



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# COMBINED ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2019  
OF THE CONDITION AND AFFAIRS OF THE

## NORFOLK & DEDHAM GROUP

and its affiliated property and casualty insurers

NAIC Group Code 0144 NAIC Company Code 01449

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### NAMES OF COMPANIES INCLUDED IN THIS STATEMENT

<u>Name of Company</u>	<u>NAIC Company Code</u>	<u>State of Domicile</u>
<u>Norfolk &amp; Dedham Mutual Fire Insurance Company</u>	<u>23965</u>	<u>Massachusetts</u>
<u>Dorchester Mutual Insurance Company</u>	<u>13706</u>	<u>Massachusetts</u>
<u>Fitchburg Mutual Insurance Company</u>	<u>13943</u>	<u>Massachusetts</u>

- 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.....

NOTE: This annual statement contains combined data for the property and casualty insurance companies listed above, compiled in accordance with the NAIC instructions for the completion of annual statements.

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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) .....	441,141,768	0	441,141,768	423,724,800
2. Stocks (Schedule D):				
2.1 Preferred stocks .....		0	0	0
2.2 Common stocks .....	143,733,749	0	143,733,749	127,657,641
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
3.2 Other than first liens .....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ .....0 encumbrances) .....	1,886,199	0	1,886,199	1,938,068
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....26,463,022 , Schedule E - Part 1), cash equivalents (\$ .....5,746,372 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	32,209,394	0	32,209,394	26,242,712
6. Contract loans (including \$ .....0 premium notes) .....	0	0	0	0
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	36,417,826	0	36,417,826	28,578,389
9. Receivable for securities .....	0	0	0	1,167
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	655,388,936	0	655,388,936	608,142,778
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	4,959,778	0	4,959,778	5,345,375
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	7,035,338	352,052	6,683,286	2,308,343
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ .....33,452 earned but unbilled premiums) .....	52,536,534	0	52,536,534	48,922,209
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	1,006,817	0	1,006,817	1,256,251
16.2 Funds held by or deposited with reinsured companies .....	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts .....	7,318,706	0	7,318,706	5,013,186
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon .....	2,410	0	2,410	2,527,323
18.2 Net deferred tax asset .....	0	0	0	0
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates .....	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates .....	1,611,073	0	1,611,073	2,134,068
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	20,152,232	0	20,152,232	19,154,606
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	750,011,824	352,052	749,659,772	694,804,139
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	750,011,824	352,052	749,659,772	694,804,139
<b>DETAILS OF WRITE-INS</b>				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	20,152,232	0	20,152,232	19,154,606

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	152,938,824	147,619,446
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	26,204,371	25,316,074
4. Commissions payable, contingent commissions and other similar charges .....	14,836,843	11,095,290
5. Other expenses (excluding taxes, licenses and fees) .....	5,591,236	2,983,802
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	1,958,121	2,785,326
7.1 Current federal and foreign income taxes (including \$ .....888,380 on realized capital gains (losses)) .....	1,860,505	0
7.2 Net deferred tax liability .....	2,990,212	430
8. Borrowed money \$ .....42,589,525 and interest thereon \$ .....0 .....	42,589,525	51,885,705
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....4,492,000 and including warranty reserves of \$ .....0 and accrued accident and health experience rating refunds including \$ .....0 for medical loss ratio rebate per the Public Health Service Act) .....	130,869,398	126,301,387
10. Advance premium .....	4,481,901	4,631,349
11. Dividends declared and unpaid:		
11.1 Stockholders .....	0	0
11.2 Policyholders .....	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	1,840,682	3,498,353
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20) .....	28,938	28,938
14. Amounts withheld or retained by company for account of others .....	0	0
15. Remittances and items not allocated .....	0	0
16. Provision for reinsurance (including \$ .....0 certified) (Schedule F, Part 3, Column 78) .....	11,963	10,913
17. Net adjustments in assets and liabilities due to foreign exchange rates .....	0	0
18. Drafts outstanding .....	0	0
19. Payable to parent, subsidiaries and affiliates .....	0	0
20. Derivatives .....	606,389	553,383
21. Payable for securities .....	719	0
22. Payable for securities lending .....	0	0
23. Liability for amounts held under uninsured plans .....	0	0
24. Capital notes \$ .....0 and interest thereon \$ .....0 .....	0	0
25. Aggregate write-ins for liabilities .....	1,329,290	1,677,581
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	388,138,917	378,387,977
27. Protected cell liabilities .....	0	0
28. Total liabilities (Lines 26 and 27) .....	388,138,917	378,387,977
29. Aggregate write-ins for special surplus funds .....	0	0
30. Common capital stock .....	0	0
31. Preferred capital stock .....	0	0
32. Aggregate write-ins for other than special surplus funds .....	0	0
33. Surplus notes .....	0	0
34. Gross paid in and contributed surplus .....	0	0
35. Unassigned funds (surplus) .....	361,520,855	316,416,162
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 30 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 31 \$ .....0 ) .....	0	0
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	361,520,855	316,416,162
38. TOTALS (Page 2, Line 28, Col. 3) .....	749,659,772	694,804,139
<b>DETAILS OF WRITE-INS</b>		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	1,329,290	1,677,581
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above) .....	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above) .....	0	0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	249,480,884	237,404,449
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7).....	123,006,354	133,733,734
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	18,845,856	19,925,745
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	96,784,166	88,428,910
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	238,636,376	242,088,389
7. Net income of protected cells.....	0	0
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	10,844,508	(4,683,940)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	15,201,388	14,065,271
10. Net realized capital gains or (losses) less capital gains tax of \$ .....2,120,911 (Exhibit of Capital Gains (Losses) ).....	7,978,669	874,829
11. Net investment gain (loss) (Lines 9 + 10).....	23,180,057	14,940,100
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ .....1,338,284 amount charged off \$ .....1,490,186 ).....	(151,908)	(224,225)
13. Finance and service charges not included in premiums.....	1,288,478	1,538,335
14. Aggregate write-ins for miscellaneous income.....	641,207	793,108
15. Total other income (Lines 12 through 14).....	1,777,777	2,107,218
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	35,802,342	12,363,378
17. Dividends to policyholders.....	0	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).....	35,802,342	12,363,378
19. Federal and foreign income taxes incurred.....	5,664,507	(845,396)
20. Net income (Line 18 minus Line 19)(to Line 22).....	30,137,835	13,208,774
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	316,416,163	321,532,245
22. Net income (from Line 20).....	30,137,835	13,208,774
23. Net transfers (to) from Protected Cell accounts.....	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....3,595,192.....	14,451,548	(17,176,770)
25. Change in net unrealized foreign exchange capital gain (loss).....	0	0
26. Change in net deferred income tax.....	605,409	(1,131,336)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(89,050)	(16,750)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(1,050)	0
29. Change in surplus notes.....	0	0
30. Surplus (contributed to) withdrawn from protected cells.....	0	0
31. Cumulative effect of changes in accounting principles.....	0	0
32. Capital changes:		
32.1 Paid in.....	0	0
32.2 Transferred from surplus (Stock Dividend).....	0	0
32.3 Transferred to surplus.....	0	0
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....	0	0
33.3 Transferred from capital.....	0	0
34. Net remittances from or (to) Home Office.....	0	0
35. Dividends to stockholders.....	0	0
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).....	45,104,692	(5,116,082)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	361,520,855	316,416,163
<b>DETAILS OF WRITE-INS</b>		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	641,207	793,108
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	244,163,458	240,328,168
2. Net investment income .....	18,289,072	17,059,796
3. Miscellaneous income .....	1,777,783	2,107,218
4. Total (Lines 1 through 3) .....	264,230,313	259,495,182
5. Benefit and loss related payments .....	119,743,063	115,059,604
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	109,219,943	108,728,056
8. Dividends paid to policyholders .....	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 442,888 tax on capital gains (losses) .....	3,400,001	4,200,000
10. Total (Lines 5 through 9) .....	232,363,007	227,987,660
11. Net cash from operations (Line 4 minus Line 10) .....	31,867,306	31,507,522
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	47,871,131	58,208,970
12.2 Stocks .....	78,887,557	65,947,545
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	1,807,365	1,389,308
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	0
12.7 Miscellaneous proceeds .....	(2,228,198)	(143,129)
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	126,337,856	125,402,695
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	67,830,970	82,677,236
13.2 Stocks .....	66,619,672	76,170,003
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	60,062	396,583
13.5 Other invested assets .....	7,639,227	3,136,491
13.6 Miscellaneous applications .....	0	1,169
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	142,149,931	162,381,481
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) .....	(15,812,075)	(36,978,787)
<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 .....	(9,296,180)	(9,094,056)
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) .....	(792,369)	(6,263,222)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(10,088,549)	(15,357,278)
<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) .....	5,966,682	(20,828,543)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	26,242,712	47,071,255
19.2 End of period (Line 18 plus Line 19.1) .....	32,209,394	26,242,712

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

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COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire .....	1,285,574	1,508,245	1,539,016	1,254,803
2.	Allied lines .....	3,318,759	1,638,035	1,781,897	3,174,897
3.	Farmowners multiple peril .....	7,365,608	3,108,471	3,966,483	6,507,596
4.	Homeowners multiple peril .....	61,287,951	40,370,489	41,273,651	60,384,789
5.	Commercial multiple peril .....	65,742,110	35,134,264	37,806,880	63,069,494
6.	Mortgage guaranty .....	0	0	0	0
8.	Ocean marine .....	0	0	0	0
9.	Inland marine .....	2,661,213	1,266,247	1,344,217	2,583,243
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 .....	10,654	7,084	5,895	11,843
13.	Group accident and health .....	0	0	0	0
14.	Credit accident and health (group and individual) .....	0	0	0	0
15.	Other accident and health .....	0	0	0	0
16.	Workers' compensation .....	13,063,547	5,955,064	6,076,300	12,942,311
17.1	Other liability - occurrence .....	2,754,844	1,365,370	1,413,604	2,706,610
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, 19.2	Private passenger auto liability .....	34,838,724	17,757,071	17,388,230	35,207,565
19.3, 19.4	Commercial auto liability .....	8,621,524	3,700,437	4,153,472	8,168,489
21.	Auto physical damage .....	27,563,000	13,280,596	14,076,168	26,767,428
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 .....	24,124,672	1,210,014	43,585	25,291,101
32.	Reinsurance - nonproportional assumed liability .....	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines .....	1,410,715	0	0	1,410,715
34.	Aggregate write-ins for other lines of business .....	0	0	0	0
35.	<b>TOTALS</b>	<b>254,048,895</b>	<b>126,301,387</b>	<b>130,869,398</b>	<b>249,480,884</b>
<b>DETAILS OF WRITE-INS</b>					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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 .....	1,539,016	0	0	0	1,539,016
2.	Allied lines .....	1,781,897	0	0	0	1,781,897
3.	Farmowners multiple peril .....	3,966,483	0	0	0	3,966,483
4.	Homeowners multiple peril .....	41,273,651	0	0	0	41,273,651
5.	Commercial multiple peril .....	37,806,880	0	0	0	37,806,880
6.	Mortgage guaranty .....	0	0	0	0	0
8.	Ocean marine .....	0	0	0	0	0
9.	Inland marine .....	1,344,217	0	0	0	1,344,217
10.	Financial guaranty .....	0	0	0	0	0
11.1	Medical professional liability - occurrence .....	0	0	0	0	0
11.2	Medical professional liability - claims-made .....	0	0	0	0	0
12.	Earthquake .....	5,895	0	0	0	5,895
13.	Group accident and health .....	0	0	0	0	0
14.	Credit accident and health (group and individual) .....	0	0	0	0	0
15.	Other accident and health .....	0	0	0	0	0
16.	Workers' compensation .....	6,076,300	0	0	0	6,076,300
17.1	Other liability - occurrence .....	1,413,604	0	0	0	1,413,604
17.2	Other liability - claims-made .....	0	0	0	0	0
17.3	Excess workers' compensation .....	0	0	0	0	0
18.1	Products liability - occurrence .....	0	0	0	0	0
18.2	Products liability - claims-made .....	0	0	0	0	0
19.1, 19.2	Private passenger auto liability .....	17,388,230	0	0	0	17,388,230
19.3, 19.4	Commercial auto liability .....	4,153,472	0	0	0	4,153,472
21.	Auto physical damage .....	14,076,168	0	0	0	14,076,168
22.	Aircraft (all perils) .....	0	0	0	0	0
23.	Fidelity .....	0	0	0	0	0
24.	Surety .....	0	0	0	0	0
26.	Burglary and theft .....	0	0	0	0	0
27.	Boiler and machinery .....	0	0	0	0	0
28.	Credit .....	0	0	0	0	0
29.	International .....	0	0	0	0	0
30.	Warranty .....	0	0	0	0	0
31.	Reinsurance - nonproportional assumed property .....	43,585	0	0	0	43,585
32.	Reinsurance - nonproportional assumed liability .....	0	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines .....	0	0	0	0	0
34.	Aggregate write-ins for other lines of business .....	0	0	0	0	0
35.	<b>TOTALS</b>	<b>130,869,398</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>130,869,398</b>
36.	Accrued retrospective premiums based on experience .....					0
37.	Earned but unbilled premiums .....					0
38.	Balance (Sum of Line 35 through 37)					130,869,398
<b>DETAILS OF WRITE-INS</b>						
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 .....

