	385	392	393	393	393	393	393	393
3. 2015	XXX	685	820	850	854	857	858	859	859	859
4. 2016	XXX	XXX	280	359	373	378	379	379	380	380
5. 2017	XXX	XXX	XXX	261	331	348	354	356	358	358
6. 2018	XXX	XXX	XXX	XXX	424	523	551	558	563	563
7. 2019	XXX	XXX	XXX	XXX	XXX	307	399	420	433	442
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	338	452	470	478
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	362	479	503
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307	419
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	401

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	87	55	33	16	10	5	3	3	1	0
2. 2014	130	50	30	17	7					0
3. 2015	XXX	147	59	42	21	10	9	5	3	1
4. 2016	XXX	XXX	130	63	42	22	9	8	3	1
5. 2017	XXX	XXX	XXX	174	83	63	40	24	12	7
6. 2018	XXX	XXX	XXX	XXX	203	84	57	38	20	9
7. 2019	XXX	XXX	XXX	XXX	XXX	207	98	61	44	25
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	416	58	41	23
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178	61	37
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188	56
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	197

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	90	57	31	15	11	6	0	2	(8)	1
2. 2014	519	600	610	628	635	641	644	645	640	640
3. 2015	XXX	1,050	1,170	1,212	1,222	1,232	1,239	1,243	1,228	1,228
4. 2016	XXX	XXX	547	609	618	626	629	637	639	642
5. 2017	XXX	XXX	XXX	592	641	663	678	688	700	706
6. 2018	XXX	XXX	XXX	XXX	851	903	930	947	960	974
7. 2019	XXX	XXX	XXX	XXX	XXX	687	735	749	776	799
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	926	756	779	801
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	785	860	884
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	675	732
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	880

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**



ANNUAL STATEMENT FOR THE YEAR 2023 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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	2	3	0	0	0	0	0	0	0	0
2. 2014	0	0	1	1	2	3	3	3	3	3
3. 2015	XXX		1	2	2	2	2	2	2	2
4. 2016	XXX	XXX	1	2	2	3	4	4	4	4
5. 2017	XXX	XXX	XXX	0	2	3	4	4	4	4
6. 2018	XXX	XXX	XXX	XXX		0	0	1	1	1
7. 2019	XXX	XXX	XXX	XXX	XXX		1	1	1	1
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX		0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	1
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	2
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

**SECTION 2A**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	10	3	4	2	0	0	0	0	0	0
2. 2014	9	7	2	1	1					
3. 2015	XXX	7	5	4	3	1	1			
4. 2016	XXX	XXX	4	3	3	3	1			
5. 2017	XXX	XXX	XXX	6	2	2	1	1		
6. 2018	XXX	XXX	XXX	XXX	1	4	3	1	1	
7. 2019	XXX	XXX	XXX	XXX	XXX	3	2	1		
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	5	2	2	2
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	3	2
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	5
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

**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
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
1. Prior	7	0	2	(2)	(1)	0	0	0	(1)	0
2. 2014	10	10	7	6	7	8	8	8	6	6
3. 2015	XXX	9	11	12	12	11	11	11	10	10
4. 2016	XXX	XXX	8	9	9	11	11	11	9	9
5. 2017	XXX	XXX	XXX	6	5	6	6	6	5	5
6. 2018	XXX	XXX	XXX	XXX	1	5	4	4	3	3
7. 2019	XXX	XXX	XXX	XXX	XXX	3	4	3	3	4
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	5	3	3	3
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	4	3
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	9
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 5T - Warranty - Section 1

**NONE**

Schedule P - Part 5T - Warranty - Section 2

**NONE**

Schedule P - Part 5T - Warranty - Section 3

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 2014	2,365	2,365	2,365	2,365	2,365	2,365	2,365	2,365	2,365	2,365	
3. 2015	XXX	2,556	2,556	2,556	2,556	2,556	2,556	2,556	2,556	2,556	
4. 2016	XXX	XXX	2,861	2,861	2,861	2,861	2,861	2,861	2,861	2,861	
5. 2017	XXX	XXX	XXX	3,539	3,539	3,539	3,539	3,539	3,539	3,539	
6. 2018	XXX	XXX	XXX	XXX	4,545	4,545	4,545	4,545	4,545	4,545	
7. 2019	XXX	XXX	XXX	XXX	XXX	5,439	5,439	5,439	5,439	5,439	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	5,487	5,487	5,487	5,487	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,933	5,933	5,933	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,155	6,155	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-PL 1)	2,365	2,556	2,861	3,539	4,545	5,439	5,487	5,933	6,155	6,487	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 2014	16	16	16	16	16	16	16	16	16	16	
3. 2015	XXX	17	17	17	17	17	17	17	17	17	
4. 2016	XXX	XXX	21	21	21	21	21	21	21	21	
5. 2017	XXX	XXX	XXX	33	33	33	33	33	33	33	
6. 2018	XXX	XXX	XXX	XXX	34	34	34	34	34	34	
7. 2019	XXX	XXX	XXX	XXX	XXX	48	48	48	48	48	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	36	36	36	36	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	30	30	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	31	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt 1)	16	17	21	33	34	48	36	30	31	26	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 2014	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024	7,024	
3. 2015	XXX	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	7,658	
4. 2016	XXX	XXX	8,398	8,398	8,398	8,398	8,398	8,398	8,398	8,398	
5. 2017	XXX	XXX	XXX	8,529	8,529	8,529	8,529	8,529	8,529	8,529	
6. 2018	XXX	XXX	XXX	XXX	8,494	8,494	8,494	8,494	8,494	8,494	
7. 2019	XXX	XXX	XXX	XXX	XXX	8,847	8,847	8,847	8,847	8,847	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	8,014	8,014	8,014	8,014	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,846	6,846	6,846	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,347	7,347	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt 1)	7,024	7,658	8,398	8,529	8,494	8,847	8,014	6,846	7,347	7,596	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 2014	399	399	399	399	399	399	399	399	399	399	
3. 2015	XXX	484	484	484	484	484	484	484	484	484	
4. 2016	XXX	XXX	480	480	480	480	480	480	480	480	
5. 2017	XXX	XXX	XXX	629	629	629	629	629	629	629	
6. 2018	XXX	XXX	XXX	XXX	589	589	589	589	589	589	
7. 2019	XXX	XXX	XXX	XXX	XXX	314	314	314	314	314	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	659	659	659	659	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	862	862	862	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	914	914	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-Pt 1)	399	484	480	629	589	314	659	862	914	1,032	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 2014	25,239	25,239	25,239	25,239	25,239	25,239	25,239	25,239	25,239	25,239	
3. 2015	XXX	28,886	28,886	28,886	28,886	28,886	28,886	28,886	28,886	28,886	
4. 2016	XXX	XXX	32,976	32,976	32,976	32,976	32,976	32,976	32,976	32,976	
5. 2017	XXX	XXX	XXX	37,508	37,508	37,508	37,508	37,508	37,508	37,508	
6. 2018	XXX	XXX	XXX	XXX	43,431	43,431	43,431	43,431	43,431	43,431	
7. 2019	XXX	XXX	XXX	XXX	XXX	48,248	48,248	48,248	48,248	48,248	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	51,572	51,572	51,572	51,572	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,929	55,929	55,929	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61,275	61,275	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-PL 1)	25,239	28,886	32,976	37,508	43,431	48,248	51,572	55,929	61,275	73,155	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 2014	3,113	3,113	3,113	3,113	3,113	3,113	3,113	3,113	3,113	3,113	
3. 2015	XXX	3,954	3,954	3,954	3,954	3,954	3,954	3,954	3,954	3,954	
4. 2016	XXX	XXX	4,384	4,384	4,384	4,384	4,384	4,384	4,384	4,384	
5. 2017	XXX	XXX	XXX	4,976	4,976	4,976	4,976	4,976	4,976	4,976	
6. 2018	XXX	XXX	XXX	XXX	5,673	5,673	5,673	5,673	5,673	5,673	
7. 2019	XXX	XXX	XXX	XXX	XXX	6,622	6,622	6,622	6,622	6,622	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	8,626	8,626	8,626	8,626	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,624	9,624	9,624	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,683	9,683	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-PL 1)	3,113	3,954	4,384	4,976	5,673	6,622	8,626	9,624	9,683	15,582	XXX

**SCHEDULE P - PART 6H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 2014	2,126	2,126	2,126	2,126	2,126	2,126	2,126	2,126	2,126	2,126	
3. 2015	XXX	2,327	2,327	2,327	2,327	2,327	2,327	2,327	2,327	2,327	
4. 2016	XXX	XXX	2,482	2,482	2,482	2,482	2,482	2,482	2,482	2,482	
5. 2017	XXX	XXX	XXX	2,714	2,714	2,714	2,714	2,714	2,714	2,714	
6. 2018	XXX	XXX	XXX	XXX	3,060	3,060	3,060	3,060	3,060	3,060	
7. 2019	XXX	XXX	XXX	XXX	XXX	3,414	3,414	3,414	3,414	3,414	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	3,608	3,608	3,608	3,608	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,900	3,900	3,900	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,352	4,352	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-PL 1)	2,126	2,327	2,482	2,714	3,060	3,414	3,608	3,900	4,352	5,153	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	
2. 2014	269	269	269	269	269	269	269	269	269	269	
3. 2015	XXX	345	345	345	345	345	345	345	345	345	
4. 2016	XXX	XXX	711	711	711	711	711	711	711	711	
5. 2017	XXX	XXX	XXX	1,108	1,108	1,108	1,108	1,108	1,108	1,108	
6. 2018	XXX	XXX	XXX	XXX	1,388	1,388	1,388	1,388	1,388	1,388	
7. 2019	XXX	XXX	XXX	XXX	XXX	1,627	1,627	1,627	1,627	1,627	
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	1,747	1,747	1,747	1,747	
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,016	2,016	2,016	
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,219	2,219	
11. 2023	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0
13. Earned Premiums (Sch P-PL 1)	269	345	711	1,108	1,388	1,627	1,747	2,016	2,219	2,639	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 6H - OTHER LIABILITY - CLAIMS-MADE**

**SECTION 1B**

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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior											
2. 2014											
3. 2015	XXX										
4. 2016	XXX	XXX									
5. 2017	XXX	XXX									
6. 2018	XXX	XXX									
7. 2019	XXX	XXX									
8. 2020	XXX	XXX									
9. 2021	XXX	XXX									
10. 2022	XXX	XXX									
11. 2023	XXX	XXX							XXX		
12. Totals	XXX	XXX							XXX	XXX	
13. Earned Premiums (Sch P-PL 1)											XXX

**SECTION 2B**

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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior											
2. 2014											
3. 2015	XXX										
4. 2016	XXX	XXX									
5. 2017	XXX	XXX									
6. 2018	XXX	XXX									
7. 2019	XXX	XXX									
8. 2020	XXX	XXX									
9. 2021	XXX	XXX									
10. 2022	XXX	XXX									
11. 2023	XXX	XXX							XXX		
12. Totals	XXX	XXX							XXX	XXX	
13. Earned Premiums (Sch P-PL 1)											XXX

**SCHEDULE P - PART 6M - INTERNATIONAL**

**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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior											
2. 2014											
3. 2015	XXX										
4. 2016	XXX	XXX									
5. 2017	XXX	XXX									
6. 2018	XXX	XXX									
7. 2019	XXX	XXX									
8. 2020	XXX	XXX									
9. 2021	XXX	XXX									
10. 2022	XXX	XXX									
11. 2023	XXX	XXX							XXX		
12. Totals	XXX	XXX							XXX	XXX	
13. Earned Premiums (Sch P-PL 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 2014	2 2015	3 2016	4 2017	5 2018	6 2019	7 2020	8 2021	9 2022	10 2023	
1. Prior											
2. 2014											
3. 2015	XXX										
4. 2016	XXX	XXX									
5. 2017	XXX	XXX									
6. 2018	XXX	XXX									
7. 2019	XXX	XXX									
8. 2020	XXX	XXX									
9. 2021	XXX	XXX									
10. 2022	XXX	XXX									
11. 2023	XXX	XXX							XXX		
12. Totals	XXX	XXX							XXX	XXX	
13. Earned Premiums (Sch P-PL 1)											XXX

ANNUAL STATEMENT FOR THE YEAR 2023 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 2014	8,973	8,973	8,973	8,973	8,973	8,973	8,973	8,973	8,973	8,973	8,973
3. 2015	XXX	8,247	8,247	8,247	8,247	8,247	8,247	8,247	8,247	8,247	8,247
4. 2016	XXX	XXX	10,466	10,466	10,466	10,466	10,466	10,466	10,466	10,466	10,466
5. 2017	XXX	XXX	XXX	14,032	14,032	14,032	14,032	14,032	14,032	14,032	14,032
6. 2018	XXX	XXX	XXX	XXX	16,926	16,926	16,926	16,926	16,926	16,926	16,926
7. 2019	XXX	XXX	XXX	XXX	XXX	16,692	16,692	16,692	16,692	16,692	16,692
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	10,467	10,467	10,467	10,467	10,467
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,519	13,519	13,519	13,519
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,569	2,569	2,569
11. 2023	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-Pl. 1)	8,973	8,247	10,466	14,032	16,926	16,692	10,467	13,519	2,569	416	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior	0	0	0	0	0	0	0	0	0	0	0
2. 2014	0	0	0	0	0	0	0	0	0	0	0
3. 2015	XXX	0	0	0	0	0	0	0	0	0	0
4. 2016	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2017	XXX	XXX	XXX	644	644	644	644	644	644	644	644
6. 2018	XXX	XXX	XXX	XXX	627	627	627	627	627	627	627
7. 2019	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2020	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2021	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0
10. 2022	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0
11. 2023	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-Pl. 1)	0	0	0	644	627	0	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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior											
2. 2014											
3. 2015	XXX										
4. 2016	XXX	XXX									
5. 2017	XXX	XXX									
6. 2018	XXX	XXX									
7. 2019	XXX	XXX									
8. 2020	XXX	XXX									
9. 2021	XXX	XXX									
10. 2022	XXX	XXX									
11. 2023	XXX	XXX									
12. Totals	XXX	XXX									
13. Earned Premiums (Sch P-Pl. 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	
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
1. Prior											
2. 2014											
3. 2015	XXX										
4. 2016	XXX	XXX									
5. 2017	XXX	XXX									
6. 2018	XXX	XXX									
7. 2019	XXX	XXX									
8. 2020	XXX	XXX									
9. 2021	XXX	XXX									
10. 2022	XXX	XXX									
11. 2023	XXX	XXX									
12. Totals	XXX	XXX									
13. Earned Premiums (Sch P-Pl. 1)											XXX

