

**NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY,
DORCHESTER MUTUAL INSURANCE COMPANY,
FITCHBURG MUTUAL INSURANCE COMPANY
&
UNION MUTUAL FIRE INSURANCE COMPANY**

OFFICERS' CERTIFICATE

In connection with the proposed Affiliation (the "Affiliation") of NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY ("NDM"), DORCHESTER MUTUAL INSURANCE COMPANY ("DM"), FITCHBURG MUTUAL INSURANCE COMPANY ("FM") (collectively, "N&D"), and UNION MUTUAL FIRE INSURANCE COMPANY ("Union Mutual") (N&D, together with Union Mutual, the "Parties"), N&D filed with the Vermont Department of Financial Regulation (the "DFR") on April 23, 2024 a Form "A" Statement Regarding the Acquisition of Control of or Merger with a Domestic Insurer pursuant to 8 V.S.A. § 3683(a)(1) (the "Form "A" Statement"). The undersigned, Joel P. Murray, President of N&D, and Lisa Keysar, President of Union Mutual, are delivering this certificate ("Certificate") to DFR in connection with the Form "A" Statement.

1. The undersigned, Joel P. Murray and Lisa Keysar, hereby certify that the Parties submitted, on June 5, 2024, a supplement to the Form "A" Statement that included the following:
 - a. N&D Audited Financial Statements and Management Assessment of Internal Controls for the last 5 years (confidential);
 - b. the Disclosure Schedules to the Master Affiliation Agreement ("MAA") dated as of April 5, 2024 (confidential);
 - c. a Due Diligence Report (confidential);
 - d. a White Paper (confidential); and
 - e. public and confidential versions of the June 5, 2024 letter responding to the items set forth in letters from DFR dated May 13, 2024 and May 28, 2024, respectively.

(collectively, the "Supplemental Materials").

2. The undersigned, Joel P. Murray, hereby certifies that, pursuant to requirements of 8 V.S.A. § 3683 and Regulation 71-2 (Revised), the Applicants have caused this Certification to be duly signed on their behalf in the Town of Dedham and Commonwealth of Massachusetts on the 10th day of July, 2024.
3. The undersigned, Joel P. Murray, deposes and says that he has duly executed this Certification for and on behalf of Dorchester Mutual Insurance Company, Fitchburg Mutual Insurance Company and Norfolk & Dedham Mutual Fire

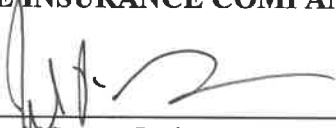
Insurance Company; that he is the President & Chief Executive Officer of each such company and that he is authorized to execute and file this Certification. Deponent further says that he is familiar with the instrument and the contents thereof, including the Supplemental Materials, and that the facts therein set forth are true to the best of his knowledge, information and belief.

4. The undersigned, Lisa Keysar, hereby certifies that, pursuant to requirements of 8 V.S.A. § 3683 and Regulation 71-2 (Revised), Union Mutual has caused this Certification to be duly signed on its behalf in the Town of Montpelier and State of Vermont on the 10th day of July, 2024.
5. The undersigned, Lisa Keysar, deposes and says that she has duly executed this Certification for and on behalf of Union Mutual; that she is the President & Chief Executive Officer of such company and that she is authorized to execute and file this Certification. Deponent further says that she is familiar with the instrument and the contents thereof, including the Supplemental Materials, and that the facts therein set forth are true to the best of her knowledge, information and belief.

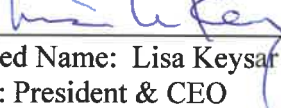
[signatures on following page]

IN WITNESS WHEREOF, the undersigned have executed this Certificate as of the date above shown.

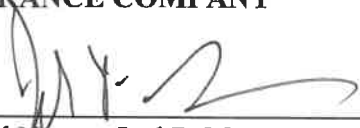
**NORFOLK & DEDHAM MUTUAL
FIRE INSURANCE COMPANY**

By: 
Printed Name: Joel P. Murray
Title: President & CEO


**UNION MUTUAL FIRE
INSURANCE COMPANY**

By: 
Printed Name: Lisa Keysar
Title: President & CEO

**DORCHESTER MUTUAL
INSURANCE COMPANY**

By: 
Printed Name: Joel P. Murray
Title: President & CEO

**FITCHBURG MUTUAL
INSURANCE COMPANY**

By: 
Printed Name: Joel P. Murray
Title: President & CEO