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	2,938,069	0	34,495	24,581	1,662,409	1,285,574
2. Allied lines .....	3,426,020	0	13,317	16,451	104,127	3,318,759
3. Farmowners multiple peril .....	7,671,182	0	0	34,567	271,007	7,365,608
4. Homeowners multiple peril .....	77,052,846	0	0	862,078	14,902,817	61,287,951
5. Commercial multiple peril .....	76,321,689	0	0	751,130	9,828,449	65,742,110
6. Mortgage guaranty .....	0	0	0	0	0	0
8. Ocean marine .....	0	0	0	0	0	0
9. Inland marine .....	2,689,023	0	2,027,877	14,719	2,040,968	2,661,213
10. Financial guaranty .....	0	0	0	0	0	0
11.1 Medical professional liability - occurrence .....	0	0	0	0	0	0
11.2 Medical professional liability - claims-made .....	0	0	0	0	0	0
12. Earthquake .....	10,779	0	0	69	56	10,654
13. Group accident and health .....	0	0	0	0	0	0
14. Credit accident and health (group and individual) .....	0	0	0	0	0	0
15. Other accident and health .....	0	0	0	0	0	0
16. Workers' compensation .....	11,626,654	0	1,911,752	64,585	410,274	13,063,547
17.1 Other liability - occurrence .....	5,313,345	0	0	28,507	2,529,994	2,754,844
17.2 Other liability - claims-made .....	0	0	0	0	0	0
17.3 Excess workers' compensation .....	0	0	0	0	0	0
18.1 Products liability - occurrence .....	0	0	0	0	0	0
18.2 Products liability - claims-made .....	0	0	0	0	0	0
19.1, 19.2 Private passenger auto liability .....	35,229,819	0	0	214,050	177,045	34,838,724
19.3, 19.4 Commercial auto liability .....	7,404,823	0	1,289,176	37,477	34,998	8,621,524
21. Auto physical damage .....	27,204,888	0	638,925	153,786	127,027	27,563,000
22. Aircraft (all perils) .....	0	0	0	0	0	0
23. Fidelity .....	0	0	0	0	0	0
24. Surety .....	0	0	0	0	0	0
26. Burglary and theft .....	0	0	0	0	0	0
27. Boiler and machinery .....	0	0	0	0	0	0
28. Credit .....	0	0	0	0	0	0
29. International .....	0	0	0	0	0	0
30. Warranty .....	0	0	0	0	0	0
31. Reinsurance - nonproportional assumed property .....	XXX	0	24,124,672	0	0	24,124,672
32. Reinsurance - nonproportional assumed liability .....	XXX	0	0	0	0	0
33. Reinsurance - nonproportional assumed financial lines .....	XXX	0	1,410,715	0	0	1,410,715
34. Aggregate write-ins for other lines of business .....	0	0	0	0	0	0
35. TOTALS	256,889,137	0	31,450,929	2,202,000	32,089,171	254,048,895
<b>DETAILS OF WRITE-INS</b>						
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 \$ .....0

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$ .....0



COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	737,418	416,758	392,048	762,128	332,358	182,844	911,642	72.7
2. Allied lines	1,359,577	991,423	987,718	1,363,282	465,481	363,911	1,464,852	46.1
3. Farmowners multiple peril	5,899,876	2,005,958	2,005,958	5,899,876	865,803	1,107,867	5,657,812	86.9
4. Homeowners multiple peril	26,326,122	25,664,672	25,593,775	26,397,019	16,920,481	16,649,212	26,668,288	44.2
5. Commercial multiple peril	20,268,706	11,965,928	13,294,836	18,939,798	31,126,152	27,189,999	22,875,951	36.3
6. Mortgage guaranty	0	0	0	0	0	0	0	0.0
8. Ocean marine	0	0	0	0	0	0	0	0.0
9. Inland marine	681,432	1,085,615	986,779	780,268	223,881	287,611	716,538	27.7
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. Group accident and health	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. Other accident and health	0	0	0	0	0	0	0	0.0
16. Workers' compensation	2,360,860	3,696,708	2,385,268	3,672,300	14,350,940	15,047,198	2,976,042	23.0
17.1 Other liability - occurrence	1,460,264	1,637,851	1,772,823	1,325,292	3,299,681	3,363,397	1,261,576	46.6
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, 19.2 Private passenger auto liability	15,662,451	7,725,275	7,786,167	15,601,559	30,935,763	28,856,765	17,680,557	50.2
19.3, 19.4 Commercial auto liability	1,668,998	2,318,583	1,633,684	2,353,897	10,071,634	6,781,007	5,644,524	69.1
21. Auto physical damage	15,089,649	6,202,076	5,759,619	15,532,106	(1,481,709)	(1,673,609)	15,724,006	58.7
22. Aircraft (all perils)	0	0	0	0	0	0	0	0.0
23. Fidelity	0	0	0	0	0	0	0	0.0
24. Surety	0	0	0	0	0	0	0	0.0
26. Burglary and theft	0	0	0	0	0	0	0	0.0
27. Boiler and machinery	0	0	0	0	0	0	0	0.0
28. Credit	0	0	0	0	0	0	0	0.0
29. International	0	0	0	0	0	0	0	0.0
30. Warranty	0	0	0	0	0	0	0	0.0
31. Reinsurance - nonproportional assumed property	XXX	33,579,666	8,520,215	25,059,451	44,164,574	48,367,813	20,856,212	82.5
32. Reinsurance - nonproportional assumed liability	XXX	0	0	0	0	0	0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX	0	0	0	1,663,785	1,095,431	568,354	40.3
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	91,515,353	97,290,513	71,118,890	117,686,976	152,938,824	147,619,446	123,006,354	49.3
<b>DETAILS OF WRITE-INS</b>								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**UNDERWRITING AND INVESTMENT EXHIBIT**

**PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	266,119	2,577		268,696	61,697	1,965		332,358	81,142
2. Allied lines	386,359	1,370		387,729	77,139	613		465,481	68,720
3. Farmowners multiple peril	819,840			819,840	45,963			865,803	170,961
4. Homeowners multiple peril	19,458,790	9	1,380,106	18,078,693	(1,082,824)		75,388	16,920,481	4,221,665
5. Commercial multiple peril	45,958,881		729,443	45,229,438	(14,105,747)		(2,461)	31,126,152	9,853,615
6. Mortgage guaranty	0			0	0			0	0
8. Ocean marine	0			0	0			0	0
9. Inland marine	177,858	215,139	168,591	224,406	164		689	223,881	5,495
10. Financial guaranty	0			0	0			0	0
11.1 Medical professional liability - occurrence	0			0	0			0	0
11.2 Medical professional liability - claims-made	0			0	0			0	0
12. Earthquake	0			0	0			0	0
13. Group accident and health	0			0	0			(a) 0	0
14. Credit accident and health (group and individual)	0			0	0			0	0
15. Other accident and health	0			0	0			(a) 0	0
16. Workers' compensation	4,304,083	2,579,203		6,883,286	5,833,905	1,633,749		14,350,940	2,580,463
17.1 Other liability - occurrence	2,130,265	23	429,750	1,700,538	1,639,016		39,873	3,299,681	823,256
17.2 Other liability - claims-made	0			0	0			0	0
17.3 Excess workers' compensation	0			0	0			0	0
18.1 Products liability - occurrence	0			0	0			0	0
18.2 Products liability - claims-made	0			0	0			0	0
19.1, 19.2 Private passenger auto liability	40,069,371	113	272,661	39,796,823	(8,861,060)			30,935,763	5,915,312
19.3, 19.4 Commercial auto liability	7,347,317	1,263,175	3,655	8,606,837	821,231	643,566		10,071,634	2,138,265
21. Auto physical damage	2,347,047	112,350		2,459,397	(4,027,699)	86,593		(1,481,709)	345,477
22. Aircraft (all perils)	0			0	0			0	0
23. Fidelity	0			0	0			0	0
24. Surety	0			0	0			0	0
26. Burglary and theft	0			0	0			0	0
27. Boiler and machinery	0			0	0			0	0
28. Credit	0			0	0			0	0
29. International	0			0	0			0	0
30. Warranty	0			0	0			0	0
31. Reinsurance - nonproportional assumed property	XXX	18,009,913		18,009,913	XXX	26,154,661		44,164,574	0
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	0
33. Reinsurance - nonproportional assumed financial lines	XXX	11,087		11,087	XXX	1,652,698		1,663,785	0
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	123,265,930	22,194,959	2,984,206	142,476,683	(19,598,215)	30,173,845	113,489	152,938,824	26,204,371
<b>DETAILS OF WRITE-INS</b>									
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ 0 for present value of life indemnity claims.

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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 .....	9,733,436	0	0	9,733,436
1.2 Reinsurance assumed .....	631,598	0	0	631,598
1.3 Reinsurance ceded .....	(615,540)	0	0	(615,540)
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	10,980,574	0	0	10,980,574
2. Commission and brokerage:				
2.1 Direct excluding contingent .....	0	43,124,436	0	43,124,436
2.2 Reinsurance assumed, excluding contingent .....	0	3,060,508	0	3,060,508
2.3 Reinsurance ceded, excluding contingent .....	0	1,966,885	0	1,966,885
2.4 Contingent - direct .....	0	9,269,313	0	9,269,313
2.5 Contingent - reinsurance assumed .....	0	424,380	0	424,380
2.6 Contingent - reinsurance ceded .....	0	0	0	0
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	53,911,752	0	53,911,752
3. Allowances to managers and agents .....	0	0	0	0
4. Advertising .....	51	246,178	0	246,229
5. Boards, bureaus and associations .....	93,271	2,160,519	3,115	2,256,905
6. Surveys and underwriting reports .....	0	1,817,616	0	1,817,616
7. Audit of assureds' records .....	0	418,206	0	418,206
8. Salary and related items:				
8.1 Salaries .....	5,048,868	10,671,088	541,319	16,261,275
8.2 Payroll taxes .....	350,733	693,328	35,252	1,079,313
9. Employee relations and welfare .....	974,385	2,939,290	55,941	3,969,616
10. Insurance .....	10,888	110,154	3,463	124,505
11. Directors' fees .....	31,235	1,159,247	53,231	1,243,713
12. Travel and travel items .....	124,634	1,363,806	25,270	1,513,710
13. Rent and rent items .....	32,483	884,975	55,358	972,816
14. Equipment .....	56,007	290,024	2,039	348,070
15. Cost or depreciation of EDP equipment and software .....	293,134	3,201,367	8,685	3,503,186
16. Printing and stationery .....	22,257	519,700	1,826	543,783
17. Postage, telephone and telegraph, exchange and express .....	119,069	1,058,215	57,258	1,234,542
18. Legal and auditing .....	73,725	394,982	706,150	1,174,857
19. Totals (Lines 3 to 18) .....	7,230,740	27,928,695	1,548,907	36,708,342
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	6,009,713	0	6,009,713
20.2 Insurance department licenses and fees .....	1,057	1,683,957	0	1,685,014
20.3 Gross guaranty association assessments .....	0	(669,327)	0	(669,327)
20.4 All other (excluding federal and foreign income and real estate) .....	0	0	0	0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....	1,057	7,024,343	0	7,025,400
21. Real estate expenses .....	0	468	853,314	853,782
22. Real estate taxes .....	0	0	107,339	107,339
23. Reimbursements by uninsured plans .....	0	0	0	0
24. Aggregate write-ins for miscellaneous expenses .....	633,485	7,918,908	1,231,036	9,783,429
25. Total expenses incurred .....	18,845,856	96,784,166	3,740,596	119,370,618 (a)
26. Less unpaid expenses - current year .....	26,204,371	18,946,638	145,931	45,296,940
27. Add unpaid expenses - prior year .....	25,316,074	16,200,719	146,300	41,663,093
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) .....	17,957,559	94,038,247	3,740,965	115,736,771
<b>DETAILS OF WRITE-INS</b>				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above) .....	633,485	7,918,908	1,231,036	9,783,429

(a) Includes management fees of \$ 635,122 to affiliates and \$ 0 to non-affiliates.