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule P - Part 7A - Section 1 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7A - Section 2 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7A - Section 3 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 1 - Reinsurance Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 2 - Reinsurance Loss Sensitive Contracts

**NONE**

Schedule P - Part 7B - Section 3 - Reinsurance Loss Sensitive Contracts

**NONE**

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

**NONE**

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

**NONE**

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**



**SCHEDULE P INTERROGATORIES**

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

Years in Which Premiums Were Earned and Losses Were Incurred	DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
	1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601 Prior .....		
1.602 2014 .....		
1.603 2015 .....		
1.604 2016 .....		
1.605 2017 .....		
1.606 2018 .....		
1.607 2019 .....		
1.608 2020 .....		
1.609 2021 .....		
1.610 2022 .....		
1.611 2023 .....		
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 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 .....
5.2 Surety .....
6. Claim count information is reported per claim or per claimant (Indicate which). ..... per claim.....  
If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [ X ] No [ ]
- 7.2 (An extended statement may be attached.)  
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		0	0	0	275,833	2,896,590	4,894,395		
5. California CA N									
6. Colorado CO N									
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									
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									
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									
21. Maryland MD N									
22. Massachusetts MA L		254,708,950	228,053,519	0	114,477,189	130,658,793	96,069,754	1,461,071	
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		0	0	0	0	717,566	1,234,088		
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		585,153	466,696	0	45,861	23,468	57,366	1,936	
31. New Jersey NJ L		8,173,018	5,805,930	0	2,254,321	3,935,093	2,120,229	6,137	
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	20,764	(3,392)	91,131		
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									
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									
53. Guam GU N									
54. Puerto Rico PR N									
55. U.S. Virgin Islands VI N									
56. Northern Mariana Islands MP N									
57. Canada CAN N									
58. Aggregate other alien OT XXX		0	0	0	0	0	0	0	0
59. Totals XXX		263,467,121	234,326,145	0	117,073,968	138,228,118	104,466,963	1,469,144	0
DETAILS OF WRITE-INS									
58001. XXX									
58002. XXX									
58003. XXX									
58998. Summary of remaining write-ins for Line 58 from overflow page XXX		0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) XXX		0	0	0	0	0	0	0	0

(a) Active Status Counts:  
 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....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 (DSL) - 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**

NORFOLK & DEDHAM  
MUTUAL FIRE  
INSURANCE COMPANY  
04-1675920  
NAIC 23965 MA

CHARLES RIVER  
INSURANCE COMPANY  
27-0022109  
NAIC 11648 VT  
OWNERSHIP 45%

NEWBURY  
CORPORATION  
04-2426613  
NAIC NONE MA  
OWNERSHIP 68%

NDG I, LLC  
00-1295116  
NAIC NONE MA  
OWNERSHIP 65%

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Parent, Subsidiaries Or Affiliates	Dominant Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Required? (Yes/No)	
014	Norfolk & Dedham Insurance Group	1706	04-125040				Norfolk & Dedham Mutual Fire Ins. Co. Newbury Corp Charles River Ins. Co. NDS I, LLC	MA MA VT MA	IA IA 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 Ownership	88.000 45.000 65.000	Norfolk & Dedham Group Norfolk & Dedham Group Norfolk & Dedham Group Norfolk & Dedham Group	NO YES NO NO	

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE Y**

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

1 NAIC Company Code	2 ID Number	3 Names of Insurers and Parent, Subsidiaries or Affiliates	4 Shareholder Dividends	5 Capital Contributions	6 Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	7 Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	8 Management Agreements and Service Contracts	9 Income/ (Disbursements) Incurred Under Reinsurance Agreements	10 .	11 Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	12 Totals	13 Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
23865	04-1675920	Norfolk & Dedham Mutual Fire Insurance	900,000				(67,980)	(1,805,430)			(973,410)	(24,577,633)
13706	04-1255040	Dorchester Mutual Insurance Co	500,000				(14,420)	(382,970)			102,610	7,743,722
13943	04-1328790	Fitchburg Mutual Insurance Co	600,000				(20,600)	(547,100)			32,300	14,705,850
11648	27-0022109	Charles River Insurance Co	(2,000,000)					2,735,500			735,500	2,128,061
	04-2428613	Newbury Corp					103,000				103,000	
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE Y**

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

1 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				Norfolk & Dedham Mutual Fire Insurance	Charles River Insurance Co	45.000	NO
Dorchester Mutual Insurance Co				Norfolk & Dedham Mutual Fire Insurance	Newbury Corp	68.000	NO
Fitchburg Mutual Insurance Co							

**ANNUAL STATEMENT FOR THE YEAR 2023 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.

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

**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
28. Will the Exhibit of Other Liabilities by Lines of Business be filed with the state of domicile and the NAIC by March 1? .....	YES
29. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	YES
<b>APRIL FILING</b>	
30. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
31. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
32. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
33. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	NO
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
35. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? .....	NO
36. Will the Private Flood Insurance Supplement be filed with the state of domicile and the NAIC by April 1? .....	YES
37. Will the Mortgage Guaranty Insurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
<b>AUGUST FILING</b>	
38. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES

**Explanations:**














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
30. Does not write this line of business
31. Does not write this line of business
32. Does not write this line of business
33. Does not write this line of business
35. Does not write this line of business
37. Does not write this line of business

**Bar Codes:**

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



**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

18. Medicare Part D Coverage Supplement [Document Identifier 365]	
21. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]	
22. Bail Bond Supplement [Document Identifier 500]	
24. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	
25. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	
26. Relief from the Requirements for Audit Committees [Document Identifier 226]	
27. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555]	
30. Credit Insurance Experience Exhibit [Document Identifier 230]	
31. Long-Term Care Experience Reporting Forms [Document Identifier 306]	
32. Accident and Health Policy Experience Exhibit [Document Identifier 210]	
33. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	
35. Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]	
37. 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/ AR .....	144,665		144,665	117,302
2597. Summary of remaining write-ins for Line 25 from overflow page	144,665	0	144,665	117,302

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	(101,409)	0	(101,409)
2497. Summary of remaining write-ins for Line 24 from overflow page	0	(101,409)	0	(101,409)

**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	23,894,214	4.911	23,894,214	0	23,894,214	4.911
1.02 All other governments	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	0	0.000	0	0	0	0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	3,720,182	0.765	3,720,182	0	3,720,182	0.765
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	121,641,498	25.002	121,641,498	0	121,641,498	25.002
1.06 Industrial and miscellaneous	105,449,259	21.674	105,449,259	0	105,449,259	21.674
1.07 Hybrid securities	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates	0	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	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	254,705,153	52.351	254,705,153	0	254,705,153	52.351
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates	0	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)	60,397,147	12.414	60,397,147	0	60,397,147	12.414
3.02 Industrial and miscellaneous Other (Unaffiliated)	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other	4,006,027	0.823	4,006,027	0	4,006,027	0.823
3.05 Mutual funds	56,293,518	11.570	56,293,518	0	56,293,518	11.570
3.06 Unit investment trusts	0	0.000	0	0	0	0.000
3.07 Closed-end funds	0	0.000	0	0	0	0.000
3.08 Exchange traded funds	0	0.000	0	0	0	0.000
3.09 Total common stocks	120,696,692	24.808	120,696,692	0	120,696,692	24.808
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	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	24,045,376	4.942	24,045,376	0	24,045,376	4.942
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	24,045,376	4.942	24,045,376	0	24,045,376	4.942
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	11,404,835	2.344	11,404,835	0	11,404,835	2.344
6.02 Cash equivalents (Schedule E, Part 2)	14,268,599	2.933	14,268,599	0	14,268,599	2.933
6.03 Short-term investments (Schedule DA)	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments	25,673,434	5.277	25,673,434	0	25,673,434	5.277
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)	61,411,326	12.622	61,411,326	0	61,411,326	12.622
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	486,531,982	100.000	486,531,982	0	486,531,982	100.000

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1. Book/adjusted carrying value, December 31 of prior year .....	24,614,646
2. Cost of acquired:	
2.1 Actual cost at time of acquisition (Part 2, Column 6) .....	41,544
2.2 Additional investment made after acquisition (Part 2, Column 9) .....	0
	41,544
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 .....	610,814
8.2 Totals, Part 3, Column 9 .....	610,814
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	24,045,376
10. Deduct total nonadmitted amounts .....	0
11. Statement value at end of current period (Line 9 minus Line 10) .....	24,045,376

**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**

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1. Book/adjusted carrying value, December 31 of prior year .....	57,048,828
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) .....	8,332,299
3. Capitalized deferred interest and other:	
3.1 Totals, Part 1, Column 16 .....	0
3.2 Totals, Part 3, Column 12 .....	0
4. Accrual of discount .....	0
5. Unrealized valuation increase/(decrease):	
5.1 Totals, Part 1, Column 13 .....	1,237,828
5.2 Totals, Part 3, Column 9 .....	70,793
6. Total gain (loss) on disposals, Part 3, Column 19 .....	167,744
7. Deduct amounts received on disposals, Part 3, Column 16 .....	5,446,167
8. Deduct amortization of premium and depreciation .....	0
9. Total foreign exchange change in book/adjusted carrying value:	
9.1 Totals, Part 1, Column 17 .....	0
9.2 Totals, Part 3, Column 14 .....	0
10. Deduct current year's other than temporary impairment recognized:	
10.1 Totals, Part 1, Column 15 .....	0
10.2 Totals, Part 3, Column 11 .....	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	61,411,326
12. Deduct total nonadmitted amounts .....	0
13. Statement value at end of current period (Line 11 minus Line 12) .....	61,411,326

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year .....	353,555,461
2. Cost of bonds and stocks acquired, Part 3, Column 7 .....	101,469,223
3. Accrual of discount .....	297,597
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 .....	11,997,499
4.4. Part 4, Column 11 .....	(8,492,422)
5. Total gain (loss) on disposals, Part 4, Column 19 .....	6,690,383
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	88,866,261
7. Deduct amortization of premium .....	1,249,634
8. Total foreign exchange change in book/adjusted carrying value:	
8.1. Part 1, Column 15 .....	0
8.2. Part 2, Section 1, Column 19 .....	
8.3. Part 2, Section 2, Column 16 .....	0
8.4. Part 4, Column 15 .....	0
9. Deduct current year's other than temporary impairment recognized:	
9.1. Part 1, Column 14 .....	0
9.2. Part 2, Section 1, Column 17 .....	
9.3. Part 2, Section 2, Column 14 .....	0
9.4. Part 4, Column 13 .....	0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	0
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	375,401,846
12. Deduct total nonadmitted amounts .....	0
13. Statement value at end of current period (Line 11 minus Line 12) .....	375,401,846

ANNUAL STATEMENT FOR THE YEAR 2023 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 .....	23,894,214	22,653,676	23,853,971	24,474,472
	2. Canada .....	0	0	0	0
	3. Other Countries .....	0	0	0	0
	4. Totals	23,894,214	22,653,676	23,853,971	24,474,472
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	3,720,182	3,875,560	3,717,920	4,000,000	
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	121,641,498	116,893,234	125,888,991	119,327,923	
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)					
8. United States .....	84,840,777	81,807,806	84,976,534	85,011,398	
9. Canada .....	4,982,339	5,065,388	4,974,005	5,250,000	
10. Other Countries .....	15,626,142	15,452,815	15,626,310	15,631,000	
11. Totals	105,449,259	102,326,009	105,576,849	105,892,398	
Parent, Subsidiaries and Affiliates					
12. Totals					
13. Total Bonds	254,705,153	245,748,478	259,037,731	253,694,794	
<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 .....	116,690,665	116,690,665	87,745,372	
	21. Canada .....	0	0	0	
	22. Other Countries .....	0	0	0	
	23. Totals	116,690,665	116,690,665	87,745,372	
Parent, Subsidiaries and Affiliates					
24. Totals	4,006,027	4,006,027	11,743,646		
25. Total Common Stocks	120,696,692	120,696,692	99,489,018		
26. Total Stocks	120,696,692	120,696,692	99,489,018		
27. Total Bonds and Stocks	375,401,845	366,445,171	358,526,749		

ANNUAL STATEMENT FOR THE YEAR 2023 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	2,630,563	11,924,557	7,807,449	1,240,216	789,165	XXX	24,391,951	9.6	18,366,840	7.3	24,391,951	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	2,630,563	11,924,557	7,807,449	1,240,216	789,165	XXX	24,391,951	9.6	18,366,840	7.3	24,391,951	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	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.1 NAIC 1	0	0	3,720,182	0	0	XXX	3,720,182	1.5	2,020,528	0.8	3,720,182	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	0	3,720,182	0	0	XXX	3,720,182	1.5	2,020,528	0.8	3,720,182	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>												
5.1 NAIC 1	9,183,972	58,065,089	35,637,356	16,056,279	2,688,802	XXX	121,641,498	47.7	128,170,619	51.1	121,641,498	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	9,183,972	58,065,089	35,637,356	16,056,279	2,688,802	XXX	121,641,498	47.7	128,170,619	51.1	121,641,498	0

ANNUAL STATEMENT FOR THE YEAR 2023 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

