

State of Vermont Department of Financial Regulation 89 Main Street Montpelier, VT 05620-3101 www.dfr.vermont.gov For consumer assistance:
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May 15, 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) – Form E Pre-Acquisition Exemption Notification

Dear Attorneys Coble and Sears:

The department has reviewed the Form E pre-acquisition notification request that was part of the Form A, Statement Regarding the Acquisition of Control, relating to the proposed affiliation of Union Mutual Fire Insurance Company and New England Guaranty Insurance Company, Inc. by Dorchester Mutual Insurance Company, Fitchburg Mutual Insurance Company, and Norfolk & Dedham Mutual Fire Insurance Company.

Based on our review of the notification and evidence provided, I have determined that the proposed affiliation is exempt from review under 8 V.S.A. §3683a(b)(4).

Regards,

Karen Ducharme, CPA, CFE

Director of Company Licensing and Examinations