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**EXHIBIT OF NET INVESTMENT INCOME**

	1	2
	Collected During Year	Earned During Year
1. U.S. Government bonds	(a) 569,065	520,740
1.1 Bonds exempt from U.S. tax	(a) 4,105,460	4,018,546
1.2 Other bonds (unaffiliated)	(a) 8,647,757	8,799,230
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)	3,364,098	3,362,103
2.21 Common stocks of affiliates	1,600,000	1,200,000
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 915,000	915,000
5. Contract loans	0	0
6. Cash, cash equivalents and short-term investments	(e) 224,806	224,957
7. Derivative instruments	(f) 0	0
8. Other invested assets	13,338	13,338
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	19,439,524	19,053,915
11. Investment expenses		(g) 3,633,257
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 107,339
13. Interest expense		(h) 0
14. Depreciation on real estate and other invested assets		(i) 111,931
15. Aggregate write-ins for deductions from investment income		0
16. Total deductions (Lines 11 through 15)		3,852,527
17. Net investment income (Line 10 minus Line 16)		15,201,388
<b>DETAILS OF WRITE-INS</b>		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 218,973 accrual of discount less \$ 2,809,130 amortization of premium and less \$ 97,685 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 \$ 5,512 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 \$ 111,931 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	23,655	0	23,655	0	0
1.2 Other bonds (unaffiliated)	23,632	0	23,632	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)	10,773,026	0	10,773,026	14,857,565	0
2.21 Common stocks of affiliates	0	0	0	2,713,386	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	(15)	0	(15)	0	0
7. Derivative instruments	(2,230,081)	0	(2,230,081)	(22,421)	0
8. Other invested assets	1,509,365	0	1,509,365	498,210	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	10,099,582	0	10,099,582	18,046,740	0
<b>DETAILS OF WRITE-INS</b>					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**SCHEDULE F - PART 1**

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsured	4 Domiciliary Jurisdiction	5 Assumed Premium	Reinsurance On		8 Cols. 6 + 7	9 Contingent Commissions Payable	10 Assumed Premiums Receivable	11 Unearned Premium	12 Funds Held By or Deposited With Reinsured Companies	13 Letters of Credit Posted	14 Amount of Assets Pledged or Compensating Balances to Secure Letters of Credit	15 Amount of Assets Pledged or Collateral Held in Trust
					6 Paid Losses and Loss Adjustment Expenses	7 Known Case Losses and LAE								
0199999		Affiliates - U.S. Intercompany Pooling		0	0	0	0	0	0	0	0	0	0	0
0299999		Affiliates - U.S. Non-Pool - Captive		0	0	0	0	0	0	0	0	0	0	0
0399999		Affiliates - U.S. Non-Pool - Other		0	0	0	0	0	0	0	0	0	0	0
0499999		Total - U.S. Non-Pool		0	0	0	0	0	0	0	0	0	0	0
0599999		Affiliates - Other (Non-U.S.) - Captive		0	0	0	0	0	0	0	0	0	0	0
0699999		Affiliates - Other (Non-U.S.) - Other		0	0	0	0	0	0	0	0	0	0	0
0799999		Total - Other (Non-U.S.)		0	0	0	0	0	0	0	0	0	0	0
0899999		Total - Affiliates		0	0	0	0	0	0	0	0	0	0	0
0999999		Total Other U.S. Unaffiliated Insurers		4,019	0	2,947	2,947	425	0	0	0	0	0	0
1099999		Total Pools, Associations or Other Similar Facilities - Mandatory Pools		3,888	0	3,961	3,961	0	0	1,594	0	0	0	0
1199999		Total Pools, Associations or Other Similar Facilities - Voluntary Pools		2,027	0	215	215	0	0	993	0	0	0	0
1299999		Total - Pools and Associations		5,915	0	4,176	4,176	0	0	2,587	0	0	0	0
1399999		Total Other Non-U.S. Insurers		21,517	0	15,074	15,074	1,508	0	44	0	0	0	0
9999999		Totals		31,451	0	22,197	22,197	1,933	0	2,631	0	0	0	0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**SCHEDULE F - PART 2**

Premium Portfolio Reinsurance Effected or (Canceled) during Current Year

1 ID Number	2 NAIC Com- pany Code	3 Name of Company	4 Date of Contract	5 Original Premium	6 Reinsurance Premium
0199999		Total Reinsurance Ceded By Portfolio			
0299999		Total Reinsurance Assumed By Portfolio			

**NONE**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**SCHEDULE F - PART 3**

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

1 ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On							16 Amount in Dispute included in Column 15	Reinsurance Payable		19 Net Amount Recoverable From Reinsurers Cols. 15 - [17 + 18]	20 Funds Held by Company Under Reinsurance Treaties		
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums		14 Contingent Commis- sions	15 Columns 7 through 14 Totals			17 Ceded Balances Payable	18 Other Amounts Due to Reinsurers
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive				2,203	0	0	500	0	0	0	0	0	500	0	0	0	500	0
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool				2,203	0	0	500	0	0	0	0	0	500	0	0	0	500	0
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other				0	0	0	0	0	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
0899999	Total Authorized - Affiliates				2,203	0	0	500	0	0	0	0	0	500	0	0	0	500	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers				8,029	618	234	1,405	330	70	31	1,552	486	4,726	0	948	0	3,778	0
1099999	Total Authorized - Pools - Mandatory Pools				1,972	0	0	4	3	1	0	0	0	8	0	0	0	8	0
1199999	Total Authorized - Pools - Voluntary Pools				2,028	26	6	169	86	19	9	1,021	0	1,336	0	(96)	0	1,432	0
1299999	Total Authorized - Other Non-U.S. Insurers				10,948	22	0	429	129	24	15	1,919	953	3,491	0	989	0	2,502	0
1399999	Total Authorized - Protected Cell				0	0	0	0	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)				25,180	666	240	2,507	548	114	55	4,492	1,439	10,061	0	1,841	0	8,220	0
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other				0	0	0	0	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	0	0	0	0
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2299999	Total Unauthorized - Affiliates				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers				274	5	0	0	0	0	0	0	0	5	0	0	0	5	0
2499999	Total Unauthorized - Pools - Mandatory Pools				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2599999	Total Unauthorized - Pools - Voluntary Pools				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers				8,838	78	18	478	0	0	0	0	0	574	0	0	0	574	29
2799999	Total Unauthorized - Protected Cell				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)				9,112	83	18	478	0	0	0	0	0	579	0	0	0	579	29
2999999	Total Certified - Affiliates - U.S. Intercompany Pooling				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3099999	Total Certified - Affiliates - U.S. Non-Pool - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3199999	Total Certified - Affiliates - U.S. Non-Pool - Other				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3299999	Total Certified - Affiliates - U.S. Non-Pool				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3399999	Total Certified - Affiliates - Other (Non-U.S.) - Captive				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3499999	Total Certified - Affiliates - Other (Non-U.S.) - Other				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3699999	Total Certified - Affiliates				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3799999	Total Certified - Other U.S. Unaffiliated Insurers				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3899999	Total Certified - Pools - Mandatory Pools				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3999999	Total Certified - Pools - Voluntary Pools				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4099999	Total Certified - Other Non-U.S. Insurers				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4199999	Total Certified - Protected Cell				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4399999	Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)				34,292	749	258	2,985	548	114	55	4,492	1,439	10,640	0	1,841	0	8,799	29
4499999	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)				0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9999999	Totals				34,292	749	258	2,985	548	114	55	4,492	1,439	10,640	0	1,841	0	8,799	29

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Collateral				25	26	27	Ceded Reinsurance Credit Risk								
		21	22	23	24				28	29	30	31	32	33	34	35	36
		Multiple Beneficiary Trusts	Letters of Credit	Issuing or Confirming Bank Reference Number	Single Beneficiary Trusts & Other Allowable Collateral	Total Funds Held, Payables & Collateral	Net Recoverable Net of Funds Held & Collateral	Applicable Sch. F Penalty (Col. 78)	Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	Stressed Recoverable (Col. 28 * 120%)	Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	Stressed Net Recoverable (Cols. 29-30)	Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	Reinsurer Designation Equivalent	Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	500	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	500	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0899999	Total Authorized - Affiliates	0	0	XXX	0	0	500	0	0	0	0	0	0	0	XXX	0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	936	3,790	0	4,726	5,672	938	4,733	0	4,733	XXX	0	251
1099999	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	0	8	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools	0	0	XXX	0	(96)	1,432	0	1,336	1,604	(96)	1,700	0	1,700	XXX	0	124
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	931	2,560	0	3,491	4,189	944	3,245	0	3,245	XXX	0	281
1399999	Total Authorized - Protected Cell	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	1,771	8,290	0	9,554	11,664	1,786	9,678	0	9,678	XXX	0	655
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
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
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	41	XXX	0	5	0	0	5	5	0	5	0	5	XXX	0	0
2499999	Total Unauthorized - Pools - Mandatory Pools	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	742	XXX	0	562	12	12	562	674	7	667	602	65	XXX	30	3
2799999	Total Unauthorized - Protected Cell	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	783	XXX	0	567	12	12	567	680	7	673	607	65	XXX	30	3
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999	Total Unauthorized - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3899999	Total Unauthorized - Pools - Mandatory Pools	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3999999	Total Unauthorized - Pools - Voluntary Pools	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4099999	Total Unauthorized - Other Non-U.S. Insurers	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4199999	Total Unauthorized - Protected Cell	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4399999	Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)	0	783	XXX	0	2,338	8,302	12	10,120	12,144	1,793	10,351	607	9,743	XXX	30	659
4499999	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
9999999	Totals	0	783	XXX	0	2,338	8,302	12	10,120	12,144	1,793	10,351	607	9,743	XXX	30	659



COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

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

(Aging of Ceded Reinsurance)

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Included in Cols. 40 & 41	46 Total Recoverable on Paid Losses & LAE Amounts Not in Dispute (Cols 43-44)	47 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Cols. 40 + 41 - 45)	48 Amounts Received Prior 90 Days	49 Percentage Overdue Col. 42/Col. 43	50 Percentage of Amounts More Than 90 Days Overdue Not in Dispute (Col. 47/[Cols. 46+48])	51 Percentage More Than 120 Days Overdue (Col. 41/Col. 43)	52 Is the Amount in Col. 50 Less Than 20%? (Yes or No)	53 Amounts in Col. 47 for Reinsurers with Values Less Than 20% in Col. 50
		37 Overdue					43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
		38 Current	39 1 - 29 Days	40 30 - 90 Days	41 91 - 120 Days	42 Over 120 Days											
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0899999	Total Authorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	852	0	0	0	0	852	0	0	852	0	0.0	0.0	0.0	XXX	0	
1099999	Total Authorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
1199999	Total Authorized - Pools - Voluntary Pools	32	0	0	0	0	32	0	0	32	0	0.0	0.0	0.0	XXX	0	
1299999	Total Authorized - Other Non-U.S. Insurers	21	0	0	0	0	21	0	0	21	0	0.0	0.0	0.0	XXX	0	
1399999	Total Authorized - Protected Cell	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	906	0	0	0	0	906	0	0	906	0	0.0	0.0	0.0	XXX	0	
1599999	Total Unauthorized-Affiliates-U.S. Intercompany Pooling	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2299999	Total Unauthorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	5	0	0	0	0	5	0	0	5	0	0.0	0.0	0.0	XXX	0	
2499999	Total Unauthorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2599999	Total Unauthorized - Pools - Voluntary Pools	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2699999	Total Unauthorized - Other Non-U.S. Insurers	96	0	0	0	0	96	0	0	96	0	0.0	0.0	0.0	XXX	0	
2799999	Total Unauthorized - Protected Cell	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	101	0	0	0	0	101	0	0	101	0	0.0	0.0	0.0	XXX	0	
2999999	Total Unauthorized-Affiliates-U.S. Intercompany Pooling	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3699999	Total Unauthorized - Affiliates	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3899999	Total Unauthorized - Pools - Mandatory Pools	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
3999999	Total Unauthorized - Pools - Voluntary Pools	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
4099999	Total Unauthorized - Other Non-U.S. Insurers	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
4199999	Total Unauthorized - Protected Cell	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
4399999	Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)	1,007	0	0	0	0	1,007	0	0	1,007	0	0.0	0.0	0.0	XXX	0	
4499999	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0	
9999999	Totals	1,007	0	0	0	0	1,007	0	0	1,007	0	0.0	0.0	0.0	XXX	0	