	1	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	3,059,055	61,544,321	26,276,954	0	0	XXX	90,880,331	35.6	80,212,167	32.0	60,906,009	29,974,322
6.2 NAIC 2	3,981,142	6,563,519	4,024,268	0	0	XXX	14,568,928	5.7	22,206,825	8.8	13,119,078	1,449,851
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	7,040,197	68,107,840	30,301,222	0	0	XXX	105,449,259	41.3	102,418,992	40.8	74,025,087	31,424,172
<b>7. Hybrid Securities</b>												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>9. SVO Identified Funds</b>												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	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
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>11. Unaffiliated Certificates of Deposit</b>												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0



**ANNUAL STATEMENT FOR THE YEAR 2023 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	Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations											
	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) 14,873,590	131,533,968	73,441,941	17,296,495	3,487,967	0	240,633,961	94.3	XXX	XXX	210,659,640	29,974,322
12.2 NAIC 2	(d) 3,981,142	6,563,519	4,024,268	0	0	0	14,568,928	5.7	XXX	XXX	13,119,078	1,449,851
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	18,854,732	138,097,486	77,466,209	17,296,495	3,487,967	0	255,202,889	100.0	XXX	XXX	223,778,717	31,424,172
12.8 Line 12.7 as a % of Col. 7	7.4	54.1	30.4	6.8	1.4	0.0	100.0	XXX	XXX	XXX	87.7	12.3
<b>13. Total Bonds Prior Year</b>												
13.1 NAIC 1	25,517,328	104,848,740	83,438,415	12,902,385	2,063,285	0	XXX	XXX	91.2	228,770,154	210,470,197	18,299,957
13.2 NAIC 2	6,634,732	9,550,509	6,021,584	0	0	0	XXX	XXX	8.8	22,206,825	17,257,610	4,949,214
13.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0.0	0	0	0
13.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0.0	0	0	0
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	0.0	0	0	0
13.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	0.0	0	0	0
13.7 Totals	32,152,060	114,399,248	89,460,000	12,902,385	2,063,285	0	XXX	XXX	100.0	250,976,979	227,727,807	23,249,172
13.8 Line 13.7 as a % of Col. 9	12.8	45.6	35.6	5.1	0.8	0.0	XXX	XXX	XXX	100.0	90.7	9.3
<b>14. Total Publicly Traded Bonds</b>												
14.1 NAIC 1	12,754,712	115,745,554	61,374,911	17,296,495	3,487,967	0	210,659,640	82.5	210,470,197	83.9	210,659,640	XXX
14.2 NAIC 2	2,981,142	6,113,668	4,024,268	0	0	0	13,119,078	5.1	17,257,610	6.9	13,119,078	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	15,735,854	121,859,223	65,399,178	17,296,495	3,487,967	0	223,778,717	87.7	227,727,807	90.7	223,778,717	XXX
14.8 Line 14.7 as a % of Col. 7	7.0	84.5	29.2	7.7	1.6	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	6.2	47.7	25.6	6.8	1.4	0.0	87.7	XXX	XXX	XXX	87.7	XXX
<b>15. Total Privately Placed Bonds</b>												
15.1 NAIC 1	2,118,878	15,788,413	12,067,030	0	0	0	29,974,322	11.7	18,239,957	7.3	XXX	29,974,322
15.2 NAIC 2	1,000,000	449,851	0	0	0	0	1,449,851	0.6	4,949,214	2.0	XXX	1,449,851
15.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	0
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	0
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	0
15.7 Totals	3,118,878	16,238,264	12,067,030	0	0	0	31,424,172	12.3	23,249,172	9.3	XXX	31,424,172
15.8 Line 15.7 as a % of Col. 7	9.9	51.7	38.4	0.0	0.0	0.0	100.0	XXX	XXX	XXX	100.0	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	1.2	6.4	4.7	0.0	0.0	0.0	12.3	XXX	XXX	XXX	XXX	12.3

(a) Includes \$ 30,254,172 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 303,832 current year of bonds with Z designations and \$ 504,386 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 5G1 designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5G1" means the NAIC designation was assigned by the SVO due to inadequate certification of 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 \$ 497,737 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2023 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
1. U.S. Governments												
1.01 Issuer Obligations	1,972,802	10,120,998	6,436,094	348,145	411,412	XXX	19,289,451	7.6	15,617,911	6.2	19,289,451	0
1.02 Residential Mortgage-Backed Securities	667,761	1,803,559	1,371,355	892,072	377,753	XXX	5,102,500	2.0	2,748,929	1.1	5,102,500	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	2,630,563	11,924,557	7,807,449	1,240,216	789,165	XXX	24,391,951	9.6	18,366,840	7.3	24,391,951	0
2. All Other Governments												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed Possessions, Guaranteed												
3.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	0	3,720,182	0	0	XXX	3,720,182	1.5	2,020,528	0.8	3,720,182	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	0	3,720,182	0	0	XXX	3,720,182	1.5	2,020,528	0.8	3,720,182	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	5,740,548	40,985,088	22,488,854	4,561,564	0	XXX	73,786,054	28.9	84,807,959	33.8	73,786,054	0
5.02 Residential Mortgage-Backed Securities	3,327,738	11,209,442	9,408,200	11,494,715	2,688,802	XXX	38,138,897	14.9	36,086,602	14.4	38,138,897	0
5.03 Commercial Mortgage-Backed Securities	115,686	5,870,559	3,730,302	0	0	XXX	9,716,547	3.8	7,276,058	2.9	9,716,547	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	9,183,972	58,065,089	35,637,356	16,056,279	2,688,802	XXX	121,641,498	47.7	128,170,619	51.1	121,641,498	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	4,330,351	40,587,367	23,584,718	0	0	XXX	66,562,436	26.9	79,065,118	31.5	60,662,880	7,899,556
6.02 Residential Mortgage-Backed Securities	2,878	1,844	0	1,844	0	XXX	4,722	0.0	9,840	0.0	4,722	0
6.03 Commercial Mortgage-Backed Securities	36,151	4,283,026	499,179	0	0	XXX	4,818,357	1.9	3,661,585	1.5	3,628,061	1,190,296
6.04 Other Loan-Backed and Structured Securities	2,610,817	23,235,603	6,217,325	0	0	XXX	32,063,744	12.6	19,682,449	7.8	9,729,424	22,334,320
6.05 Totals	7,040,197	68,107,840	30,301,222	0	0	XXX	105,449,259	41.3	102,418,992	40.8	74,025,087	31,424,172
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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

	1	2	3	4	5	6	7	8	9	10	11	12
	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 12.09	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	12,103,701	91,683,454	56,239,848	4,909,709	4,111,412	165,338,123	64.8	181,511,515	72.3	170,383,574	157,458,556	7,889,556
12.02 Residential Mortgage-Backed Securities	3,988,377	13,014,844	10,779,555	12,386,767	3,076,555	43,246,119	16.9	38,845,371	15.5	38,845,371	43,246,119	0
12.03 Commercial Mortgage-Backed Securities	151,837	4,229,481	4,229,481	0	0	14,534,904	5.7	10,837,643	4.4	10,837,643	13,344,608	0
12.04 Other Loan-Backed and Structured Securities	2,610,817	23,235,603	6,217,325	0	0	32,063,744	12.6	19,882,449	7.8	7,381,218	9,729,424	1,190,286
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0.0	0	0.0	0	0	22,334,320
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
12.09 Totals	18,854,732	138,097,486	77,466,209	17,296,495	3,487,967	255,202,889	100.0	250,976,979	100.0	223,778,717	223,778,717	31,424,172
12.10 Line 12.09 as a % of Col. 7	7.4	54.1	30.4	6.8	1.4	100.0	XXX	XXX	XXX	XXX	87.7	12.3
13. Total Bonds Prior Year												
13.01 Issuer Obligations	27,041,621	89,252,182	61,645,656	3,572,056	2,063,285	170,383,574	72.3	181,511,515	72.3	170,383,574	170,383,574	11,447,941
13.02 Residential Mortgage-Backed Securities	3,852,962	13,344,573	10,254,202	9,330,329	2,063,285	38,845,371	15.5	38,845,371	15.5	38,845,371	43,246,119	0
13.03 Commercial Mortgage-Backed Securities	63,859	2,792,219	8,081,565	0	0	10,837,643	4.4	10,837,643	4.4	10,837,643	13,344,608	0
13.04 Other Loan-Backed and Structured Securities	1,193,598	9,010,274	9,478,577	0	0	19,882,449	7.8	19,882,449	7.8	7,381,218	9,729,424	1,190,286
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0.0	0	0.0	0	0	22,334,320
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
13.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
13.09 Totals	32,152,060	114,389,246	89,460,000	12,902,385	2,063,285	250,976,979	100.0	250,976,979	100.0	227,727,807	227,727,807	23,249,172
13.10 Line 13.09 as a % of Col. 9	12.8	45.6	35.6	5.1	0.8	100.0	XXX	XXX	XXX	XXX	89.7	9.3
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	11,103,701	90,643,603	50,300,142	4,909,709	4,111,412	157,458,556	61.7	170,383,574	67.9	157,458,556	157,458,556	XXX
14.02 Residential Mortgage-Backed Securities	3,988,377	13,014,844	10,779,555	12,386,767	3,076,555	43,246,119	16.9	38,845,371	15.3	43,246,119	43,246,119	XXX
14.03 Commercial Mortgage-Backed Securities	151,837	4,229,481	4,229,481	0	0	13,344,608	5.2	10,837,643	4.4	13,344,608	13,344,608	XXX
14.04 Other Loan-Backed and Structured Securities	491,939	9,237,486	9,478,577	0	0	9,729,424	3.8	7,381,218	3.0	9,729,424	9,729,424	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0.0	0	0.0	0	0	22,334,320
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
14.09 Totals	15,735,854	121,859,223	65,339,178	17,296,495	3,487,967	223,778,717	87.7	227,727,807	90.7	223,778,717	223,778,717	XXX
14.10 Line 14.09 as a % of Col. 7	7.0	54.5	29.2	7.7	1.6	100.0	XXX	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	6.2	47.7	25.6	6.8	1.4	87.7	XXX	XXX	XXX	XXX	87.7	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	1,000,000	1,049,851	5,849,706	0	0	7,889,556	3.1	11,447,941	4.4	7,889,556	7,889,556	7,889,556
15.02 Residential Mortgage-Backed Securities	0	1,190,286	0	0	0	1,190,286	0.5	0	0.0	0	0	1,190,286
15.03 Commercial Mortgage-Backed Securities	0	1,190,286	0	0	0	22,334,320	8.8	12,101,201	4.8	22,334,320	22,334,320	0
15.04 Other Loan-Backed and Structured Securities	2,118,878	13,988,117	6,217,325	0	0	0	0.0	0	0.0	0	0	0
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0.0	0	0.0	0	0	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0.0	0	0.0	0	0	0
15.09 Totals	3,118,878	16,238,264	12,067,030	0	0	31,424,172	12.3	23,249,172	9.3	31,424,172	31,424,172	31,424,172
15.10 Line 15.09 as a % of Col. 7	9.9	51.7	38.4	0.0	0.0	100.0	XXX	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	1.2	6.4	4.7	0.0	0.0	12.3	XXX	XXX	XXX	XXX	XXX	12.3

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company  
**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments

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

**NONE**

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

**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) .....	(1,083,491)
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12 .....	(1,032,812)
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14 .....	(2,089,566)
		(3,122,378)
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17 .....	368,917
3.2	Section 2, Column 19 .....	(310,404)
		58,514
4.	SSAP No. 108 Adjustments .....	0
5.	Total gain (loss) on termination recognized, Section 2, Column 22 .....	1,065,117
6.	Considerations received/(paid) on terminations, Section 2, Column 15 .....	(2,260,423)
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) .....	(821,816)
11.	Deduct nonadmitted assets .....	0
12.	Statement value at end of current period (Line 10 minus Line 11) .....	(821,816)

**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**

**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.....	(821,815)
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) .....	(821,815)
4.	Part D, Section 1, Column 6 .....	0
5.	Part D, Section 1, Column 7 .....	(821,815)
6.	Total (Line 3 minus Line 4 minus Line 5) .....	0
Fair Value Check		
7.	Part A, Section 1, Column 16 .....	(821,815)
8.	Part B, Section 1, Column 13 .....	0
9.	Total (Line 7 plus Line 8) .....	(821,815)
10.	Part D, Section 1, Column 9 .....	0
11.	Part D, Section 1, Column 10 .....	(821,815)
12.	Total (Line 9 minus Line 10 minus Line 11) .....	0
Potential Exposure Check		
13.	Part A, Section 1, Column 21 .....	0
14.	Part B, Section 1, Column 20 .....	0
15.	Part D, Section 1, Column 12 .....	0
16.	Total (Line 13 plus Line 14 minus Line 15) .....	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	5,224,006	2,743,841	4,474,706	(1,994,541)
2. Cost of cash equivalents acquired .....	107,876,629	496,934	107,379,695	.0
3. Accrual of discount .....	1,504	1,504	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 .....	98,833,539	750,000	98,083,539	.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) .....	14,268,599	2,492,278	13,770,862	(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)	14,268,599	2,492,278	13,770,862	(1,994,541)

