



State of Vermont
Department of Financial Regulation
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Montpelier, VT 05620-3101

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[Banking] 888-568-4547
[Insurance] 800-964-1784
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August 6, 2024

SENT VIA EMAIL TO: mdcoble@mette.com, msears@NDgroup.com

Matthew D Coble, Esquire
Mette, Evans & Woodside

Michele C. Sears, Esquire
Norfolk & Dedham Group

Re: Proposed Affiliation of Union Mutual Fire Insurance Company and New England Guaranty Insurance Company by Dorchester Mutual Insurance Company, Fitchburg Mutual Insurance Company, and Norfolk & Dedham Mutual Fire Insurance Company (Norfolk & Dedham Group)

Dear Attorneys Coble and Sears:

The Insurance Division of the Vermont Department of Financial Regulation (“DFR”) has concluded that the Form A Statement application regarding the proposed Affiliation of Union Mutual Fire Insurance Company and New England Guaranty Insurance Company by Dorchester Mutual Insurance Company, Fitchburg Mutual Insurance Company, and Norfolk & Dedham Mutual Fire Insurance Company, dated April 23, 2024, is complete. If a public hearing is considered necessary to be in compliance with the standards, proper notification will be given.

Sincerely,

A handwritten signature in blue ink that reads "Karen Ducharme".

Karen Ducharme

Director of Company Licensing and Examinations