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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)	Provision for Certified Reinsurance							Complete if Col. 52 = "No"; Otherwise Enter 0			69 Provision for Overdue Reinsurance Ceded to Certified Reinsurers (Greater of [Col. 62 + Col. 65] or Col.68; not to Exceed Col. 63)
								60 Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ((Col. 20 + Col. 21 + Col. 22 + Col. 58) / Col. 58)	61 Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	62 20% of Recoverable on Paid Losses & LAE 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 Not in Dispute (Col. 47 * 20%)	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		
								60	61	62	63	64	65	66	67	68		
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total Authorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1199999	Total Authorized - Pools - Voluntary Pools			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
1399999	Total Authorized - Protected Cell			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
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			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
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2299999	Total Unauthorized - Affiliates			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
2499999	Total Unauthorized - Pools - Mandatory Pools			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2599999	Total Unauthorized - Pools - Voluntary Pools			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
2799999	Total Unauthorized - Protected Cell			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
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3699999	Total Unauthorized - Affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3899999	Total Unauthorized - Pools - Mandatory Pools			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
3999999	Total Unauthorized - Pools - Voluntary Pools			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
4099999	Total Unauthorized - Other Non-U.S. Insurers			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
4199999	Total Unauthorized - Protected Cell			XXX	0	0	0	XXX	XXX	0	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	0
4399999	Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
4499999	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0
9999999	Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	70 20% of Recoverable on Paid Losses & LAE Over 90 Days past Due Amounts Not in Dispute (Col. 47 * 20%)	Provision for Unauthorized Reinsurance		Provision for Overdue Authorized Reinsurance		Total Provision for Reinsurance			
			71 Provision for Reinsurance with Unauthorized Reinsurers Due to Collateral Deficiency (Col. 26)	72 Provision for Overdue Reinsurance from Unauthorized Reinsurers and Amounts in Dispute (Col. 70 + 20% of the Amount in Col. 16)	73 Complete if Col. 52 = "Yes"; Otherwise Enter 0  20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute + 20% of Amounts in Dispute ([Col. 47 * 20%] + [Col. 45 * 20%])	74 Complete if Col. 52 = "No"; Otherwise Enter 0  Greater of 20% of Net Recoverable Net of Funds Held & Collateral, or 20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due (Greater of Col. 26 * 20% or Cols. [40 + 41] * 20%)	75 Provision for Amounts Ceded to Authorized Reinsurers (Cols. 73 + 74)	76 Provision for Amounts Ceded to Unauthorized Reinsurers (Cols. 71 + 72 Not in Excess of Col. 15)	77 Provision for Amounts Ceded to Certified Reinsurers (Cols. 64 + 69)	78 Total Provision for Reinsurance (Cols. 75 + 76 + 77)
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	XXX	XXX	0
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	XXX	XXX	0	0	0	XXX	XXX	0
0399999	Total Authorized - Affiliates - U.S. Non-Pool - Other	0	XXX	XXX	0	0	0	XXX	XXX	0
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	XXX	XXX	0	0	0	XXX	XXX	0
0599999	Total Authorized - Affiliates - Other (Non-U.S.) - Captive	0	XXX	XXX	0	0	0	XXX	XXX	0
0699999	Total Authorized - Affiliates - Other (Non-U.S.) - Other	0	XXX	XXX	0	0	0	XXX	XXX	0
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	XXX	XXX	0	0	0	XXX	XXX	0
0899999	Total Authorized - Affiliates	0	XXX	XXX	0	0	0	XXX	XXX	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999	Total Authorized - Pools - Mandatory Pools	0	XXX	XXX	0	0	0	XXX	XXX	0
1199999	Total Authorized - Pools - Voluntary Pools	0	XXX	XXX	0	0	0	XXX	XXX	0
1299999	Total Authorized - Other Non-U.S. Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
1399999	Total Authorized - Protected Cell	0	XXX	XXX	0	0	0	XXX	XXX	0
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
1599999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	0	0	0	XXX	XXX	XXX	0	XXX	0
1699999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	0	0	0	XXX	XXX	XXX	0	XXX	0
1799999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	0	0	0	XXX	XXX	XXX	0	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	0	XXX	XXX	XXX	0	XXX	0
1999999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	0	0	0	XXX	XXX	XXX	0	XXX	0
2099999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	0	0	0	XXX	XXX	XXX	0	XXX	0
2199999	Total Unauthorized - Affiliates - Other (Non-U.S.)	0	0	0	XXX	XXX	XXX	0	XXX	0
2299999	Total Unauthorized - Affiliates	0	0	0	XXX	XXX	XXX	0	XXX	0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	0	0	XXX	XXX	XXX	0	XXX	0
2499999	Total Unauthorized - Pools - Mandatory Pools	0	0	0	XXX	XXX	XXX	0	XXX	0
2599999	Total Unauthorized - Pools - Voluntary Pools	0	0	0	XXX	XXX	XXX	0	XXX	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	12	0	XXX	XXX	XXX	12	XXX	12
2799999	Total Unauthorized - Protected Cell	0	0	0	XXX	XXX	XXX	0	XXX	0
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	12	0	XXX	XXX	XXX	12	XXX	12
2999999	Total Unauthorized - Affiliates - U.S. Intercompany Pooling	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3099999	Total Unauthorized - Affiliates - U.S. Non-Pool - Captive	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3199999	Total Unauthorized - Affiliates - U.S. Non-Pool - Other	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3299999	Total Unauthorized - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3399999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Captive	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3499999	Total Unauthorized - Affiliates - Other (Non-U.S.) - Other	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999	Total Unauthorized - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999	Total Unauthorized - Affiliates	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3799999	Total Unauthorized - Other U.S. Unaffiliated Insurers	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3899999	Total Unauthorized - Pools - Mandatory Pools	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3999999	Total Unauthorized - Pools - Voluntary Pools	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4099999	Total Unauthorized - Other Non-U.S. Insurers	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4199999	Total Unauthorized - Protected Cell	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
4399999	Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)	0	12	0	0	0	0	12	0	12
4499999	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)	0	0	0	0	0	0	0	0	0
9999999	Totals	0	12	0	0	0	0	12	0	12

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**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**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	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4	5	6	7	8	9			
1. Prior	XXX	XXX	XXX	302	72	34	5	53	0	3	313	XXX
2. 2010	201,233	65,657	135,576	96,192	27,914	3,614	847	14,455	2,984	7,043	82,517	XXX
3. 2011	177,758	27,486	150,272	99,730	7,510	3,173	144	14,532	914	9,647	108,866	XXX
4. 2012	184,228	29,219	155,009	86,036	10,150	3,672	390	14,853	834	9,731	93,188	XXX
5. 2013	193,132	30,206	162,926	85,838	6,846	3,642	106	12,332	351	9,382	94,508	XXX
6. 2014	207,479	31,173	176,306	90,661	7,321	4,358	117	11,543	385	9,834	98,740	XXX
7. 2015	223,147	35,749	187,398	140,958	39,605	4,628	245	15,846	2,484	11,312	119,097	XXX
8. 2016	241,318	39,152	202,166	97,049	7,460	3,742	115	12,650	404	10,582	105,463	XXX
9. 2017	267,935	45,129	222,806	101,442	8,520	2,789	127	12,123	336	11,381	107,372	XXX
10. 2018	270,180	32,777	237,403	105,828	1,611	1,732	42	11,553	0	10,904	117,460	XXX
11. 2019	283,082	33,601	249,481	65,862	1,997	803	71	8,061	67	5,377	72,591	XXX
12. Totals	XXX	XXX	XXX	969,897	119,004	32,188	2,210	128,001	8,758	95,196	1,000,114	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		Unpaid				
	13	14	15	16	17	18	19	20	21	22			
1. Prior	1,040	333	134	0	0	0	0	0	29	0	0	870	XXX
2. 2010	584	0	123	0	5	7	1	1	36	38	0	704	XXX
3. 2011	133	0	328	0	37	19	4	2	38	0	0	519	XXX
4. 2012	718	0	258	0	21	(23)	2	(3)	59	0	0	1,084	XXX
5. 2013	708	0	415	0	108	26	12	3	121	0	0	1,336	XXX
6. 2014	1,308	0	1,006	0	271	1	30	0	132	0	0	2,745	XXX
7. 2015	5,703	0	(1,403)	0	777	93	86	10	335	0	110	5,395	XXX
8. 2016	13,073	183	(3,386)	(39)	1,660	53	182	5	719	0	300	12,048	XXX
9. 2017	31,411	72	(5,390)	4	2,397	5	261	0	1,437	0	360	30,036	XXX
10. 2018	40,591	191	1,785	(23)	4,119	15	445	2	2,255	0	960	49,009	XXX
11. 2019	50,191	2,208	16,708	170	5,428	316	586	35	5,215	0	4,050	75,398	XXX
12. Totals	145,461	2,986	10,578	113	14,823	512	1,609	55	10,376	38	5,780	179,143	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	27	28	29	30	31	32	33		35	36
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	841	30
2. 2010	115,011	31,791	83,220	57.2	48.4	61.4	0	0	0.0	707	(4)
3. 2011	117,974	8,589	109,385	66.4	31.2	72.8	0	0	0.0	462	57
4. 2012	105,619	11,348	94,272	57.3	38.8	60.8	0	0	0.0	977	107
5. 2013	103,176	7,332	95,844	53.4	24.3	58.8	0	0	0.0	1,123	212
6. 2014	109,308	7,823	101,485	52.7	25.1	57.6	0	0	0.0	2,314	431
7. 2015	166,930	42,438	124,492	74.8	118.7	66.4	0	0	0.0	4,300	1,095
8. 2016	125,691	8,180	117,511	52.1	20.9	58.1	0	0	0.0	9,544	2,505
9. 2017	146,471	9,063	137,407	54.7	20.1	61.7	0	0	0.0	25,945	4,090
10. 2018	168,307	1,838	166,469	62.3	5.6	70.1	0	0	0.0	42,207	6,802
11. 2019	152,853	4,864	147,989	54.0	14.5	59.3	0	0	0.0	64,521	10,877
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	152,939	26,204

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.

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior	38,513	36,892	39,032	35,986	39,964	38,227	36,850	37,088	35,861	35,831	(30)	(1,257)
2. 2010	75,088	72,773	70,510	70,783	71,451	72,341	71,885	71,567	71,702	71,758	56	191
3. 2011	XXX	95,398	96,132	97,535	99,305	96,967	96,987	96,533	95,615	95,731	116	(802)
4. 2012	XXX	XXX	80,112	81,431	80,675	80,515	81,306	81,888	80,506	80,193	(312)	(1,695)
5. 2013	XXX	XXX	XXX	82,118	83,006	87,719	87,191	85,185	83,158	83,743	584	(1,442)
6. 2014	XXX	XXX	XXX	XXX	96,346	96,065	95,641	92,968	91,049	90,201	(849)	(2,767)
7. 2015	XXX	XXX	XXX	XXX	XXX	124,939	115,499	114,766	111,797	110,792	(1,005)	(3,974)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	104,123	106,055	105,604	104,545	(1,058)	(1,510)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	132,240	125,999	124,181	(1,817)	(8,059)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	154,775	152,658	(2,116)	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134,781	XXX	XXX
12. Totals											(6,431)	(21,314)

**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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
1. Prior	.000	13,930	22,546	28,531	32,304	33,740	34,656	34,516	34,739	34,999	XXX	XXX
2. 2010	44,200	59,442	63,606	67,096	69,314	70,140	70,490	70,811	70,933	71,045	XXX	XXX
3. 2011	XXX	51,843	78,174	85,904	90,920	93,248	94,934	94,946	95,019	95,248	XXX	XXX
4. 2012	XXX	XXX	43,413	63,820	69,997	74,087	76,956	77,726	79,091	79,169	XXX	XXX
5. 2013	XXX	XXX	XXX	43,572	66,025	73,230	76,956	79,952	82,010	82,527	XXX	XXX
6. 2014	XXX	XXX	XXX	XXX	54,485	70,446	78,468	81,980	85,053	87,581	XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX	78,424	93,425	99,155	101,990	105,735	XXX	XXX
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	56,382	78,861	86,685	93,217	XXX	XXX
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,177	84,087	95,584	XXX	XXX
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73,043	105,907	XXX	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	64,597	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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior	(10,342)	(6,642)	(1,775)	(414)	2,967	810	773	217	160	135
2. 2010	(2,109)	(1,785)	(1,548)	(498)	(642)	232	515	435	203	123
3. 2011	XXX	(1,210)	(1,295)	(111)	(224)	(363)	1,134	936	345	330
4. 2012	XXX	XXX	(5,361)	(4,279)	(3,798)	(3,387)	(962)	403	266	262
5. 2013	XXX	XXX	XXX	(2,879)	(4,081)	(1,436)	(704)	151	(672)	424
6. 2014	XXX	XXX	XXX	XXX	(819)	(4,026)	9	(1,311)	(1,617)	1,036
7. 2015	XXX	XXX	XXX	XXX	XXX	(529)	(2,462)	(4,133)	(2,955)	(1,329)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,459	(1,517)	(4,903)	(3,171)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32,586	1,534	(5,133)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,641	2,249
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,088