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



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE A - PART 1**

Showing All Real Estate OWNED December 31 of Current Year

1 Description of Property	2 Code	3 Location		4 State	5 Date Acquired	6 Date of Last Appraisal	7 Actual Cost	8 Amount of Encumbrances	9 Book/Adjusted Carrying Value Less Encumbrances	10 Fair Value Less Encumbrances	11 Current Year's Depreciation	12 Current Year's Other-Than-Temporary Impairment Recognized	13 Current Year's Change in Encumbrances	14 Total Change in Book/Adjusted Carrying Value Less Encumbrances	15 Total Foreign Exchange Change in Book/Adjusted Carrying Value	16 Gross Income Earned Less Interest Incurred on Encumbrances	17 Taxes, Repairs and Expenses Incurred
		3 City	3 Location														
Land & Building 222 Ames St		Dedham	MA	MA	12/12/1951	12/01/2004	25,012,383	0	24,035,376	114,124	610,814	0	0	(610,814)	0	1,125,000	938,142
Land & Building 55 Church St		Dedham	MA	MA	02/15/1977	01/04/2023	23,126,507	0	24,045,376	0	610,814	0	0	(610,814)	0	1,125,000	938,142
03999999. Property occupied by the reporting entity - Health Care Delivery																	
03999999. Total Property occupied by the reporting entity							23,126,507	0	24,045,376	0	610,814	0	0	(610,814)	0	1,125,000	938,142
06999999 - Totals							23,126,507	0	24,045,376	0	610,814	0	0	(610,814)	0	1,125,000	938,142

ANNUAL STATEMENT FOR THE YEAR 2023 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 City		3 State	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
0199999; Acquired by Purchase	Dedham	MA		07/07/2023	Power Management	41,544	0	0	0
0399999 - Totals						41,544	0	0	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 2023 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	2	3	4		5	6	7	8	9	10	11	12	13			14	15	16	17	18	19	20	
			Name or Description	Code									City	Location	State								Name of Vendor or General Partner
000000-00-0	MOI, LLC				US	MOI, LLC		12/04/2017		47,513,700	44,009,702	44,009,702	889,696	0	0	0	0	0	0	0	1,347,771	9,750,000	65,000
1099999	Non-Registered Private Funds - Bonds - NAIC Designation Not Assigned by the SVO - Affiliated				US	PCI II, L.P.		04/02/2020		4,105,108	5,332,812	5,332,812	1,061,212	0	0	0	0	0	0	0	1,347,771	1,203,400	13,000
000000-00-0	PCI II, L.P.				US	PCI II, L.P.		11/01/2022		1,310,715	1,407,823	1,407,823	97,108	0	0	0	0	0	0	0	0	4,989,265	0,887
1999999	Joint Venture Interests - Common Stock - Unaffiliated				US	Address Street, 2022 Global Fund LP				5,415,823	6,740,635	6,740,635	1,158,320	0	0	0	0	0	0	0	0	6,192,685	XXX
000000-00-0	THE MASS PROPERTY & CASUALTY INITIATIVE				US	THE MASS PROPERTY & CASUALTY INITIATIVE		12/30/2015		493,255	491,661	491,661	(9,130)	0	0	0	0	0	0	0	2,244	0	0,588
000000-00-0	800 Diversified Class B				US	HEFT EDGE00R LP-CLASS B		04/02/2021		2,812,403	3,934,220	3,934,220	(439,848)	0	0	0	0	0	0	0	0	0	0,050
000000-00-0	Hadley Harbor Partners II, L.P.				US	Hadley Harbor Partners II, L.P.		05/19/2017		2,235,664	942,737	942,737	(212,135)	0	0	0	0	0	0	0	0	68,400	1,263
000000-00-0	Hadley Harbor Partners II, L.P.				US	Hadley Harbor Partners II, L.P.		05/09/2020		3,444,589	2,989,798	2,989,798	(275,032)	0	0	0	0	0	0	0	0	47,730	0,794
000000-00-0	Hadley Harbor Partners IV, L.P.				US	Hadley Harbor Partners IV, L.P.		10/07/2022		1,341,365	1,356,576	1,356,576	2,016	0	0	0	0	0	0	0	1,961	3,352,310	0,866
40095,76,2	BGA MEZZANINE FUND II, LP LIMITED PARTNERSHIP				US	BGA MEZZANINE FUND II, LP LIMITED PARTNERSHIP		12/30/2015		697,436	935,997	935,997	7,041	0	0	0	0	0	0	0	0	336,008	0,592
5999999	Any Other Class of Assets - Unaffiliated					11,030,711			11,030,711	10,660,989	10,660,989	(910,187)	0	0	0	0	0	0	0	0	4,105	3,804,108	XXX
6099999	Total - Unaffiliated					16,446,594			16,446,594	17,401,624	17,401,624	248,153	0	0	0	0	0	0	0	0	4,105	9,997,953	XXX
6199999	Total - Affiliated					47,513,700			47,513,700	44,009,702	44,009,702	899,696	0	0	0	0	0	0	0	0	1,347,771	9,750,000	XXX
6299999	Totals					63,960,294			63,960,294	61,411,326	61,411,326	1,297,828	0	0	0	0	0	0	0	0	1,851,876	19,747,953	XXX

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - PART 2**

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

1 CUSIP Identification	2 Name or Description	3 Location		4 State	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
00000-00-0	0661, LLC			US	0661, LLC	12/04/2017		5,200,000	5,200,000	0	XXX
1099999	Non-Registered Private Funds - Bonds - NAIC Designation Not Assigned by the SVO - Affiliated										
00000-00-0	PCI II, L.P.			US	PCI II, L.P.	04/02/2020		964,600	964,600	0	XXX
00000-00-0	Adams Street 2022 Global Fund LP			US	Adams Street 2022 Global Fund LP	11/01/2022		965,715	965,715	0	XXX
1999999	Joint Venture Interests - Common Stock - Unaffiliated										
00000-00-0	Hadley Harbor Partners II, L.P.			US	Hadley Harbor Partners II, L.P.	05/19/2017		1,960,315	1,960,315	0	XXX
00000-00-0	Hadley Harbor Partners III, L.P.			US	Hadley Harbor Partners III, L.P.	05/08/2020		46,285	46,285	0	XXX
00000-00-0	Hadley Harbor Partners IV, L.P.			US	Hadley Harbor Partners IV, L.P.	10/01/2022		30,044	30,044	0	XXX
5899999	Any Other Class of Assets - Unaffiliated										
6099999	Total - Unaffiliated							1,151,984	1,151,984	0	XXX
6199999	Total - Affiliated							3,132,289	3,132,289	0	XXX
6299999	Totals							5,200,000	5,200,000	0	XXX
								8,332,289	8,332,289	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE BA - PART 3**

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

1 CUSIP Identification	2 Name or Description	3 Location	4 City	5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	9 Unrealized Valuation Increase/(Decrease)/Accretion	10 Current Year's (Depreciation or Amortization)/Accretion	11 Current Year's Other-Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in Book/Adjusted Carrying Value (9+10-11+12)	14 Total Foreign Exchange Change in Book/Adjusted Carrying Value	15 Book/Adjusted Carrying Value Less Encumbrances on Disposal	16 Consolidation	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income	
000000-00-0	RIP Road US Fund LP - Series F			Withdrawal	10/01/2019	12/11/2023	2,744,748	45,274	0	0	0	45,274	0	2,744,748	2,744,748	0	0	0	0	0
000000-00-0	PCI II, L.P.	US		Distribution	04/02/2020	12/20/2023	165,663	0	0	0	0	0	0	165,663	165,663	0	0	0	0	0
000000-00-0	RIP Road US Fund LP - Series A	US		Withdrawal	08/27/2020	12/11/2023	1,646,587	25,519	0	0	0	25,519	0	1,646,587	1,646,587	0	0	0	0	0
19999999	Joint Venture Interests - Unaffiliated						4,556,968	70,793	0	0	0	70,793	0	4,556,968	4,556,968	0	0	0	0	0
000000-00-0	Hedley Harbor Partners II, L.P.	US		Distribution	05/19/2017	06/06/2023	160,806	0	0	0	0	0	0	160,806	297,211	0	0	136,405	136,405	0
000000-00-0	Hedley Harbor Partners III, L.P.	US		Distribution	05/08/2020	06/23/2023	183,483	0	0	0	0	0	0	183,483	214,822	0	0	31,339	31,339	0
000000-00-0	Hedley Harbor Partners IV, L.P.	US		Distribution	10/01/2022	07/11/2023	93,895	0	0	0	0	0	0	93,895	93,895	0	0	0	0	0
AC02L2W-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP	US		Return of Capital	12/29/2015	12/28/2023	283,331	0	0	0	0	0	0	283,331	283,331	0	0	0	0	0
58999999	Any Other Class of Assets - Unaffiliated						721,425	0	0	0	0	0	0	721,425	888,169	0	0	167,744	167,744	0
60999999	Total - Unaffiliated						5,278,423	70,793	0	0	0	70,793	0	5,278,423	5,446,167	0	0	167,744	167,744	0
61999999	Total - Affiliated						0	0	0	0	0	0	0	0	0	0	0	0	0	0
62999999	Totals						5,278,423	70,793	0	0	0	70,793	0	5,278,423	5,446,167	0	0	167,744	167,744	0





















ANNUAL STATEMENT FOR THE YEAR 2023 OF THE NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY

**SCHEDULE D - PART 1**

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

1 CUSIP Identification	2 Description	3 Codes			6 NAIC Designation, NAIC Designation Modifier and Administrative Symbol	7 Actual Cost	8 Rate Used to Obtain Fair Value	9 Fair Value	10 Par Value	11 Book/Adjusted Carrying Value	12 Unrealized Valuation Increase/(Decrease)	13 Current Year's (Amortization)/Accretion	14 Current Year's Other-Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/Adjusted Carrying Value	18 Interest			20 Amount Received During Year	21 Acquired	22 Dates
		4	5												16 Effective Rate of	17 When Paid	19 Admitted Amount Due and Accrued			
81124M-AA-8	SOL 30 A1 - CO	6	4	5	1,000,000	99.7350	997,350	1,000,000	1,000,000	0	0	0	0	0	0	6.996	JUN	0	0	07/20/2035
87168J-AA-7	SNIT 2023-1 A - ABS	4	4	5	589,026	101.9330	601,405	590,000	589,026	0	10	0	0	0	0	5.540	MN	0	11,440	08/12/2023
87168J-AA-6	SNIP 2022-1 A - CO	6	4	5	1,000,000	99.8004	996,004	1,000,000	1,000,000	0	0	0	0	0	0	6.818	JUN	0	62,840	04/24/2035
92248V-AA-2	V2IT 2022-4 A - RMS	4	4	5	249,987	97.6390	244,595	250,000	249,987	0	4	0	0	0	0	3.408	JUN	0	8,500	05/19/2022
92248V-AA-7	V2IT 2023-6 A - RMS	4	4	5	1,962,578	103.4830	2,069,660	2,000,000	1,963,792	0	1,214	0	0	0	0	5.350	MN	0	17,833	11/20/2028
1049599999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other				589,881	100.1670	590,965	590,000	589,821	0	30	0	0	0	0	5.000	MN	0	17,195	05/09/2023
1049599999	Loan-Backed and Structured Securities				32,027,025	XXX	32,372,721	32,285,318	32,063,744	0	29,978	0	0	0	0	XXX	XXX	0	1,255,823	XXX
1109599999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds				105,576,849	XXX	102,326,029	105,862,398	105,449,259	0	(27,565)	0	0	0	0	XXX	XXX	0	3,386,150	XXX
1309599999	Total - Hybrid Securities				0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	0	0	XXX
1509599999	Total - Parent, Subsidiaries and Affiliates Bonds				0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	0	0	XXX
1909599999	Subtotal - Bonds - Unaffiliated Bank Loans				0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	0	0	XXX
2419999999	Total - Residential Mortgage-Backed Securities				189,337,820	XXX	199,574,623	183,173,000	184,860,386	0	(779,871)	0	0	0	0	XXX	XXX	0	5,282,324	XXX
2429999999	Total - Commercial Mortgage-Backed Securities				43,024,605	XXX	39,929,623	43,774,244	43,246,119	0	22,553	0	0	0	0	XXX	XXX	0	1,222,273	XXX
2449999999	Total - Other Loan-Backed and Structured Securities				14,648,480	XXX	13,871,192	14,524,222	14,534,904	0	(26,559)	0	0	0	0	XXX	XXX	0	395,202	XXX
2459999999	Total - SVO Identified Funds				32,027,025	XXX	32,372,721	32,285,318	32,063,744	0	29,978	0	0	0	0	XXX	XXX	0	1,255,823	XXX
2469999999	Total - Affiliated Bank Loans				0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	0	0	XXX
2479999999	Total - Unaffiliated Bank Loans				0	0	0	0	0	0	0	0	0	0	0	XXX	XXX	0	0	XXX
2489999999	Total - Unaffiliated Certificates of Deposit				259,037,731	XXX	265,748,478	253,694,794	254,705,153	0	(753,949)	0	0	0	0	XXX	XXX	0	8,135,622	XXX
2509999999	Total Bonds																		2,020,424	XXX

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

Number	1A	1B	1C	2A	2B	2C	3A	3B	3C	4A	4B	4C	5A	5B	5C	5D	5E	5F
1A	117,670,747	13,588,203	20,933,934	7,304,235	6,273,419	981,274	0	0	0	0	0	0	0	0	0	0	0	0
2A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5A	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	21,508,074	26,546,959	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144	15,159,144



ANNUAL STATEMENT FOR THE YEAR 2023 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 Identifi- cation	2 Description	3 Codes		4 Foreign	5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	9 Rate Per Share Used to Obtain Fair Value	10 Fair Value	11 Actual Cost	12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Years (Amor- tization)/ Accretion	17 Current Years 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	20 NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol	21 Date Acquired
		3	4																		
<b>NONE</b>																					
4509999999 - Total Preferred Stocks																					

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

Number	1A	1B	1C	1D	1E	1F	1G
1A	.....	.....	.....	.....	.....	.....	.....
1B	.....	.....	.....	.....	.....	.....	.....
1C	.....	.....	.....	.....	.....	.....	.....
1D	.....	.....	.....	.....	.....	.....	.....
1E	.....	.....	.....	.....	.....	.....	.....
1F	.....	.....	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2023 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 CUSIP Ident- fication	2 Description	3 Codes	4 For- eign Code	5 Number of Shares	6 Book/ Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange in Change in Book/Adjusted Carrying Value	17 Date Acquired	18 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	
																		023816-10-9 031162-10-0 037833-10-0 065605-10-4 084423-10-2 110122-10-2 11195F-10-1 13429-10-1 140004-10-5 149232-10-1 188584-10-9 192106-10-0 194182-10-3 200300-10-1 221600-10-5 244198-10-5 278270-10-8 300400-10-8 302310-10-2 370334-10-4 427865-10-4 437076-10-2 438516-10-6 466250-10-0 478160-10-4 492710-10-4 538830-10-9 548665-10-2 576865-10-4 580105-10-1 583831-10-5 594910-10-4 606307-10-5 635490-10-7 668607-10-2 712478-10-8 855204-10-9 876102-10-6 892356-10-6 909236-60-9 931142-10-3 980302-51-9 5019959999 5109959999

**ANNUAL STATEMENT FOR THE YEAR 2023 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 CUSIP Identifi- cation	2 Description	3 Codes		4 Foreign	5 Number of Shares	6 Book/ Adjusted Carrying Value	7 Rate Per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange in Change in Book/Adjusted Carrying Value	17 Date Acquired	18 NAIC Design- nation, NAIC Design- nation Modifier and SVO Admini- strative Symbol
		3	4															
920242-74-2	VANGUARD T ILLUSIV ETF				42,791,000	4,402,338	102.880	4,402,338	4,025,682	0	89,840	0	687,540	0	687,540	0	07/25/2023	
922006-36-3	VANGUARD 500 IDX ETF				23,709,000	10,356,091	436.800	10,356,091	5,336,391	0	150,723	0	2,026,171	0	2,026,171	0	04/17/2020	
922006-79-9	VANGUARD TSI IDX ETF				19,362,000	4,593,054	237.220	4,593,054	3,952,055	0	66,079	0	891,233	0	891,233	0	07/20/2022	
531959999999	Subtotal - Common Stocks - Mutual Funds - Designations Assigned by the SVO					19,351,483	XXX	19,351,483	13,316,128	0	306,641	0	3,604,944	0	3,604,944	0	XXX	XXX
045144-85-7	ARTISAN MITL INTL INST				189,233,572	7,777,975	45.990	7,777,975	6,733,692	0	97,140	0	1,044,283	0	1,044,283	0	11/29/2023	
384170-26-3	GOLDMAN GDS PRS IO INST				401,765,005	7,939,985	19.810	7,939,985	6,693,153	0	193,153	0	1,275,811	0	1,275,811	0	12/21/2023	
411516-48-4	WELLS FARGO DIV GPO RET				431,199,239	5,751,684	13.340	5,751,684	4,605,927	0	5,927	0	1,145,758	0	1,145,758	0	12/19/2023	
921838-81-0	VANGUARD SIF 5000 INST				14,286,894	3,774,270	403.860	3,774,270	4,163,064	0	83,964	0	1,090,006	0	1,090,006	0	12/20/2023	
922029-81-3	VANGUARD INTL BOND ADM				417,745,126	9,679,162	23.170	9,679,162	9,180,282	0	460,282	0	498,690	0	498,690	0	12/22/2023	
532999999999	Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO					36,942,005	XXX	36,942,005	31,886,718	0	650,166	0	5,055,318	0	5,055,318	0	XXX	XXX
540999999999	Total - Common Stocks - Mutual Funds					56,293,518	XXX	56,293,518	45,202,846	0	1,156,807	0	8,660,262	0	8,660,262	0	XXX	XXX
560999999999	Total - Common Stocks - Unit Investment Trusts					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
580999999999	Total - Common Stocks - Closed-End Funds					0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
650678-19-7	WELLS FARGO DIV GPO RET				8,400,000	(11,909,830)	(1,417,837)	(11,909,830)	10,065,291	0	0	0	(13,397)	0	(13,397)	0	12/18/1996	
992002-52-6	CHARLES RIVER INSURANCE COMPANY				4,500,000	15,915,857	3,536,857	15,915,857	1,676,357	225,000	900,000	0	1,300,077	0	1,300,077	0	08/02/2004	
592999999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Other					4,006,027	XXX	4,006,027	11,743,646	225,000	900,000	0	1,376,680	0	1,376,680	0	XXX	XXX
597999999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates					4,006,027	XXX	4,006,027	11,743,646	225,000	900,000	0	1,376,680	0	1,376,680	0	XXX	XXX
595999999999	Total Common Stocks					120,656,692	XXX	120,656,692	99,469,018	296,800	3,306,336	0	11,967,699	0	11,967,699	0	XXX	XXX
595999999999	Total Preferred and Common Stocks					120,656,692	XXX	120,656,692	99,469,018	296,800	3,306,336	0	11,967,699	0	11,967,699	0	XXX	XXX

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

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		0		0								

ANNUAL STATEMENT FOR THE YEAR 2023 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
38179A-NA-2	32 147809 - RMBS		05/01/2023	SF&A SECURITIES, INC.		675,990	528,987	118
38179A-NA-6	32 147809 - RMBS		06/30/2023	WELLS FARGO SECURITIES, LLC		988,492	1,047,253	1,882
38226C-01-3	32 146865 - RMBS		04/10/2023	TD BROKER		638,894	710,526	632
38384E-04-9	34 2023-116 T1 - CDO/RMBS		09/21/2023	PERSHING LLC		465,965	489,366	1,871
91281D-SE-9	94 2023-180 C1 - CDO/RMBS		10/24/2023	CITIGROUP GLOBAL MARKETS INC.		297,464	296,349	1,283
91281D-SE-7	UNITED STATES TREASURY		05/24/2023	CITIGROUP GLOBAL MARKETS INC.		410,730	460,000	422
91282C-FJ-5	UNITED STATES TREASURY		05/23/2023	MORGAN STANLEY & CO. LLC		347,936	360,000	607
91282C-FJ-8	UNITED STATES TREASURY		01/20/2023	WELLS FARGO SECURITIES, LLC		585,773	600,000	7,510
91282C-FJ-1	UNITED STATES TREASURY		03/27/2023	CITIGROUP GLOBAL MARKETS INC.		1,007,141	980,000	2,883
91282C-HJ-3	UNITED STATES TREASURY		06/02/2023	WELLS FARGO SECURITIES, LLC		44,896	45,000	23
91282C-HJ-1	UNITED STATES TREASURY		07/05/2023	SF&A SECURITIES, INC.		605,104	625,000	446
91282C-JF-7	UNITED STATES TREASURY		08/28/2023	SF&A SECURITIES, INC.		535,080	550,000	811
91282C-JF-4	UNITED STATES TREASURY		11/28/2023	MORGAN STANLEY & CO. LLC		271,658	265,000	1,029
91282C-JF-4	UNITED STATES TREASURY		12/19/2023	CITIGROUP GLOBAL MARKETS INC.		369,675	360,000	861
01095999999 Subtotal - Bonds - U.S. Governments						6,956,226	7,319,962	19,986
64866A-74-6	NEW YORK NY		10/20/2023	BARCLAYS CAPITAL, INC.		1,983,390	2,000,000	3,649
88272A-24-4	TEXAS ST		12/05/2023	TRUIST SECURITIES, INC.		1,734,560	2,000,000	10,381
07095999999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						3,717,950	4,000,000	13,831
31304A-9F-5	FEDERAL HOME LOAN BANKS		09/11/2023	RBC CAPITAL MARKETS, LLC		646,916	640,000	713
31304A-9F-2	FEDERAL HOME LOAN BANKS		01/05/2023	STIFEL, NICOLAUS & CO., INC.		762,113	750,000	5,813
31304A-9F-2	FEDERAL HOME LOAN BANKS		01/05/2023	PERSHING LLC		698,659	675,000	4,888
31304A-9F-7	FEDERAL HOME LOAN BANKS		12/11/2023	WELLS FARGO SECURITIES, LLC		327,131	335,000	3,705
31304A-9F-3	FEDERAL HOME LOAN BANKS		06/12/2023	WELLS FARGO SECURITIES, LLC		195,724	200,000	867
31333A-9E-7	FEDERAL FARM CREDIT BANKS FUNDING CORP		02/17/2023	KEBANC CAPITAL		1,329,812	1,460,000	15,985
31333A-9E-4	FEDERAL FARM CREDIT BANKS FUNDING CORP		02/03/2023	RBC CAPITAL MARKETS, LLC		1,236,167	1,300,000	0
31374A-9A-3	FMS K-128 A2 - OIBS		10/03/2023	MOUSA SECURITIES/FIXED INCOME		664,778	884,195	546
31374A-9A-3	FMS K-128 A2 - OIBS		06/27/2023	TD SECURITIES (USA) LLC		509,016	600,000	976
31374A-9A-6	FMS K-509 A1 - OIBS		09/28/2023	KEBANC CAPITAL		1,797,500	2,000,000	500
31400A-9H-7	RI 03/047 - RMBS		10/25/2023	MORGAN STANLEY & CO. LLC		1,946,600	2,000,000	8,083
31400A-9H-5	RI 03/525 - RMBS		03/01/2023	CITIGROUP GLOBAL MARKETS INC.		402,622	453,978	454
31400A-9H-8	RI 03/505 - RMBS		02/17/2023	U.S. Bank		1,008,147	986,149	3,459
31400A-9H-0	RI 03/265 - RMBS		07/26/2023	BP PARIBAS SEC CORP/BANO		465,654	577,222	410
47770A-9B-0	USSHMO BERGERDE SIS OHIO STATE/IDE LIO		06/02/2023	BNY WELLS FARGO BANK B.C.F. FRI		1,411,759	1,422,436	2,971
91755A-9L-4	01/4 TBN WITH SALES TAX REF		09/28/2023	NATIONAL FINANCIAL SERVICES CO		480,765	500,000	5,603
09095999999 Subtotal - Bonds - U.S. Special Revenues			09/28/2023	CITIGROUP GLOBAL MARKETS INC.		589,600	2,000,000	19,599
01627A-9F-0	307 231 A2 - ABS		08/10/2023	PERSHING LLC		576,403	590,000	0
02669A-9H-8	AMERICAN INDIAN FINANCE CORP		10/02/2023	J.P. MORGAN SECURITIES LLC		649,286	650,000	0
05522A-05-0	3402 2023-1 A - ABS		10/23/2023	INTLBSHSH LFI SECURITIES (USA), INC.		1,078,602	1,100,000	1,464
05553A-9A-5	3LP 2310 A - OIBS		02/17/2023	CITIGROUP GLOBAL MARKETS INC.		583,519	595,000	0
12512A-9B-9	033 231 A2 - ABS		03/07/2023	SF&A SECURITIES, INC.		589,952	590,000	0
13807A-9G-4	CANADIAN IMPERIAL BANK OF COMMERCE		06/28/2023	TD SECURITIES (USA) LLC		987,410	1,000,000	8,613
14047A-9B-1	COMET 2022-3 A - ABS		10/23/2023	TD SECURITIES (USA) LLC		2,613,673	2,650,000	3,644
16516A-04-6	CFIT 231 A1 - ABS		04/19/2023	INTLBSHSH LFI SECURITIES (USA), INC.		589,983	590,000	0
17279A-9A-9	COGIT 23387 A - OIBS		05/10/2023	CITIGROUP GLOBAL MARKETS INC.		607,700	590,000	2,267
20825A-9E-8	COOPERATIEVE RABENK LA (NEW YORK BRANC		10/23/2023	SF&A SECURITIES, INC.		319,380	300,000	579
21688A-9V-8	COOPERATIEVE RABENK LA (NEW YORK BRANC		10/20/2023	CITIGROUP GLOBAL MARKETS INC.		991,570	1,000,000	2,903
22492A-9E-3	CAALT 231 C - ABS		03/08/2023	WELLS FARGO SECURITIES, LLC		589,933	590,000	0
34528A-9H-9	FPOF 231 A1 - ABS		05/09/2023	SF&A SECURITIES, INC.		589,965	590,000	0
34532A-9A-4	FPOF 2023-REV2 A - ABS		10/23/2023	BP PARIBAS SEC CORP/BANO		1,948,984	2,000,000	3,227
380126A-44-4	34RE1 231 A - ABS		05/23/2023	CITIGROUP GLOBAL MARKETS INC.		584,936	595,000	0
40443D-9B-8	FEES 231 A2 - ABS		03/15/2023	J.P. MORGAN SECURITIES LLC		589,933	590,000	0
42906A-04-5	HERT 233 A - ABS		08/16/2023	J.P. MORGAN SECURITIES LLC		579,865	580,000	0
52604E-9A-8	LET 231 A - ABS		04/26/2023	RBC CAPITAL MARKETS CORP		589,992	590,000	0
95210D-9F-9	METROPOLITAN LIFE GLOBAL FUNDING I		03/27/2023	J.P. MORGAN SECURITIES LLC		374,479	375,000	0