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**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						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	10	11	5	5	2			
2. 2010	69,588	20,381	49,207	28,503	5,840	1,046	215	3,576	665	275	26,405	3,925
3. 2011	53,416	8,244	45,172	29,627	435	874	36	3,382	0	783	33,412	4,743
4. 2012	54,023	8,619	45,404	26,879	2,075	892	203	3,817	0	636	29,310	3,910
5. 2013	56,050	10,585	45,465	24,772	151	606	5	2,544	0	379	27,766	1,873
6. 2014	61,052	9,842	51,210	25,140	113	923	2	2,883	0	626	28,831	2,044
7. 2015	67,311	11,456	55,855	63,120	20,454	1,200	68	5,981	1,390	1,426	48,389	5,773
8. 2016	73,217	13,326	59,891	27,788	183	1,049	0	3,647	0	773	32,301	2,061
9. 2017	81,324	14,503	66,821	25,723	177	1,033	0	3,373	0	790	29,952	1,977
10. 2018	82,261	16,200	66,061	35,384	180	733	0	3,833	0	356	39,770	2,861
11. 2019	82,908	16,004	66,904	24,221	219	433	0	2,723	0	71	27,158	1,996
12. Totals	XXX	XXX	XXX	311,167	29,838	8,794	534	35,761	2,055	6,118	323,295	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	37	35	0	0	0	0	0	0	0			
2. 2010	6	0	0	0	0	(2)	0	0	0	0	0	9	0
3. 2011	3	0	0	0	9	4	1	0	0	0	0	8	0
4. 2012	5	0	0	0	(1)	(8)	0	(1)	0	0	0	12	0
5. 2013	5	0	0	0	(10)	(19)	(1)	(2)	0	0	0	15	0
6. 2014	509	0	0	0	35	2	4	0	30	0	0	576	1
7. 2015	582	0	0	0	123	13	13	2	34	0	0	737	1
8. 2016	2,304	0	(315)	0	277	8	29	1	104	0	0	2,391	14
9. 2017	2,494	0	(403)	0	394	0	40	0	119	0	5	2,643	20
10. 2018	3,715	0	(471)	0	868	0	86	0	185	0	10	4,384	53
11. 2019	10,619	1,345	152	75	1,385	160	140	18	706	0	150	11,404	344
12. Totals	20,279	1,380	(1,037)	75	3,079	158	311	17	1,177	0	165	22,179	434

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0		0	XXX
2. 2010	33,131	6,718	26,414	47.6	33.0	53.7	0	0	0.0	6	3
3. 2011	33,895	475	33,420	63.5	5.8	74.0	0	0	0.0	3	5
4. 2012	31,591	2,269	29,322	58.5	26.3	64.6	0	0	0.0	5	7
5. 2013	27,916	135	27,781	49.8	1.3	61.1	0	0	0.0	5	10
6. 2014	29,524	118	29,407	48.4	1.2	57.4	0	0	0.0	509	67
7. 2015	71,052	21,927	49,126	105.6	191.4	88.0	0	0	0.0	582	154
8. 2016	34,883	191	34,692	47.6	1.4	57.9	0	0	0.0	1,989	402
9. 2017	32,772	177	32,595	40.3	1.2	48.8	0	0	0.0	2,091	552
10. 2018	44,334	180	44,154	53.9	1.1	66.8	0	0	0.0	3,244	1,139
11. 2019	40,379	1,816	38,562	48.7	11.3	57.6	0	0	0.0	9,351	2,054
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	17,786	4,393

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	.86	.61	.4	.0	.2	.0	.0	.31	XXX
2. 2010.....	37,701	10,286	27,415	19,279	3,955	1,110	234	3,288	472	1,310	19,016	3,949
3. 2011.....	30,317	408	29,909	16,440	0	978	0	3,177	(2)	1,828	20,597	4,324
4. 2012.....	31,749	387	31,362	15,932	0	1,451	0	3,070	0	1,693	20,453	3,768
5. 2013.....	33,340	291	33,049	17,276	0	1,526	0	2,993	0	1,627	21,795	3,777
6. 2014.....	34,816	268	34,548	15,778	0	1,524	0	2,347	0	1,440	19,649	3,505
7. 2015.....	35,652	276	35,376	13,851	0	1,068	0	1,994	0	1,402	16,913	3,350
8. 2016.....	34,549	343	34,206	14,571	0	1,015	0	2,186	0	1,168	17,772	3,299
9. 2017.....	35,350	428	34,922	12,803	0	550	0	2,235	0	1,127	15,588	3,291
10. 2018.....	35,451	387	35,064	10,144	0	251	0	1,932	0	686	12,327	3,062
11. 2019.....	35,599	391	35,208	5,535	0	98	0	1,290	0	152	6,923	3,265
12. Totals	XXX	XXX	XXX	141,695	4,016	9,575	234	24,514	470	12,433	171,064	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.....	273	273	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	1
2. 2010.....	0	0	.0	.0	.0	.0	.0	.0	.0	1	.0	.0	0
3. 2011.....	0	0	.0	.0	.0	(1)	0	.0	.0	0	.0	.1	0
4. 2012.....	0	0	.0	.0	.0	(16)	0	(2)	.0	0	.0	18	0
5. 2013.....	125	0	.0	.0	49	19	5	2	10	0	.0	169	1
6. 2014.....	443	0	300	0	63	6	7	1	34	0	.0	841	10
7. 2015.....	1,176	0	(50)	0	138	16	15	2	56	0	65	1,317	21
8. 2016.....	3,792	0	(2,030)	0	350	13	39	1	191	0	90	2,328	64
9. 2017.....	7,545	0	(2,716)	0	522	0	58	0	442	0	95	5,851	194
10. 2018.....	10,144	0	(1,300)	0	667	0	74	0	703	0	125	10,287	420
11. 2019.....	16,571	0	(3,064)	0	960	0	107	0	1,466	0	200	16,040	1,723
12. Totals	40,069	273	(8,860)	0	2,749	35	305	4	2,901	1	575	36,851	2,434

	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. 2010.....	23,677	4,661	19,016	62.8	45.3	69.4	0	0	0.0	.0	.0
3. 2011.....	20,595	(3)	20,598	67.9	(0.8)	68.9	0	0	0.0	.0	.1
4. 2012.....	20,453	(18)	20,471	64.4	(4.7)	65.3	0	0	0.0	.0	18
5. 2013.....	21,984	21	21,964	65.9	7.1	66.5	0	0	0.0	125	44
6. 2014.....	20,497	7	20,490	58.9	2.6	59.3	0	0	0.0	743	98
7. 2015.....	18,248	18	18,230	51.2	6.3	51.5	0	0	0.0	1,126	191
8. 2016.....	20,114	14	20,100	58.2	4.0	58.8	0	0	0.0	1,762	566
9. 2017.....	21,439	0	21,439	60.6	0.0	61.4	0	0	0.0	4,829	1,022
10. 2018.....	22,614	0	22,614	63.8	0.0	64.5	0	0	0.0	8,844	1,443
11. 2019.....	22,963	0	22,963	64.5	0.0	65.2	0	0	0.0	13,507	2,533
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	30,936	5,915



**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX	XXX	XXX	.65	.0	.6	.0	.1			
2. 2010.....	3,544	700	2,844	1,174	234	51	10	371	56	22	1,296	225
3. 2011.....	3,305	37	3,268	1,377	0	90	0	246	(1)	33	1,714	243
4. 2012.....	3,099	32	3,067	1,137	0	83	0	241	0	16	1,461	177
5. 2013.....	3,323	24	3,299	1,237	0	153	0	385	0	10	1,775	161
6. 2014.....	3,583	24	3,559	1,127	0	37	0	447	0	52	1,611	211
7. 2015.....	3,872	25	3,847	1,312	0	84	0	475	0	12	1,871	208
8. 2016.....	4,335	32	4,303	1,736	0	199	0	473	0	22	2,408	211
9. 2017.....	5,362	50	5,312	1,285	0	51	0	324	0	25	1,660	269
10. 2018.....	6,886	52	6,834	1,258	0	89	0	302	0	3	1,649	271
11. 2019.....	8,241	73	8,168	779	0	23	0	225	0	5	1,027	349
12. Totals	XXX	XXX	XXX	12,487	234	866	10	3,490	55	200	16,544	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	4	.0	.0	.0	.0	.0	.0	(2)			
2. 2010.....	0	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.1	.0
3. 2011.....	0	0	.0	.0	.0	(1)	.0	.0	.0	.0	.0	.1	.0
4. 2012.....	4	0	.0	.0	2	.0	.0	.0	.0	.0	.0	.5	.1
5. 2013.....	7	0	.2	.0	.0	(3)	.0	.0	.0	.0	.0	.11	.0
6. 2014.....	22	0	.1	.0	(2)	(7)	.0	(1)	.0	.0	.0	.30	.0
7. 2015.....	152	0	.2	.0	20	.1	.2	.0	14	.0	.0	.190	.3
8. 2016.....	912	0	.35	.0	.81	.0	.9	.0	96	.0	.0	.1,132	.9
9. 2017.....	952	0	.136	.0	110	.0	.12	.0	90	.0	.0	.1,300	.14
10. 2018.....	3,661	0	.114	.0	303	.0	.34	.0	371	.0	.0	.4,482	.50
11. 2019.....	2,899	0	.1,176	.0	387	.0	.43	.0	559	.0	.0	.5,064	.174
12. Totals	8,610	4	1,465	0	899	(9)	100	(1)	1,129	0	0	12,210	251

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	.0		.0	XXX
2. 2010.....	1,596	300	1,297	45.0	42.8	45.6	.0	.0	0.0	.0	.0
3. 2011.....	1,713	(2)	1,715	51.8	(5.1)	52.5	.0	.0	0.0	.0	.1
4. 2012.....	1,467	.0	1,466	47.3	1.3	47.8	.0	.0	0.0	.4	.2
5. 2013.....	1,783	(3)	1,786	53.7	(12.9)	54.1	.0	.0	0.0	.8	.3
6. 2014.....	1,633	(8)	1,641	45.6	(33.3)	46.1	.0	.0	0.0	.24	.6
7. 2015.....	2,062	.1	2,061	53.3	5.6	53.6	.0	.0	0.0	.154	.35
8. 2016.....	3,541	.0	3,540	81.7	1.3	82.3	.0	.0	0.0	.947	.185
9. 2017.....	2,960	.0	2,960	55.2	0.0	55.7	.0	.0	0.0	.1,088	.212
10. 2018.....	6,131	.0	6,131	89.0	0.0	89.7	.0	.0	0.0	.3,774	.707
11. 2019.....	6,091	0	6,091	73.9	0.0	74.6	0	0	0.0	.4,075	.988
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	10,072	2,138

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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						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	143	0	3	0	46	0	0	192	XXX
2. 2010	9,598	2,386	7,212	3,920	772	1	0	1,439	237	67	4,351	325
3. 2011	9,845	639	9,206	4,468	0	0	0	1,527	0	379	5,995	356
4. 2012	10,186	623	9,563	3,554	0	3	0	1,604	0	305	5,161	347
5. 2013	10,411	610	9,801	5,835	0	32	0	2,136	0	501	8,003	368
6. 2014	10,643	604	10,039	3,615	0	31	0	1,478	0	109	5,124	292
7. 2015	11,603	734	10,869	4,140	0	8	0	1,501	0	103	5,649	278
8. 2016	12,724	728	11,996	3,817	0	4	0	1,754	0	141	5,575	342
9. 2017	12,923	953	11,970	3,767	0	0	0	1,580	0	86	5,347	376
10. 2018	12,869	893	11,976	2,146	0	2	0	1,272	0	55	3,420	301
11. 2019	13,405	475	12,930	1,064	0	0	0	759	0	0	1,823	352
12. Totals	XXX	XXX	XXX	36,469	772	84	0	15,096	237	1,747	50,640	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	579	0	134	0	0	0	0	0	25	0	0	738	10
2. 2010	69	0	119	0	0	0	0	0	26	16	0	198	1
3. 2011	74	0	163	0	0	0	0	0	37	0	0	274	3
4. 2012	59	0	190	0	0	0	0	0	40	0	0	289	1
5. 2013	410	0	230	0	0	0	0	0	105	0	0	745	7
6. 2014	269	0	305	0	0	0	0	0	63	0	0	637	3
7. 2015	375	0	363	0	0	0	0	0	120	0	0	858	14
8. 2016	601	0	606	0	0	0	0	0	172	0	0	1,379	14
9. 2017	787	0	1,124	0	0	0	0	0	316	0	0	2,227	22
10. 2018	1,228	0	1,703	0	1	0	0	0	481	0	0	3,413	41
11. 2019	2,432	0	2,531	0	1	0	0	0	1,209	0	0	6,173	199
12. Totals	6,883	0	7,468	0	2	0	0	0	2,594	16	0	16,931	315