ANNUAL STATEMENT FOR THE YEAR 2023 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
63824-EB-2	NEW YORK LIFE & GRAL. INDEMN. CO.		10/27/2023	Mutual Markets		446,980	500,000	5,465
63845-AB-7	FRONT 231 A - ABS		03/07/2023	MUTUALBN US1 SECURITIES (USA), INC.		589,653	500,000	0
63846-CT-3	WORLDWIDE SOUTHERN CORP		11/20/2023	variose		500,940	500,000	0
63848-AB-5	GOULF 231 A - ABS		07/20/2023	Jeferies LLC		589,524	590,000	0
63839-ET-7	PSFC 232 A - ABS		09/08/2023	CITIGROUP GLOBAL MARKETS INC.		579,916	590,000	0
63822-AB-0	PURS 231 A - COO		07/19/2023	BFA SECURITIES, INC.		1,500,000	1,500,000	0
63880-LL-8	SUNN ACREDIT GROUP LP		10/20/2023	NATIONAL FINANCIAL SERVICES CO		377,656	450,000	1,616
87889-AC-7	SUNIT 2023-1 A - ABS		09/02/2023	BFA SECURITIES, INC.		589,526	590,000	0
87892-AB-0	ITX CO		11/13/2023	J.P. MORGAN SECURITIES LLC		148,944	150,000	0
87812-BA-7	HARBET CORP		10/20/2023	WELLS FARGO SECURITIES, LLC		896,570	1,000,000	5,363
89154-BA-1	TORONTO-DOMINION BANK		10/20/2023	WELLS FARGO SECURITIES, LLC		1,739,960	2,000,000	33,668
89236T-5T-5	TOWOTA MOTOR CREDIT CORP		10/20/2023	BFA SECURITIES, INC.		867,880	1,000,000	2,156
92348T-AA-7	ZINT 236 A - ABS		10/24/2023	BNP PARIBAS SEC CORP/BAND		1,962,678	2,000,000	1,783
96164-LL-7	FRONT 233-A - ABS		05/09/2023	RBC CAPITAL MARKETS, LLC		589,891	590,000	0
11095999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					26,816,192	27,895,000	72,916
25099999997	Total - Bonds - Part 3					53,040,310	55,690,951	171,373
25099999998	Total - Bonds - Part 5					53,040,310	55,690,951	171,373
25099999999	Total - Bonds					0	0	0
45099999997	Total - Preferred Stocks - Part 3					0	0	0
45099999998	Total - Preferred Stocks - Part 5					0	0	0
45099999999	Total - Preferred Stocks					0	0	0
023816-10-9	AMERICAN EXPRESS CO		03/15/2023	Paine Webber	3,825,000	603,473	0	0
031162-10-0	AMGEN CO		12/18/2023	Paine Webber	6,402,000	1,817,214	0	0
084423-10-2	IR BERKLEY CO		08/23/2023	Paine Webber	10,610,000	648,079	0	0
11133F-10-1	BROADCOM CO		12/06/2023	Paine Webber	355,000	321,657	0	0
134429-10-9	CAMPBELL SUP CO		12/15/2023	Paine Webber	12,605,000	556,951	0	0
14040H-10-5	CAPITAL ONE FINANCIAL CO		09/07/2023	Paine Webber	6,555,000	655,384	0	0
149123-10-1	CATERPILLAR CO		02/22/2023	Paine Webber	5,225,000	1,240,450	0	0
20030H-10-1	COMCAST CL A CO		05/25/2023	Paine Webber	13,935,000	592,922	0	0
22160K-10-5	COSTCO WHOLESALE CO		02/24/2023	Paine Webber	765,000	372,926	0	0
244195-10-5	CEBEE CO		03/17/2023	Paine Webber	2,790,000	1,084,500	0	0
30100H-10-8	ENERGY SERVICES ENERGY CO		08/15/2023	Paine Webber	5,430,000	370,500	0	0
302315-10-2	EXXON MOBIL CO		12/15/2023	Paine Webber	2,980,000	291,277	0	0
60520T-10-5	MODELER INTERNATIONAL CL A CO		11/10/2023	Paine Webber	4,740,000	326,936	0	0
63649H-10-7	WINDROP CO		10/06/2023	Unknown	80,000	80,000	0	0
66880T-10-2	WIRTHOP GOODMAN CO		12/27/2023	Paine Webber	1,020,000	490,716	0	0
742716-10-9	PROCTER & GAMBLE CO		09/27/2023	Paine Webber	2,700,000	398,250	0	0
98002-5T-9	FEDERAL HOME LOAN BANK OF BOSTON		10/10/2023	Net Proceed	4,330,000	432,000	0	0
50199999999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					10,903,370	XXX	0
04314H-85-7	ARTISN: HML VAL INST		11/29/2023	U.S. Bank	169,239,572	6,733,692	0	0
38147H-29-3	GOLDMAN:GGS PRS IO INST		12/21/2023	U.S. Bank	401,765,005	6,683,153	0	0
41151Z-49-4	HARBOR SHI CAP CO INST		12/19/2023	U.S. Bank	431,159,239	4,605,927	0	0
92193Z-8T-0	WANGUARD SIF S200 INST		12/20/2023	U.S. Bank	14,296,994	4,683,664	0	0
922029-8T-3	WANGUARD EUI MKT BOND DM		12/22/2023	U.S. Bank	417,745,426	9,190,282	0	0
92204Z-74-2	WANGUARD T ILLUSTK ETC		07/25/2023	FLOW TRADERS U.S. INSTITUTIONAL TRA	1,938,000	193,764	0	0
59899999997	Total - Common Stocks - Part 3					32,080,482	XXX	0
59899999998	Total - Common Stocks - Part 5					42,869,859	XXX	0
59899999999	Total - Common Stocks					5,145,061	XXX	0
59899999999	Total - Preferred and Common Stocks					48,428,613	XXX	0
60099999999	Totals					101,469,223	XXX	171,373









ANNUAL STATEMENT FOR THE YEAR 2023 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

Table with columns: 1 CUSIP Identification, 2 Description, 3 Foreign, 4 Disposal Date, 5 Name of Purchaser, 6 Number of Shares of Stock, 7 Consideration, 8 Par Value, 9 Actual Cost, 10 Prior Year Book/Adjusted Carrying Value, 11 Unrealized Valuation Increase/Decrease, 12 Current Year's (Amortization)/Accretion, 13 Current Year's Other Than Temporary Impairment Recognized, 14 Total Change in Book/Adjusted Carrying Value (11+12-13), 15 Total Foreign Exchange Change in Book/Adjusted Carrying Value, 16 Book/Adjusted Carrying Value at Disposal Date, 17 Foreign Exchange Gain/(Loss) on Disposal, 18 Realized Gain/(Loss) on Disposal, 19 Total Gain/(Loss) on Disposal, 20 Bond Interest/Stock Dividends Received During Year, 21 Stated Contractual Maturity Date.



ANNUAL STATEMENT FOR THE YEAR 2023 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	11	12	13	14	15	16	17	18	19	20	21
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
86807-10-2	MORTGAGE RMBS		10/25/2023	Paine Webber	1,350,000	615,214	643,545	725,861	(90,562)	0	0	0	(90,562)	0	643,545	0	(38,330)	(38,330)	4,788	
71948-10-8	PEPSICO		10/25/2023	Paine Webber	5,000,000	929,536	473,751	903,300	(429,509)	0	0	0	(429,509)	0	473,751	0	455,745	455,745	14,030	
71081-10-3	PFEZ		10/13/2023	Paine Webber	48,000,000	1,565,305	1,874,395	2,490,264	(615,669)	0	0	0	(615,669)	0	1,874,395	0	(309,290)	(309,290)	59,778	
74725-10-3	QUALCOMM		01/26/2023	Paine Webber	2,000,000	284,286	253,714	219,880	33,834	0	0	0	33,834	0	253,714	0	10,584	10,584	0	
85524-10-9	STARBUCKS		10/25/2023	Paine Webber	2,000,000	188,636	127,383	198,400	(71,007)	0	0	0	(71,007)	0	127,383	0	(61,305)	(61,305)	3,180	
87612-10-6	TARGET		05/17/2023	Paine Webber	7,555,000	1,196,038	621,329	1,125,907	(504,488)	0	0	0	(504,488)	0	621,329	0	(574,509)	(574,509)	14,589	
89236-10-6	TRACTOR SUPPLY		10/25/2023	Paine Webber	125,000	24,817	22,922	28,121	(5,199)	0	0	0	(5,199)	0	22,922	0	(4,895)	(4,895)	386	
81132-10-6	UNITED PARCEL SERVICE CL B		04/05/2023	Paine Webber	3,800,000	739,919	610,169	676,238	(66,068)	0	0	0	(66,068)	0	610,169	0	129,750	129,750	6,302	
28262-83-9	VISA CL A		10/25/2023	Paine Webber	4,000,000	939,800	481,256	831,040	(349,745)	0	0	0	(349,745)	0	481,256	0	498,595	498,595	4,550	
83142-10-3	WALMART		10/25/2023	Paine Webber	1,065,000	173,386	122,243	151,006	(28,763)	0	0	0	(28,763)	0	122,243	0	51,143	51,143	2,418	
86904-10-1	WILLIAMS SONOMA		02/24/2023	Paine Webber	1,525,000	190,664	176,611	175,523	1,538	0	0	0	1,538	0	176,611	0	14,653	14,653	1,100	
86804-10-9	FEDERAL HOME LOAN BANK OF BOSTON		12/29/2023	Unknown	6,461,000	646,100	646,100	646,100	0	0	0	0	0	0	646,100	0	0	0	31,328	
5019999999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					25,335,471	XXX	16,967,944	24,988,150	(9,376,077)	0	0	(9,376,077)	0	16,967,944	0	8,367,527	8,367,527	390,433	XXX
845144-85-7	FART SAR INTL VAL INST		11/30/2023	Unknown	0.000	106,552	0	0	0	0	0	0	0	0	0	0	106,552	106,552	0	
822042-74-2	VANGUARD T MDSIK ETF		01/05/2023	WIRTHLAND SEC INC	127,884,000	11,068,409	11,996,457	11,023,184	(973,273)	0	0	0	(973,273)	0	11,996,457	0	(928,048)	(928,048)	0	
82206-36-3	VANGUARD 500 IDX ETF		12/13/2023	Unknown	688,000	297,816	155,617	245,225	(89,619)	0	0	0	(89,619)	0	155,617	0	142,199	142,199	3,180	
5329599999	Subtotal - Common Stocks - Designations Not Assigned by the SVO					11,592,777	XXX	12,152,074	11,268,419	883,655	0	0	883,655	0	12,152,074	0	(649,297)	(649,297)	0	
5989999999	Total - Common Stocks - Mutual Funds					36,888,248	XXX	29,120,018	36,266,569	(8,492,422)	0	0	(8,492,422)	0	29,120,018	0	7,718,230	7,718,230	383,614	XXX
5989999999	Subtotal - Common Stocks - Part 4					4,963,254	XXX	5,445,061	0	0	0	0	0	0	5,445,061	0	(481,807)	(481,807)	41,777	XXX
5989999999	Total - Common Stocks - Part 5					41,801,501	XXX	34,565,079	36,266,569	(8,492,422)	0	0	(8,492,422)	0	34,565,079	0	7,236,423	7,236,423	435,391	XXX
5989999999	Total - Common Stocks					41,801,501	XXX	34,565,079	36,266,569	(8,492,422)	0	0	(8,492,422)	0	34,565,079	0	7,236,423	7,236,423	435,391	XXX
5989999999	Total - Preferred and Common Stocks					88,865,261	XXX	84,322,880	85,636,118	(8,492,422)	(198,089)	0	(8,690,511)	0	82,175,678	0	6,680,383	6,680,383	1,880,833	XXX
6009999999	Totals																			

ANNUAL STATEMENT FOR THE YEAR 2023 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					19	20	21		
											12	13	14	15	16				17	18
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-Temporary Impairment/Recognized	Total Change in Book/Adjusted Carrying Value (12 + 13 - 14)	Total Foreign Exchange 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
2509999998	Total - Bonds						0	0	0	0	0	0	0	0	0	0	0	0	0	0
4509999998	Total - Preferred Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0
00268-10-2	AT&T CO		02/23/2023	Pine Webber	05/25/2023	Pine Webber	34,940,000	646,267	530,271	646,267	0	0	0	0	0	0	(115,966)	(115,966)	0	0
17258-10-2	CISCO SYSTEMS CO		11/03/2023	Pine Webber	12/06/2023	Pine Webber	6,755,000	358,936	323,232	358,936	0	0	0	0	0	0	(35,705)	(35,705)	9,696	0
20309-10-1	CONCAST CL A CO		01/27/2023	Pine Webber	03/23/2023	Pine Webber	17,755,000	710,529	641,188	710,529	0	0	0	0	0	0	(69,340)	(69,340)	0	0
25470-10-2	CONARA BRANDS CO		04/05/2023	Pine Webber	06/01/2023	Pine Webber	18,995,000	733,052	659,728	733,052	0	0	0	0	0	0	(73,325)	(73,325)	6,265	0
60602-10-8	DISCOVER FINANCIAL SERVICES CO		03/15/2023	Pine Webber	09/07/2023	Pine Webber	270,000	25,874	24,187	25,874	0	0	0	0	0	0	(1,687)	(1,687)	378	0
60602-10-5	MORDELEX INTERNATIONAL CL A CO		09/08/2023	Pine Webber	10/06/2023	Pine Webber	4,590,000	317,033	287,300	317,033	0	0	0	0	0	0	(29,733)	(29,733)	1,938	0
71708-10-3	PFIZER CO		03/07/2023	Pine Webber	10/13/2023	Pine Webber	3,525,000	142,374	113,533	142,374	0	0	0	0	0	0	(28,841)	(28,841)	2,881	0
82626-10-3	QUALCOMM CO		06/05/2023	Pine Webber	09/25/2023	Pine Webber	5,310,000	615,228	584,131	615,228	0	0	0	0	0	0	(32,078)	(32,078)	4,268	0
91312-10-6	UNITED PARCEL SERVICE CL B CO		09/27/2023	Pine Webber	11/10/2023	Pine Webber	4,700,000	599,872	530,644	599,872	0	0	0	0	0	0	(69,228)	(69,228)	5,751	0
96390-10-1	WILLIAMS SONS INC		06/07/2023	Pine Webber	11/03/2023	Pine Webber	3,500,000	395,919	312,106	395,919	0	0	0	0	0	0	(83,811)	(83,811)	5,751	0
5019999999	Total - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						5,885,000	698,986	786,932	698,986	0	0	0	0	0	0	67,934	67,934	10,611	0
5999999998	Total - Common Stocks						5,445,061	4,993,254	4,993,254	4,993,254	0	0	0	0	0	0	(481,807)	(481,807)	41,777	0
5999999999	Total - Preferred and Common Stocks						5,445,061	4,993,254	4,993,254	4,993,254	0	0	0	0	0	0	(481,807)	(481,807)	41,777	0
6009999999	Total - Totals						5,445,061	4,993,254	4,993,254	4,993,254	0	0	0	0	0	0	(481,807)	(481,807)	41,777	0

ANNUAL STATEMENT FOR THE YEAR 2023 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	10 Stock of Such Company Owned by Insurer on Statement Date	
									11 Number of Shares	% of Outstanding
09999999 - Total Preferred Stocks						0		0	XXX	XXX
11999999 - Subtotal - Common Stock - U.S. P&C Insurer						15,915,857		0	XXX	XXX
17999999 - Subtotal - Common Stock - Other Affiliates						(11,909,830)		0	XXX	XXX
18999999 - Total Common Stocks						4,006,027		0	XXX	XXX
19999999 - Totals						4,006,027		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	5 Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				6 Number of Shares	% of Outstanding
03999999 - Total		<b>NONE</b>		XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE DA - PART 1**

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1 Description	2 Codes		4 Date Acquired	5 Name of Vendor	6 Maturity Date	7 Book/ Adjusted Carrying Value	8 Unrealized Valuation Increase/ (Decrease)	9 Current Year's (Amort- ization)/ Accretion	10 Current Year's Other- Than- Temporary Impairment Recognized	11 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	12 Par Value	13 Actual Cost	Interest																
	2	3											14 Amount Due and Accrued on Bond Not in Default	15 Non- Admitted Due and Accrued	16 Rate of	17 Effective Rate of	18 When Paid	19 Amount Received During Year	20 Paid for Accrued Interest										
<b>NONE</b>																													
7709999999 - Totals																													

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

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

ANNUAL STATEMENT FOR THE YEAR 2023 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)	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 Years' 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	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	
0079999999	Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No. 108																						
0149999999	Subtotal - Purchased Options - Hedging Other																						
0219999999	Subtotal - Purchased Options - Replications																						
0359999999	Subtotal - Purchased Options - Income Generation																						
0429999999	Subtotal - Purchased Options - Other																						
0439999999	Total Purchased Options - Call Options and Warrants																						
0449999999	Total Purchased Options - Put Options																						
0459999999	Total Purchased Options - Caps																						
0469999999	Total Purchased Options - Floors																						
0479999999	Total Purchased Options - Collars																						
0489999999	Total Purchased Options - Other																						
0499999999	Total Purchased Options																						
0569999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No. 108																						
0639999999	Subtotal - Written Options - Hedging Other																						
0709999999	Subtotal - Written Options - Replications																						
0779999999	Subtotal - Written Options - Income Generation																						
0849999999	Subtotal - Written Options - Income Generation																						
CALL REBE AND CO 01					03/17/2023	01/19/2024	60	27,600	4.6	(162,556)	(49,523)	0	(600)	(600)	206,840			0	0	0	XXX	XXX	
CALL REBE AND CO 02					03/21/2023	01/19/2024	140	28,000	2.0	(64,119)	(64,119)	0	(280)	(280)	63,839			0	0	0	XXX	XXX	
CALL COMCAST CORP NEW					06/15/2023	01/19/2024	100	4,720	0.475	0	(9,200)	0	(600)	(600)	8,600			0	0	0	XXX	XXX	
CALL CL 01 24 @ 47,500					06/20/2023	01/19/2024	60	13,800	2.3	0	(15,294)	0	(300)	(300)	14,934			0	0	0	XXX	XXX	
CALL CL 01 24 @ 230,000					06/30/2023	09/20/2024	150	31,500	2.1	0	(245,988)	0	(138,000)	(138,000)	107,998			0	0	0	XXX	XXX	
CALL APPLE INC 09 24 @ 210,000					07/18/2023	01/19/2024	70	11,550	1.65	0	(33,600)	0	(43,400)	(43,400)	(9,800)			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					07/18/2023	06/21/2024	70	13,650	1.95	0	(85,049)	0	(72,100)	(72,100)	12,949			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					07/26/2023	01/19/2024	210	25,200	1.2	0	(37,170)	0	(945)	(945)	36,225			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					07/27/2023	01/19/2024	140	25,900	1.85	0	(30,100)	0	(1,680)	(1,680)	28,420			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					07/27/2023	02/16/2024	70	21,000	3.0	0	(48,350)	0	(66,850)	(66,850)	(17,500)			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					07/28/2023	01/19/2024	80	14,400	1.8	0	(13,054)	0	(6,000)	(6,000)	7,054			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					08/17/2023	03/15/2024	40	14,000	3.5	0	(62,402)	0	(48,400)	(48,400)	14,002			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					09/26/2023	03/15/2024	90	27,000	3.0	0	(23,064)	0	(65,250)	(65,250)	(42,186)			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					09/27/2023	01/19/2024	150	24,000	1.6	0	(24,483)	0	(600)	(600)	23,883			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					10/09/2023	01/19/2024	10	5,000	5.0	0	(14,386)	0	(650)	(650)	13,736			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					10/24/2023	06/21/2024	420	26,250	0.625	0	(42,066)	0	(51,660)	(51,660)	(9,594)			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					11/03/2023	01/19/2024	50	6,000	1.2	0	(8,030)	0	(59,000)	(59,000)	(50,950)			0	0	0	XXX	XXX	
CALL AMER EXPRESS CO					11/10/2023	05/17/2024	75	30,000	4.0	0	(122,624)	0	(112,500)	(112,500)	(10,124)			0	0	0	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2023 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, 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	
CALL HARTE CORP 03 24																							
8 150,000																							
CALL EXON MOBIL CORP																							
103 24 8 120,000																							
103 24 8 120,000																							
103 24 8 120,000																							
CALL BANK OF AMER CORP																							
05 24 8 31,000																							
05 24 8 31,000																							
0859999999 Subtotal - Written Options - Other - Call Options and Warrants																							
0919999999 Subtotal - Written Options - Other																							
0929999999 Subtotal - Written Options - Call Options and Warrants																							
0939999999 Total Written Options - Put Options																							
0949999999 Total Written Options - Caps																							
0959999999 Total Written Options - Floors																							
0969999999 Total Written Options - Collars																							
0979999999 Total Written Options - Others																							
0989999999 Subtotal - Written Options																							
1049999999 Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108																							
1099999999 Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108																							
1169999999 Subtotal - Swaps - Hedging Other																							
1229999999 Subtotal - Swaps - Replication																							
1289999999 Subtotal - Swaps - Income Generation																							
1349999999 Subtotal - Swaps - Other																							
1359999999 Total Swaps - Interest Rate																							
1369999999 Total Swaps - Credit Default																							
1379999999 Total Swaps - Foreign Exchange																							
1389999999 Total Swaps - Total Return																							
1399999999 Total Swaps - Other																							
1409999999 Total Swaps																							
1479999999 Subtotal - Forwards																							
1509999999 Subtotal - SSAP No. 108 Adjustments																							
1689999999 Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108																							
1699999999 Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108																							
1709999999 Subtotal - Hedging Other																							
1719999999 Subtotal - Replication																							
1729999999 Subtotal - Income Generation																							
1739999999 Subtotal - Other																							
1749999999 Subtotal - Adjustments for SSAP No. 108 Derivatives																							
1759999999 - Totals																							

(a) Code Description of Hedged Risk(s)

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



ANNUAL STATEMENT FOR THE YEAR 2023 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 Hedged Item	Schedule Identifier	Type(s) of Risk	Exchange Counterparty or Central Clearinghouse	Trade Date	Termination Date	Indicate Maturity or Sale	Number of Contracts	Notional Amount	Strike Price or Received Index	Cumulative Prior Year's of Undiscounted Premium (Received) Paid	Current Year's of Undiscounted 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	
0719599999 Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No. 108																								
0219599999 Subtotal - Purchased Options - Hedging Other																								
0281959999 Subtotal - Purchased Options - Replications																								
0351959999 Subtotal - Purchased Options - Income Generation																								
0421959999 Subtotal - Purchased Options - Other																								
0431959999 Total Purchased Options - Call Options and Warrants																								
0441959999 Total Purchased Options - Put Options																								
0451959999 Total Purchased Options - Caps																								
0461959999 Total Purchased Options - Floors																								
0481959999 Total Purchased Options - Other																								
0561959999 Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No. 108																								
0631959999 Subtotal - Written Options - Hedging Other																								
0701959999 Subtotal - Written Options - Income Generation																								
0719599999 Subtotal - Written Options - Hedging Other																								
0729599999 Subtotal - Written Options - Replications																								
0841959999 Subtotal - Written Options - Income Generation																								
CALL NPLR INC 01 23 #					05/11/2022	01/20/2023	01/20/2023	20	5,400,000	200.0	(74,510)	(74,510)			(74,510)		(74,510)							XXX
CALL NPLR INC 01 23 #					06/16/2022	01/20/2023	01/20/2023	20	900,000	250.0	(9,260)	(9,260)	(17,452)		(9,260)		(9,260)	(4,780)						XXX
CALL AERIPRESS 08 23 #					06/29/2022	05/04/2023	05/04/2023	30	1,000,000	200.0	(20,226)	(20,226)	(79)		(20,226)		(20,226)	(15,326)						XXX
CALL CPSO INC 23 #					08/21/2022	04/21/2023	04/21/2023	100	3,800,000	200.0	(42,787)	(42,787)	(570)		(42,787)		(42,787)	(12,007)						XXX
CALL CHIBRELL SUPP 01 23 #					09/22/2022	01/20/2023	01/20/2023	76	2,975	0.885	(5,700)	(5,700)	(4,900)		(5,700)		(5,700)	9,120						XXX
CALL ONE PAULINE C 05					09/22/2022	05/09/2023	05/09/2023	330	2,975	0.885	(62,209)	(62,209)	(4,900)		(62,209)		(62,209)	(13,449)						XXX
CALL KERRIN SUPP 01 23 #					09/29/2022	01/20/2023	01/20/2023	172	6,708	0.39	(13,760)	(13,760)	(8,907)		(13,760)		(13,760)	(2,000)						XXX
CALL KERRIN SUPP 01 23 #					09/29/2022	04/21/2023	04/21/2023	130	29,900	2.3	(40,209)	(40,209)	(8,907)		(40,209)		(40,209)	23,921						XXX
CALL WSA INC 01 23 #					11/09/2022	06/16/2023	06/16/2023	106	31,740	2.9	(84,296)	(84,296)	(8,740)		(84,296)		(84,296)	(105,042)						XXX
CALL KERRIN SUPP 02 23 #					11/09/2022	06/16/2023	06/16/2023	210	17,325	0.885	(55,546)	(55,546)	(8,740)		(55,546)		(55,546)	(78,238)						XXX
CALL LORREED MARTIN CORP 06					11/14/2022	06/16/2023	06/16/2023	21	10,500	5.0	(50,759)	(50,759)	(690)		(50,759)		(50,759)	9,514						XXX
CALL LORREED MARTIN CORP 06					11/14/2022	06/16/2023	06/16/2023	40	30,000	5.0	(145,017)	(145,017)	(690)		(145,017)		(145,017)	27,183						XXX
CALL LORREED MARTIN CORP 06					11/28/2022	02/17/2023	02/17/2023	60	30,000	5.0	(14,000)	(14,000)	(14,000)		(14,000)		(14,000)	0						XXX
CALL OBERON CORP 01 23 #					11/28/2022	01/20/2023	01/20/2023	83	15,770	1.9	(33,390)	(33,390)	(8,309)		(33,390)		(33,390)	(3,128)						XXX
CALL BANK OF AMER CORP 02 23					12/05/2022	06/16/2023	06/16/2023	300	11,400	0.38	(59,689)	(59,689)	(28,500)		(59,689)		(59,689)	(30,359)						XXX
CALL WSA INC 01 23 #					12/05/2022	05/09/2023	05/09/2023	100	14,640	1.2	(48,796)	(48,796)	(18,110)		(48,796)		(48,796)	5,461						XXX
CALL WSA INC 01 23 #					12/19/2022	07/21/2023	07/21/2023	250	30,000	1.2	(88,986)	(88,986)	(11,398)		(88,986)		(88,986)	11,282						XXX
CALL WSA INC 01 23 #					12/19/2022	07/21/2023	07/21/2023	70	6,475	0.885	(28,690)	(28,690)	(11,900)		(28,690)		(28,690)	(12,074)						XXX
CALL WSA INC 01 23 #					12/19/2022	08/09/2023	08/09/2023	150	13,875	0.885	(61,459)	(61,459)	(9,000)		(61,459)		(61,459)	(25,874)						XXX
CALL WSA INC 01 23 #					12/19/2022	03/14/2023	03/14/2023	500	35,000	0.7	(75,246)	(75,246)	(9,000)		(75,246)		(75,246)	8,254						XXX
CALL WSA INC 01 23 #					12/20/2022	02/17/2023	02/17/2023	275	33,000	1.2	(90,248)	(90,248)	(1,796)		(90,248)		(90,248)	11,826						XXX
CALL WSA INC 01 23 #					12/29/2022	01/20/2023	01/20/2023	12	5,300	4.6	(60,950)	(60,950)	(1,796)		(60,950)		(60,950)	(1,739)						XXX
CALL WSA INC 01 23 #					01/05/2023	06/16/2023	06/16/2023	75	16,750	2.3	(41,974)	(41,974)	(4,974)		(41,974)		(41,974)	0						XXX
CALL WSA INC 02 23 #					01/19/2023	02/17/2023	02/17/2023	20	2,800	1.3	(5,500)	(5,500)	(4,200)		(5,500)		(5,500)	0						XXX