	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	713	25	
2. 2010	5,574	1,025	4,549	58.1	43.0	63.1	0	0	0.0	188	10	
3. 2011	6,269	0	6,269	63.7	0.0	68.1	0	0	0.0	237	37	
4. 2012	5,450	0	5,450	53.5	0.0	57.0	0	0	0.0	249	40	
5. 2013	8,748	0	8,748	84.0	0.0	89.3	0	0	0.0	640	105	
6. 2014	5,761	0	5,761	54.1	0.0	57.4	0	0	0.0	574	63	
7. 2015	6,507	0	6,507	56.1	0.0	59.9	0	0	0.0	738	120	
8. 2016	6,954	0	6,954	54.7	0.0	58.0	0	0	0.0	1,207	172	
9. 2017	7,574	0	7,574	58.6	0.0	63.3	0	0	0.0	1,911	316	
10. 2018	6,833	0	6,833	53.1	0.0	57.1	0	0	0.0	2,931	482	
11. 2019	7,996	0	7,996	59.6	0.0	61.8	0	0	0.0	4,963	1,210	
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	14,351	2,580	

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	(1)	0	16	0	2	0	1	17	XXX
2. 2010.....	30,745	10,086	20,659	16,495	7,054	1,125	257	2,447	380	382	12,376	759
3. 2011.....	30,819	4,529	26,290	9,838	93	958	7	2,735	0	342	13,431	1,161
4. 2012.....	32,001	5,114	26,887	12,850	1,071	961	83	2,571	0	745	15,228	1,191
5. 2013.....	34,677	4,620	30,057	10,052	153	1,049	6	1,412	0	493	12,354	781
6. 2014.....	38,241	4,717	33,524	15,158	163	1,583	9	1,273	0	689	17,842	961
7. 2015.....	43,767	5,991	37,776	29,488	10,179	1,805	63	2,289	546	785	22,794	1,840
8. 2016.....	49,964	6,642	43,322	18,855	(81)	1,256	31	1,546	0	789	21,707	949
9. 2017.....	56,830	7,540	49,290	12,086	143	910	18	1,572	0	605	14,407	1,004
10. 2018.....	65,805	8,596	57,209	19,556	1,082	507	31	1,658	0	839	20,608	1,368
11. 2019.....	73,103	10,033	63,070	13,422	1,389	181	59	1,042	0	77	13,197	1,041
12. Totals	XXX	XXX	XXX	157,799	21,246	10,351	564	18,547	926	5,747	163,961	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.....	150	21	0	0	0	0	0	0	7	0	0	136	1
2. 2010.....	300	0	(81)	0	5	10	1	1	10	21	0	203	1
3. 2011.....	0	0	13	0	28	17	3	2	1	0	0	26	0
4. 2012.....	500	0	(102)	0	20	2	2	0	19	0	0	437	1
5. 2013.....	105	0	19	0	69	29	8	3	6	0	0	175	3
6. 2014.....	0	0	79	0	164	0	18	0	4	0	0	265	0
7. 2015.....	3,091	0	(2,264)	0	465	67	52	7	74	0	15	1,344	15
8. 2016.....	4,083	0	(2,083)	0	902	22	100	2	93	0	35	3,071	34
9. 2017.....	12,692	34	(6,249)	(17)	1,318	3	146	0	375	0	35	8,262	95
10. 2018.....	12,091	0	(3,694)	0	2,170	0	241	0	333	0	75	11,141	127
11. 2019.....	12,947	675	256	14	2,501	131	278	15	773	0	200	15,920	314
12. Totals	45,959	730	(14,106)	(3)	7,642	281	849	30	1,695	21	360	40,980	591

	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	129	7
2. 2010.....	20,302	7,723	12,579	66.0	76.6	60.9	0	0	0.0	219	(16)
3. 2011.....	13,576	119	13,457	44.1	2.6	51.2	0	0	0.0	13	13
4. 2012.....	16,821	1,156	15,665	52.6	22.6	58.3	0	0	0.0	398	39
5. 2013.....	12,720	191	12,529	36.7	4.1	41.7	0	0	0.0	124	51
6. 2014.....	18,279	172	18,107	47.8	3.6	54.0	0	0	0.0	79	186
7. 2015.....	35,000	10,862	24,138	80.0	181.3	63.9	0	0	0.0	827	517
8. 2016.....	24,752	(26)	24,778	49.5	(0.4)	57.2	0	0	0.0	2,000	1,071
9. 2017.....	22,850	181	22,669	40.2	2.4	46.0	0	0	0.0	6,426	1,836
10. 2018.....	32,862	1,113	31,749	49.9	12.9	55.5	0	0	0.0	8,397	2,744
11. 2019.....	31,400	2,283	29,117	43.0	22.8	46.2	0	0	0.0	12,514	3,406
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	31,126	9,854

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**

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
	1. Prior.....	XXX	XXX	XXX	0	0	0	0	0			
2. 2010.....	3,765	1,152	2,613	305	61	22	5	147	8	0	400	9
3. 2011.....	2,791	351	2,440	7	0	2	0	29	0	0	38	3
4. 2012.....	2,837	360	2,477	883	0	67	0	136	0	0	1,086	4
5. 2013.....	2,944	373	2,571	91	0	20	0	116	0	0	227	3
6. 2014.....	3,221	408	2,813	2,942	0	19	0	251	0	0	3,212	9
7. 2015.....	3,526	523	3,003	161	0	142	0	292	0	0	595	15
8. 2016.....	3,760	1,078	2,682	1,035	135	23	1	270	0	0	1,192	15
9. 2017.....	4,112	1,679	2,433	103	0	7	1	230	0	0	339	8
10. 2018.....	4,637	2,103	2,534	5	0	6	0	83	0	0	94	7
11. 2019.....	5,172	2,465	2,707	0	0	1	0	49	0	0	50	5
12. Totals	XXX	XXX	XXX	5,532	196	309	7	1,603	8	0	7,233	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
	1. Prior.....	0	0	0	0	0	0	0	0	0			
2. 2010.....	0	0	0	0	0	0	0	0	0	0	0	0	0
3. 2011.....	0	0	0	0	0	0	0	0	0	0	0	0	0
4. 2012.....	0	0	0	0	0	(1)	0	0	0	0	0	1	0
5. 2013.....	(200)	0	0	0	0	0	0	0	0	0	0	(200)	0
6. 2014.....	0	0	200	0	10	2	1	0	0	0	0	209	0
7. 2015.....	251	0	400	0	32	1	4	0	37	0	0	723	1
8. 2016.....	613	183	(125)	(39)	45	11	4	1	63	0	0	445	5
9. 2017.....	450	38	241	21	32	2	3	0	95	0	0	761	3
10. 2018.....	779	191	(81)	(23)	72	15	7	2	176	0	0	768	6
11. 2019.....	237	19	1,003	80	66	4	5	0	208	0	0	1,417	5
12. Totals	2,130	430	1,639	40	257	34	24	3	579	0	0	4,123	20

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0		0	XXX
2. 2010.....	474	74	400	12.6	6.4	15.3	0	0	0.0	0	0
3. 2011.....	38	0	38	1.4	0.0	1.6	0	0	0.0	0	0
4. 2012.....	1,086	(1)	1,087	38.3	(0.3)	43.9	0	0	0.0	0	1
5. 2013.....	27	0	27	0.9	0.0	1.1	0	0	0.0	(200)	0
6. 2014.....	3,423	2	3,421	106.3	0.5	121.6	0	0	0.0	200	9
7. 2015.....	1,319	1	1,318	37.4	0.2	43.9	0	0	0.0	651	72
8. 2016.....	1,928	292	1,637	51.3	27.1	61.0	0	0	0.0	345	100
9. 2017.....	1,162	62	1,100	28.2	3.7	45.2	0	0	0.0	633	128
10. 2018.....	1,047	185	862	22.6	8.8	34.0	0	0	0.0	530	238
11. 2019.....	1,569	103	1,467	30.3	4.2	54.2	0	0	0.0	1,142	275
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	3,300	823

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**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. 2010												
3. 2011												
4. 2012												
5. 2013												
6. 2014												
7. 2015												
8. 2016												
9. 2017												
10. 2018												
11. 2019												
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. 2010													
3. 2011													
4. 2012													
5. 2013													
6. 2014													
7. 2015													
8. 2016													
9. 2017													
10. 2018													
11. 2019													
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. 2010											
3. 2011											
4. 2012											
5. 2013											
6. 2014											
7. 2015											
8. 2016											
9. 2017											
10. 2018											
11. 2019											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**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	.87	(.6)	.17	.0	.30	(.1)	45	.141	XXX
2. 2018	10,567	3,332	7,235	2,641	349	.77	.11	481	.0	.2	2,839	XXX
3. 2019	10,904	3,879	7,025	2,661	389	.37	.12	437	67	0	2,667	XXX
4. Totals	XXX	XXX	XXX	5,389	732	.131	.23	948	66	47	5,647	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	.276	.0	.5	.0	.18	(.3)	.2	.0	.1	.0	.0	.305	.1
2. 2018	.117	.0	.23	.0	.18	.0	.1	.0	.2	.0	.0	.161	.0
3. 2019	657	169	114	1	86	22	9	2	41	0	0	711	34
4. Totals	1,050	169	142	1	121	19	11	2	44	0	0	1,177	35

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	.0		.0	XXX
2. 2018	3,360	.360	3,000	31.8	10.8	41.5	.0	.0	0.0	.140	.21
3. 2019	4,040	662	3,378	37.1	17.1	48.1	0	0	0.0	601	111
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,022	155

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	(895)	0	44	0	92	0	939	(759)	XXX
2. 2018	25,350	264	25,086	16,677	0	67	0	1,992	0	8,963	18,736	9,287
3. 2019	27,048	281	26,767	18,059	0	30	0	1,536	0	5,073	19,625	7,935
4. Totals	XXX	XXX	XXX	33,841	0	141	0	3,620	0	14,975	37,602	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	19	0	(153)	0	10	(6)	1	(1)	0	0	430	(117)	2
2. 2018	71	0	(508)	0	21	0	2	0	4	0	750	(410)	11
3. 2019	2,370	0	(3,281)	0	43	0	5	0	253	0	3,500	(609)	885
4. Totals	2,459	0	(3,941)	0	74	(6)	8	(1)	257	0	4,680	(1,136)	898

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0		0	XXX
2. 2018	18,326	0	18,326	72.3	0.0	73.1	0	0	0.0	(437)	27
3. 2019	19,016	0	19,016	70.3	0.0	71.0	0	0	0.0	(911)	301
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(1,482)	345