ANNUAL STATEMENT FOR THE YEAR 2023 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 Hedge or Used for Income Generation or Replated	Schedule Exhibit / Identifier	Type(s) of Rks(s)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Expiration	Termination Date	Indicate Exercise, Maturity or Sale	Number of Contracts	Notional Amount	Strike Rate or Index Received (Paid)	Cumulative Prior Year's Premium (Discounted)	Current Year's Premium (Discounted)	Consideration Received (Paid) on Termination	Current Year's 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)	
300.00	CALL SPICELL INC 02 23 8				01/17/2023	05/19/2023	02/22/2023	Sale	20	5,600		(17,347)	(3,000)			(17,347)					14,947				
195.00	CALL OERON CORP 03 23 8				01/23/2023	03/17/2023	02/09/2023	Sale	83	9,185		(17,430)	(1,411)			(17,430)						6,019			
8	CALL WEST FARMING INC 23				01/23/2023	04/21/2023	04/21/2023	Expiration	70	8,750	1.25	(9,100)				(9,100)						9,100			
300.00	CALL INCRESBT CORP 02 23 8				01/23/2023	09/15/2023	06/15/2023	Sale	135	40,500	3.0	(34,887)	(4,565)			(34,887)						(738,773)			
300.00	CALL INFERVAL INC 09 23 8				02/22/2023	08/16/2023	07/27/2023	Sale	72	20,880	2.8	(23,269)	(3,600)			(23,269)						9,736			
150.00	CALL PPLE INC 12 23 8				02/23/2023	12/15/2023	06/30/2023	Sale	270	51,300	1.9	(50,126)	(35,440)			(50,126)						(28,192)			
130.00	CALL WILSON MBL CORP 04 23 8				02/23/2023	04/21/2023	04/21/2023	Expiration	275	33,000	1.2	(47,574)				(47,574)						4,574			
130.00	CALL WILSON MBL CORP 04 23 8				02/24/2023	09/16/2023	06/16/2023	Expiration	175	33,250	2.3	(30,126)	(21,595)			(30,126)						8,000			
130.00	CALL WILSON MBL CORP 04 23 8				02/24/2023	09/16/2023	06/16/2023	Sale	175	33,250	1.8	(30,126)	(21,595)			(30,126)						8,000			
60.00	CALL WILSON MBL CORP 04 23 8				03/13/2023	08/18/2023	08/18/2023	Expiration	76	4,950	0.6	(6,460)				(6,460)						6,460			
23 8	CALL WILSON MBL CORP 04 23 8				03/17/2023	10/26/2023	04/05/2023	Sale	38	836,000	220.0	(16,160)	(14,970)			(16,160)						1,190			
200.00	CALL WILSON MBL CORP 04 23 8				03/17/2023	01/19/2024	10/25/2023	Sale	50	10,000	2.0	(22,300)	(31,061)			(22,300)						(8,181)			
300.00	CALL WILSON MBL CORP 04 23 8				04/14/2023	09/16/2023	05/17/2023	Sale	6	1,800	3.0	(5,460)	(5,502)			(5,460)						(42)			
300.00	CALL WILSON MBL CORP 04 23 8				04/14/2023	09/16/2023	08/15/2023	Expiration	100	30,000	3.0	(30,250)	(30,250)			(30,250)						9,369			
300.00	CALL WILSON MBL CORP 04 23 8				04/14/2023	07/21/2023	07/18/2023	Sale	70	10,500	1.5	(16,100)	(29,300)			(16,100)						(13,000)			
250.00	CALL WILSON MBL CORP 04 23 8				04/19/2023	09/16/2023	05/17/2023	Sale	30	2,300	2.5	(7,041)	(4,870)			(7,041)						2,171			
250.00	CALL WILSON MBL CORP 04 23 8				04/19/2023	09/16/2023	05/17/2023	Expiration	120	30,000	2.5	(8,468)				(8,468)						84,498			
120.00	CALL WILSON MBL CORP 04 23 8				04/25/2023	05/19/2023	05/17/2023	Sale	32	3,840	1.2	(4,032)	(4,320)			(4,032)						4,000			
175.00	CALL WILSON MBL CORP 04 23 8				05/04/2023	10/26/2023	07/18/2023	Sale	88	15,400	1.75	(29,520)	(9,800)			(29,520)						31,500			
165.00	CALL WILSON MBL CORP 04 23 8				05/04/2023	07/21/2023	05/17/2023	Sale	12	2,200	1.85	(3,320)	(876)			(3,320)						2,244			
165.00	CALL WILSON MBL CORP 04 23 8				05/04/2023	07/21/2023	07/21/2023	Expiration	300	16,650	1.85	(23,400)	(23,400)			(23,400)						29,400			
23 8	CALL WILSON MBL CORP 04 23 8				05/05/2023	08/19/2023	08/18/2023	Expiration	330	29,730	0.85	(32,500)				(32,500)						5,500			
23 8	CALL WILSON MBL CORP 04 23 8				05/12/2023	07/21/2023	07/21/2023	Expiration	21	5,460	2.6	(5,775)				(5,775)						5,775			
120.00	CALL WILSON MBL CORP 04 23 8				05/19/2023	03/15/2024	08/23/2023	Sale	134	43,350	3.25	(39,177)	(350,170)			(39,177)						(159,862)			
120.00	CALL WILSON MBL CORP 04 23 8				05/22/2023	08/18/2023	08/18/2023	Expiration	250	30,000	1.2	(31,821)				(31,821)						6,247			
23 8	CALL WILSON MBL CORP 04 23 8				06/07/2023	09/16/2023	08/15/2023	Expiration	70	7,700	1.1	(7,367)				(7,367)						11,669			
23 8	CALL WILSON MBL CORP 04 23 8				06/07/2023	07/21/2023	07/21/2023	Expiration	58	8,120	1.4	(11,669)	(11,669)			(11,669)						11,669			
24 8	CALL WILSON MBL CORP 04 23 8				06/07/2023	07/21/2023	06/18/2023	Expiration	58	8,120	1.4	(11,669)	(11,669)			(11,669)						13,256			
24 8	CALL WILSON MBL CORP 04 23 8				06/15/2023	10/25/2023	10/25/2023	Sale	39	1,853	0.75	(3,888)	(2,223)			(3,888)						3,365			
24 8	CALL WILSON MBL CORP 04 23 8				06/16/2023	08/19/2023	07/07/2023	Sale	100	15,300	1.55	(18,000)	(7,300)			(18,000)						10,700			
23 8	CALL WILSON MBL CORP 04 23 8				06/20/2023	12/15/2023	10/25/2023	Sale	90	5,000	5.05	(40,320)	(1,200)			(40,320)						6,845			
23 8	CALL WILSON MBL CORP 04 23 8				06/20/2023	12/15/2023	12/15/2023	Expiration	50	25,200	5.05	(40,320)	(25,200)			(40,320)						9,325			
23 8	CALL WILSON MBL CORP 04 23 8				06/20/2023	01/19/2024	10/25/2023	Sale	100	2,900	2.3	(3,301)	(360)			(3,301)						2,911			
23 8	CALL WILSON MBL CORP 04 23 8				06/20/2023	09/16/2023	06/17/2023	Sale	46	14,720	3.2	(24,357)	(63,500)			(24,357)						(39,165)			
280.00	CALL WILSON MBL CORP 04 23 8				06/20/2023	11/07/2023	10/25/2023	Sale	5	1,400	2.8	(2,052)	(45)			(2,052)						2,058			

ANNUAL STATEMENT FOR THE YEAR 2023 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 (Hedge) Used for Generation or Replaced	Schedule Identifier	Type(s) of Rk(s)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price or Rate Received (Paid)	Cumulative Prior Year's Cost of Un-Discounted Premium (Received) Paid	Current Year's 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	
0869999999	Subtotal - Written Options - Other		OTC		10/25/2023	11/27/2023	11/27/2023	Expiration	130	4,300	0.85	(1,235,974)	(1,235,974)	(2,088,566)	(2,088,566)	(3,324,540)	XXX	(310,044)	0	0	(1,695,117)	0	0	0	XXX
0929999999	Subtotal - Written Options - Other		OTC		10/25/2023	11/27/2023	11/27/2023	Expiration	130	4,300	0.85	(1,235,974)	(1,235,974)	(2,088,566)	(2,088,566)	(3,324,540)	XXX	(310,044)	0	0	(1,695,117)	0	0	0	XXX
0939999999	Total Written Options - Call Options and Warrants																								
0949999999	Total Written Options - Put Options																								
0959999999	Total Written Options - Caps																								
0969999999	Total Written Options - Collars																								
0979999999	Total Written Options - Other																								
0989999999	Total Written Options																								
1049999999	Subtotal - Swaps - Hedging Effective Excluding Variable Amplitude Guarantees Under SSAP No.108																								
1109999999	Subtotal - Swaps - Hedging Effective Excluding Variable Amplitude Guarantees Under SSAP No.108																								
1169999999	Subtotal - Swaps - Hedging Other																								
1229999999	Subtotal - Swaps - Replication																								
1289999999	Subtotal - Swaps - Income Generation																								
1349999999	Subtotal - Swaps - Other																								
1359999999	Total Swaps - Interest Rate																								
1369999999	Total Swaps - Credit Default																								
1379999999	Total Swaps - Foreign Exchange																								
1389999999	Total Swaps - Total Return																								
1399999999	Total Swaps - Other																								
1409999999	Total Swaps																								
1479999999	Subtotal - Forwards																								
1509999999	Subtotal - SSAP No. 108 Adjustments																								
1689999999	Subtotal - Hedging Effective Excluding Variable Amplitude Guarantees Under SSAP No.108																								

ANNUAL STATEMENT FOR THE YEAR 2023 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 Hedged Item Used for Income Generation or Replated	Schedule Exhibit Identifier	Type(s) of Risk(s)	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) In-the-Money Cost of In-the-Money Premium (Received) Paid	Current Year(s) In-the-Money Cost of In-the-Money 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)	
1695959599 - Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No. 108												0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1705959599 - Subtotal - Hedging Other												0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1715959599 - Subtotal - Replication												0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1725959599 - Subtotal - Income Generation												0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
1735959599 - Subtotal - Other											1,235,974	(2,088,366)	(2,088,366)	(2,369,423)	0	(3,355,500)	XXX	(310,004)	0	0	1,065,107	0	0	0	XXX
1745959599 - Subtotal - Adjustments for SSAP No. 108 Derivatives											1,235,974	(2,088,366)	(2,088,366)	(2,369,423)	0	(3,355,500)	XXX	(310,004)	0	0	1,065,107	0	0	0	XXX
1755959599 - Totals											1,235,974	(2,088,366)	(2,088,366)	(2,369,423)	0	(3,355,500)	XXX	(310,004)	0	0	1,065,107	0	0	0	XXX

(a) Code Description of Hedged Risk(s)

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

Schedule DB - Part B - Section 1 - Futures Contracts Open

**NONE**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**NONE**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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			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	12 Potential Exposure			
0199999999 - Aggregate Sum of Exchange Traded Derivatives	XXX	XXX	0	0	0	0	(630)	0	0	0	(630)	0	0	0
0299999999 - Total NAIC 1 Designation	Y	N	0	0	0	0	(821,815)	0	0	0	(821,815)	0	0	0
0899999999 - Aggregate Sum of Central Clearinghouses (Excluding Exchange Traded)			0	0	0	0	0	0	0	0	0	0	0	0
0999999999 - Gross Totals			0	0	0	0	(821,815)	0	0	0	(821,815)	0	0	0
1. Offset per SSAP No. 64			0	0	0	0	(821,815)	0	0	0	(821,815)	0	0	0
2. Net after right of offset per SSAP No. 64			0	0	0	0	(821,815)	0	0	0	(821,815)	0	0	0

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**NONE**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**NONE**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**

ANNUAL STATEMENT FOR THE YEAR 2023 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 .....					778,372	XXX
Eastern Bank ..... Lynn, MA .....					8,569,496	XXX
Federal Home Loan Bank of Boston ..... Boston, MA .....	CF	0.000	0	0	1,956,966	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	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	11,404,835	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	0	0	11,404,835	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0	0	11,404,835	XXX

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

1. January.....	11,524,210	4. April.....	3,772,163	7. July.....	6,375,528	10. October.....	5,739,887
2. February.....	6,833,892	5. May.....	12,535,522	8. August.....	9,492,110	11. November.....	8,673,143
3. March.....	15,872,058	6. June.....	9,595,156	9. September.....	9,855,620	12. December.....	11,404,835



ANNUAL STATEMENT FOR THE YEAR 2023 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					497,737	0	803
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations			0.000	02/01/2024	497,737	0	803
0109999999	Total - U.S. Government Bonds					497,737	0	803
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					497,737	0	803
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					497,737	0	803
261882-20-6	DEEPFID CASH MGT INST	30	06/22/2023	5.300		1,225,000	5,297	54,526
316484-56-7	FIRST AMER-GOVT BDLG Z		12/29/2023	5.200		9,715,974	15,610	21,670
711881-00-0	TD BANK DEPOSIT SHEEP		12/01/2023	0.000		457,947	1,151	12,113
902621-73-7	US FRA GOVT INTY INT		12/29/2023	4.740		1,170,339	5,369	9,590
922046-30-0	HANWARD FED INT INT		12/31/2023	5.290		1,201,602	32,060	1,501
8309999999	Subtotal - All Other Money Market Mutual Funds					13,770,862	99,507	100,004
8609999999	Total Cash Equivalents					14,268,599	99,507	100,807

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

Number	1A	1B	1C	1D	1E	1F	1G
1A	0	497,737	0	0	0	0	0
2A	0	0	0	0	0	0	0
3A	0	0	0	0	0	0	0
4A	0	0	0	0	0	0	0
5A	0	0	0	0	0	0	0
6	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 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	Collateral for Claimants & Creditors	1,225,000	1,225,000	0	0
23. Michigan	MI		0	0	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV		0	0	0	0
30. New Hampshire	NH	Collateral for Claimants & Creditors	57,106	57,106	0	0
31. New Jersey	NJ	Collateral for Claimants & Creditors	400,841	400,841	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		0	0	0	0
59. Subtotal	XXX	XXX	1,682,947	1,682,947	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