Schedule P - Part 1K - Fidelity/Surety

**NONE**

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

**NONE**

Schedule P - Part 1M - International

**NONE**

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY**  
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 2010	2,271	454	1,817	2,276	399	0	0	2	0	0	1,879	XXX
3. 2011	12,229	0	12,229	14,526	0	0	0	9	0	0	14,535	XXX
4. 2012	13,364	0	13,364	3,837	0	0	0	27	0	0	3,864	XXX
5. 2013	13,556	0	13,556	5,805	0	0	0	0	0	0	5,805	XXX
6. 2014	13,596	0	13,596	4,087	0	0	0	0	0	0	4,087	XXX
7. 2015	12,496	0	12,496	1,719	0	0	0	0	0	0	1,719	XXX
8. 2016	15,857	0	15,857	6,876	0	0	0	0	0	0	6,876	XXX
9. 2017	21,261	975	20,286	20,146	0	0	0	0	0	0	20,146	XXX
10. 2018	25,645	950	24,695	18,017	0	0	0	0	0	0	18,017	XXX
11. 2019	25,291	0	25,291	121	0	0	0	0	0	0	121	XXX
12. Totals	XXX	XXX	XXX	77,410	399	0	0	38	0	0	77,049	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0	XXX
2. 2010	209	0	85	0	0	0	0	0	0	0	0	294	XXX
3. 2011	56	0	152	0	0	0	0	0	0	0	0	208	XXX
4. 2012	151	0	170	0	0	0	0	0	0	0	0	322	XXX
5. 2013	54	0	165	0	0	0	0	0	0	0	0	218	XXX
6. 2014	49	0	121	0	0	0	0	0	0	0	0	170	XXX
7. 2015	61	0	146	0	0	0	0	0	0	0	0	206	XXX
8. 2016	753	0	542	0	0	0	0	0	0	0	0	1,295	XXX
9. 2017	6,446	0	2,208	0	0	0	0	0	0	0	0	8,654	XXX
10. 2018	8,774	0	5,434	0	0	0	0	0	0	0	0	14,208	XXX
11. 2019	1,458	0	17,132	0	0	0	0	0	0	0	0	18,590	XXX
12. Totals	18,010	0	26,155	0	0	0	0	0	0	0	0	44,165	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. 2010	2,572	399	2,173	113.2	87.9	119.6	0	0	0.0	294	0
3. 2011	14,743	0	14,743	120.6	0.0	120.6	0	0	0.0	208	0
4. 2012	4,186	0	4,186	31.3	0.0	31.3	0	0	0.0	322	0
5. 2013	6,023	0	6,023	44.4	0.0	44.4	0	0	0.0	218	0
6. 2014	4,257	0	4,257	31.3	0.0	31.3	0	0	0.0	170	0
7. 2015	1,925	0	1,925	15.4	0.0	15.4	0	0	0.0	206	0
8. 2016	8,171	0	8,171	51.5	0.0	51.5	0	0	0.0	1,295	0
9. 2017	28,800	0	28,800	135.5	0.0	142.0	0	0	0.0	8,654	0
10. 2018	32,225	0	32,225	125.7	0.0	130.5	0	0	0.0	14,208	0
11. 2019	18,711	0	18,711	74.0	0.0	74.0	0	0	0.0	18,590	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	44,165	0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY**  
 (\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior...	XXX	XXX	XXX									XXX
2. 2010												XXX
3. 2011												XXX
4. 2012												XXX
5. 2013												XXX
6. 2014												XXX
7. 2015												XXX
8. 2016												XXX
9. 2017												XXX
10. 2018												XXX
11. 2019												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						
	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. 2010													XXX
3. 2011													XXX
4. 2012													XXX
5. 2013													XXX
6. 2014													XXX
7. 2015													XXX
8. 2016													XXX
9. 2017													XXX
10. 2018													XXX
11. 2019													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. 2010											
3. 2011											
4. 2012											
5. 2013											
6. 2014											
7. 2015											
8. 2016											
9. 2017											
10. 2018											
11. 2019											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		

NONE

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**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. 2010	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2011	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2012	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2013	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2014	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2015	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2016	46	0	46	0	0	0	0	0	0	0	0	XXX
9. 2017	407	0	407	0	0	0	0	0	0	0	0	XXX
10. 2018	709	0	709	0	0	0	0	0	0	0	0	XXX
11. 2019	1,411	0	1,411	0	0	0	0	0	0	0	0	XXX
12. Totals	XXX	XXX	XXX	0	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. 2010	0	0	0	0	0	0	0	0	0	0	0	0	XXX
3. 2011	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4. 2012	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5. 2013	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6. 2014	0	0	0	0	0	0	0	0	0	0	0	0	XXX
7. 2015	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8. 2016	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9. 2017	0	0	400	0	0	0	0	0	0	0	0	400	XXX
10. 2018	11	0	564	0	0	0	0	0	0	0	0	575	XXX
11. 2019	0	0	689	0	0	0	0	0	0	0	0	689	XXX
12. Totals	11	0	1,653	0	0	0	0	0	0	0	0	1,664	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
2. 2010	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
3. 2011	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
4. 2012	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
5. 2013	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
6. 2014	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
7. 2015	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
8. 2016	0	0	0	0.0	0.0	0.0	0	0	0.0	0	0
9. 2017	400	0	400	98.3	0.0	98.3	0	0	0.0	400	0
10. 2018	575	0	575	81.1	0.0	81.1	0	0	0.0	575	0
11. 2019	689	0	689	48.8	0.0	48.8	0	0	0.0	689	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,664	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**



COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX	XXX							
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX	XXX							
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX	XXX							
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior	613	843	1,514	871	1,195	1,201	1,201	1,203	1,199	1,199	1	(4)
2. 2010	1,754	1,248	492	263	262	263	263	261	263	263	0	2
3. 2011	XXX	124	19	7	25	10	10	9	9	9	0	0
4. 2012	XXX	XXX	939	1,482	1,198	1,255	1,295	1,292	952	951	(1)	(341)
5. 2013	XXX	XXX	XXX	604	436	668	513	233	(87)	(88)	(1)	(321)
6. 2014	XXX	XXX	XXX	XXX	4,626	4,728	4,153	3,221	3,228	3,170	(58)	(51)
7. 2015	XXX	XXX	XXX	XXX	XXX	2,211	2,009	1,686	1,610	989	(621)	(697)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	151	291	129	1,303	1,175	1,012
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,582	1,311	774	(537)	(808)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	483	603	120	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,210	XXX	XXX
12. Totals											77	(1,206)

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

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX	XXX							
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	799	1,459	1,280	(178)	481
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,140	2,516	376	XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,968	XXX	XXX
4. Totals											198	481

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,010)	(1,627)	(2,193)	(566)	(1,182)
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,142	16,330	(812)	XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,226	XXX	XXX
4. Totals											(1,378)	(1,182)

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

1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2019.....	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					
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
4. Totals												

NONE

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

1. Prior.....												
2. 2010.....												
3. 2011.....	XXX											
4. 2012.....	XXX	XXX										
5. 2013.....	XXX	XXX	XXX									
6. 2014.....	XXX	XXX	XXX	XXX								
7. 2015.....	XXX	XXX	XXX	XXX	XXX							
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

NONE



COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019	11 One Year	12 Two Year
1. Prior	0	0	0	0	0	0	0	0	0	0	0	0
2. 2010	863	1,594	1,636	1,667	1,654	1,685	2,165	2,106	2,106	2,170	65	64
3. 2011	XXX	13,859	16,905	16,566	18,003	16,548	15,661	15,481	14,889	14,734	(155)	(747)
4. 2012	XXX	XXX	3,955	4,588	4,791	4,429	4,480	4,313	4,201	4,160	(41)	(153)
5. 2013	XXX	XXX	XXX	4,580	6,804	6,763	6,866	6,416	6,051	6,025	(26)	(391)
6. 2014	XXX	XXX	XXX	XXX	4,888	5,583	5,345	4,530	4,349	4,257	(92)	(273)
7. 2015	XXX	XXX	XXX	XXX	XXX	2,888	3,215	2,152	2,008	1,925	(83)	(227)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	6,668	6,984	8,013	8,170	157	1,186
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35,362	29,300	28,800	(500)	(6,562)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,405	32,225	2,821	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,711	XXX	XXX
12. Totals											2,146	(7,103)

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

1. Prior												
2. 2010												
3. 2011	XXX											
4. 2012	XXX	XXX										
5. 2013	XXX	XXX	XXX									
6. 2014	XXX	XXX	XXX	XXX								
7. 2015	XXX	XXX	XXX	XXX	XXX							
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX
11. 2019	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. 2010						0	0		0	0	0	0
3. 2011	XXX						0	0		0	0	0
4. 2012	XXX	XXX					0	0		0	0	0
5. 2013	XXX	XXX	XXX				0	0		0	0	0
6. 2014	XXX	XXX	XXX	XXX			0	0		0	0	0
7. 2015	XXX	XXX	XXX	XXX	XXX		0	0		0	0	0
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX		0		0	0	0
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	400	400	0	375
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	696	575	(121)	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	689	XXX	XXX
12. Totals											(121)	375

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

**NONE**

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

**NONE**

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 2T - Warranty

**NONE**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

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 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019		
1. Prior.....	.000	2,917	4,612	5,480	6,462	6,602	6,787	6,809	6,832	6,831	103	0
2. 2010.....	16,488	21,290	22,221	22,677	23,101	23,303	23,481	23,485	23,487	23,494	3,151	774
3. 2011.....	XXX	19,604	28,578	29,268	29,792	29,992	30,104	30,024	30,019	30,030	3,930	813
4. 2012.....	XXX	XXX	15,761	23,392	24,218	24,657	25,151	25,355	25,476	25,493	3,159	751
5. 2013.....	XXX	XXX	XXX	15,628	23,828	24,916	25,172	25,237	25,212	25,222	1,480	393
6. 2014.....	XXX	XXX	XXX	XXX	19,984	24,716	25,528	25,637	25,682	25,948	1,605	438
7. 2015.....	XXX	XXX	XXX	XXX	XXX	37,754	42,828	43,382	43,106	43,798	4,852	920
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	19,877	26,571	28,311	28,654	1,561	486
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,687	25,398	26,579	1,494	463
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,123	35,937	2,084	724
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	24,435	1,241	411

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

1. Prior.....	.000	3,690	5,943	7,075	7,873	8,153	8,288	8,341	8,344	8,373	426	0
2. 2010.....	7,079	12,182	13,901	15,183	15,860	16,109	16,172	16,192	16,200	16,200	3,058	891
3. 2011.....	XXX	7,257	13,451	15,271	16,317	16,920	17,346	17,389	17,416	17,418	3,362	962
4. 2012.....	XXX	XXX	6,277	11,888	14,442	16,123	16,525	16,831	17,328	17,383	2,933	835
5. 2013.....	XXX	XXX	XXX	7,069	13,175	15,347	17,138	18,351	18,669	18,802	2,982	794
6. 2014.....	XXX	XXX	XXX	XXX	6,678	11,601	13,362	14,798	16,567	17,302	2,755	740
7. 2015.....	XXX	XXX	XXX	XXX	XXX	7,236	11,839	13,181	14,217	14,919	2,600	729
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	6,041	11,136	12,813	15,586	2,457	778
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,625	11,225	13,353	2,481	616
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,610	10,395	2,166	476
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,633	1,326	216

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

1. Prior.....	.000	1,495	1,814	2,338	2,453	2,466	2,477	2,494	2,493	2,564	21	0
2. 2010.....	357	614	747	845	955	965	974	980	980	981	184	41
3. 2011.....	XXX	451	941	1,068	1,296	1,383	1,452	1,456	1,467	1,467	205	38
4. 2012.....	XXX	XXX	354	605	1,007	1,046	1,193	1,209	1,217	1,220	146	30
5. 2013.....	XXX	XXX	XXX	373	710	812	910	1,266	1,292	1,390	130	31
6. 2014.....	XXX	XXX	XXX	XXX	558	871	988	1,057	1,138	1,164	174	37
7. 2015.....	XXX	XXX	XXX	XXX	XXX	511	940	1,156	1,278	1,396	169	36
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	497	1,049	1,287	1,935	159	43
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	667	1,217	1,336	209	46
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	613	1,347	201	20
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	802	145	30

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

1. Prior.....	.000	2,492	3,965	4,485	4,899	5,430	5,994	5,758	5,955	6,101	77	0
2. 2010.....	435	1,213	1,721	2,675	2,885	2,965	3,024	3,098	3,118	3,149	185	139
3. 2011.....	XXX	762	2,100	2,884	3,536	3,953	4,496	4,248	4,299	4,468	124	229
4. 2012.....	XXX	XXX	768	1,836	2,383	2,961	3,345	3,320	3,625	3,557	138	208
5. 2013.....	XXX	XXX	XXX	887	2,757	4,361	5,031	5,268	5,767	5,867	161	200
6. 2014.....	XXX	XXX	XXX	XXX	1,233	2,366	2,992	3,320	3,488	3,646	111	178
7. 2015.....	XXX	XXX	XXX	XXX	XXX	1,070	2,527	3,508	3,951	4,148	160	104
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	914	2,556	3,577	3,821	41	287
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,075	3,151	3,767	38	316
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,118	2,148	12	248
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,064	6	147

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

1. Prior.....	.000	3,180	5,950	8,294	9,421	9,873	9,884	9,888	9,890	9,905	65	0
2. 2010.....	5,408	8,655	9,073	9,500	10,149	10,274	10,199	10,276	10,301	10,309	428	330
3. 2011.....	XXX	6,226	8,166	9,043	9,921	10,350	10,610	10,712	10,696	10,696	696	465
4. 2012.....	XXX	XXX	6,636	10,108	10,455	10,874	12,166	12,316	12,656	12,657	776	414
5. 2013.....	XXX	XXX	XXX	5,593	7,880	8,650	8,974	9,822	10,836	10,942	467	311
6. 2014.....	XXX	XXX	XXX	XXX	9,008	11,832	13,659	15,139	15,654	16,569	587	374
7. 2015.....	XXX	XXX	XXX	XXX	XXX	12,713	15,800	17,906	19,167	21,051	1,283	542
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	12,428	18,253	18,856	20,161	572	343
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,234	11,021	12,835	527	382
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,323	18,950	793	448
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,155	465	262

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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			
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019			
1. Prior	.000												
2. 2010													
3. 2011	XXX												
4. 2012	XXX	XXX											
5. 2013	XXX	XXX	XXX										
6. 2014	XXX	XXX	XXX	XXX									
7. 2015	XXX	XXX	XXX	XXX	XXX								
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

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

1. Prior	.000												
2. 2010													
3. 2011	XXX												
4. 2012	XXX	XXX											
5. 2013	XXX	XXX	XXX										
6. 2014	XXX	XXX	XXX	XXX									
7. 2015	XXX	XXX	XXX	XXX	XXX								
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

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

1. Prior	.000											XXX	XXX
2. 2010												XXX	XXX
3. 2011	XXX											XXX	XXX
4. 2012	XXX	XXX										XXX	XXX
5. 2013	XXX	XXX	XXX									XXX	XXX
6. 2014	XXX	XXX	XXX	XXX								XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX							XXX	XXX
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX						XXX	XXX
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

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

1. Prior	.000	164	298	848	1,193	1,198	1,198	1,198	1,198	1,198	1,198	3	0
2. 2010	39	46	245	260	262	263	261	261	261	261	261	1	8
3. 2011	XXX	1	6	7	8	9	9	9	9	9	9	1	2
4. 2012	XXX	XXX	0	2	436	895	920	934	950	950	950	2	2
5. 2013	XXX	XXX	XXX	(4)	6	17	25	29	111	111	111	1	2
6. 2014	XXX	XXX	XXX	XXX	1	22	2,077	2,102	2,566	2,961	2,961	3	6
7. 2015	XXX	XXX	XXX	XXX	XXX	1	85	126	226	303	303	2	12
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	6	22	31	922	922	3	7
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	97	109	109	4	1
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	11	11	0	1
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1	0	0

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

1. Prior	.000												
2. 2010													
3. 2011	XXX												
4. 2012	XXX	XXX											
5. 2013	XXX	XXX	XXX										
6. 2014	XXX	XXX	XXX	XXX									
7. 2015	XXX	XXX	XXX	XXX	XXX								
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX							
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

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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		
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	.866	.976	XXX	XXX
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,776	2,358	XXX	XXX
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,297	XXX	XXX

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.000	(1,225)	(2,076)	.0	.0
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,344	16,744	7,291	1,985
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,089	6,610	440

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

1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2019	XXX	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	XXX	XXX	XXX	XXX	XXX
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

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

1. Prior	.000										XXX	XXX
2. 2010											XXX	XXX
3. 2011	XXX										XXX	XXX
4. 2012	XXX	XXX									XXX	XXX
5. 2013	XXX	XXX	XXX								XXX	XXX
6. 2014	XXX	XXX	XXX	XXX							XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX

NONE

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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		
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		
1. Prior	.000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 2010	94	595	895	1,168	1,321	1,484	1,598	1,739	1,812	1,877	XXX	XXX
3. 2011	XXX	1,503	8,202	11,644	13,409	14,006	14,269	14,463	14,478	14,526	XXX	XXX
4. 2012	XXX	XXX	101	1,924	3,034	3,466	3,628	3,724	3,766	3,837	XXX	XXX
5. 2013	XXX	XXX	XXX	183	3,125	4,690	5,311	5,589	5,736	5,805	XXX	XXX
6. 2014	XXX	XXX	XXX	XXX	1,258	3,012	3,853	3,994	4,058	4,087	XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX	95	637	1,375	1,651	1,719	XXX	XXX
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	584	3,560	6,339	6,876	XXX	XXX
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,945	13,977	20,146	XXX	XXX
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	134	18,017	XXX	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	121	XXX	XXX

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

1. Prior	.000										XXX	XXX
2. 2010											XXX	XXX
3. 2011	XXX										XXX	XXX
4. 2012	XXX	XXX									XXX	XXX
5. 2013	XXX	XXX	XXX								XXX	XXX
6. 2014	XXX	XXX	XXX	XXX							XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

NONE

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

1. Prior	.000	0	0	0	0	0	0	0	0	0	XXX	XXX
2. 2010								0	0	0	XXX	XXX
3. 2011	XXX							0	0	0	XXX	XXX
4. 2012	XXX	XXX						0	0	0	XXX	XXX
5. 2013	XXX	XXX	XXX					0	0	0	XXX	XXX
6. 2014	XXX	XXX	XXX	XXX				0	0	0	XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX			0	0	0	XXX	XXX
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX		0	0	0	XXX	XXX
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	XXX	XXX
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX

Schedule P - Part 3R - Section 1 - Product Liability - Occurrence

**NONE**

Schedule P - Part 3R - Section 2 - Product Liability - Claims-Made

**NONE**

Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 3T - Warranty

**NONE**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	(2,139)	(1,510)	(186)	13	3	1	2	0	1	0
2. 2010	(221)	(679)	(289)	(283)	(192)	0	(4)	1	1	0
3. 2011	XXX	(1,242)	(1,432)	(782)	(696)	(85)	1	3	1	0
4. 2012	XXX	XXX	(481)	(767)	(726)	(312)	(37)	6	1	1
5. 2013	XXX	XXX	XXX	499	(1,374)	102	431	(20)	3	1
6. 2014	XXX	XXX	XXX	XXX	(152)	(470)	706	(349)	9	4
7. 2015	XXX	XXX	XXX	XXX	XXX	(799)	1,469	(300)	(190)	12
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	(2,541)	(228)	(391)	(286)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,197	(609)	(363)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	721	(385)
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	198

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

1. Prior	(2,626)	(1,542)	(519)	8	2,610	503	501	(1)	1	0
2. 2010	(2,348)	(373)	275	247	58	56	0	3	1	0
3. 2011	XXX	(4,434)	(1,405)	(129)	(5)	(251)	0	6	2	0
4. 2012	XXX	XXX	(8,846)	(3,777)	(1,935)	(676)	10	14	6	2
5. 2013	XXX	XXX	XXX	(5,674)	(2,717)	(1,969)	(71)	36	10	4
6. 2014	XXX	XXX	XXX	XXX	(4,027)	(1,519)	(821)	(328)	(107)	306
7. 2015	XXX	XXX	XXX	XXX	XXX	(5,238)	(1,490)	(979)	(500)	(37)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	(5,472)	(1,912)	(2,767)	(1,993)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(4,317)	(3,285)	(2,658)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(612)	(1,226)
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,957)

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

1. Prior	(796)	(235)	(13)	3	2	0	3	1	0	0
2. 2010	(120)	(76)	0	9	(1)	(1)	0	0	0	0
3. 2011	XXX	(165)	(20)	9	7	(21)	1	0	0	1
4. 2012	XXX	XXX	735	187	(43)	(18)	3	(1)	0	0
5. 2013	XXX	XXX	XXX	554	(261)	(274)	(16)	8	0	2
6. 2014	XXX	XXX	XXX	XXX	284	(115)	84	(17)	(2)	2
7. 2015	XXX	XXX	XXX	XXX	XXX	(282)	185	(48)	11	4
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	68	(74)	129	44
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(58)	363	148
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	499	148
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,219

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

1. Prior	2,210	1,527	1,131	707	345	303	265	216	158	135
2. 2010	1,873	1,343	726	314	87	35	33	29	25	119
3. 2011	XXX	2,189	1,473	913	310	339	16	12	27	163
4. 2012	XXX	XXX	1,895	1,233	825	393	243	28	25	190
5. 2013	XXX	XXX	XXX	2,835	1,866	2,389	696	666	355	230
6. 2014	XXX	XXX	XXX	XXX	4,905	2,392	1,189	709	487	305
7. 2015	XXX	XXX	XXX	XXX	XXX	2,558	2,113	1,382	566	363
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	3,296	2,054	1,137	606
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,822	1,943	1,125
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,652	1,703
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,531

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

1. Prior	(6,591)	(4,851)	(2,193)	(1,147)	9	3	3	0	1	0
2. 2010	(1,222)	(2,076)	(2,445)	(842)	(623)	90	119	226	0	(81)
3. 2011	XXX	(2,748)	(2,702)	(1,968)	(2,548)	(2,289)	(1)	7	2	14
4. 2012	XXX	XXX	(622)	(2,358)	(2,739)	(3,268)	(1,618)	23	4	(100)
5. 2013	XXX	XXX	XXX	(2,255)	(3,070)	(2,950)	(2,876)	(1,096)	(1,280)	23
6. 2014	XXX	XXX	XXX	XXX	(3,287)	(6,292)	(3,259)	(1,744)	(2,226)	98
7. 2015	XXX	XXX	XXX	XXX	XXX	2,191	(6,397)	(4,584)	(3,277)	(2,219)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	2,189	(2,133)	(3,306)	(1,986)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	953	(5,411)	(6,086)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,154	(3,453)
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	505



**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XX							
6. 2014	XXX	XXX	XX	XX						
7. 2015	XXX	XXX	XX	XX	XX					
8. 2016	XXX	XXX	XX	XXX	XXX	XX				
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XXX	XXX						
7. 2015	XXX	XXX	XX	XXX	XX					
8. 2016	XXX	XXX	XX	XXX	XX	XX				
9. 2017	XXX	XXX	XX	XXX	XX	XX	XXX			
10. 2018	XXX	XXX	XX	XXX	XX	XX	XXX	XXX		
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

**SCHEDULE P - PART 4G - SPECIAL LIABILITY (OCEAN MARINE, AIRCRAFT (ALL PERILS), BOILER AND MACHINERY)**

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XX	XXX						
7. 2015	XXX	XXX	XX	XXX	XX					
8. 2016	XXX	XXX	XX	XXX	XX	XX				
9. 2017	XXX	XXX	XX	XXX	XX	XX	XXX			
10. 2018	XXX	XXX	XX	XXX	XX	XX	XXX	XXX		
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

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

1. Prior	(87)	32	36	1	0	0	0	0	0	0
2. 2010	389	104	153	3	0	0	0	0	0	0
3. 2011	XXX	43	2	0	0	0	0	0	0	0
4. 2012	XXX	XXX	79	158	8	1	2	1	0	0
5. 2013	XXX	XXX	XXX	185	1	50	9	0	0	0
6. 2014	XXX	XXX	XXX	XXX	561	431	935	9	3	201
7. 2015	XXX	XXX	XXX	XXX	XXX	708	438	130	247	403
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	963	44	(307)	(83)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,131	829	222
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	376	(53)
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	928

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

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XXX	XXX						
7. 2015	XXX	XXX	XX	XXX	XX					
8. 2016	XXX	XXX	XX	XXX	XX	XX				
9. 2017	XXX	XXX	XX	XXX	XX	XX	XXX			
10. 2018	XXX	XXX	XX	XXX	XX	XX	XXX	XXX		
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

NONE

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	(72)	2	7
2. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	(4)	24
3. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	119

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

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	(2,898)	(524)	(151)
2. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	(3,222)	(505)
3. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	(3,276)

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

1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
2. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
3. 2019	.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			
2. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
3. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

NONE

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

1. Prior										
2. 2010										
3. 2011	.XXX									
4. 2012	.XXX	.XXX								
5. 2013	.XXX	.XXX	.XXX							
6. 2014	.XXX	.XXX	.XXX	.XXX						
7. 2015	.XXX	.XXX	.XXX	.XXX	.XXX					
8. 2016	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX				
9. 2017	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
10. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
11. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

NONE

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2010	258	141	71	54	28	51	365	176	175	85
3. 2011	XXX	6,200	3,148	1,845	2,711	1,945	1,116	908	312	152
4. 2012	XXX	XXX	3,490	1,233	866	493	435	332	230	170
5. 2013	XXX	XXX	XXX	2,714	1,644	1,270	1,129	561	239	165
6. 2014	XXX	XXX	XXX	XXX	2,475	1,740	1,239	416	224	121
7. 2015	XXX	XXX	XXX	XXX	XXX	2,600	1,454	335	214	146
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	4,590	1,047	604	542
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31,407	8,019	2,208
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28,381	5,434
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,132

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

1. Prior										
2. 2010										
3. 2011	XXX									
4. 2012	XXX	XXX								
5. 2013	XXX	XXX	XXX							
6. 2014	XXX	XXX	XXX	XXX						
7. 2015	XXX	XXX	XXX	XXX	XXX					
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**NONE**

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

1. Prior	0	0	0	0	0	0	0	0	0	0
2. 2010									0	0
3. 2011	XXX								0	0
4. 2012	XXX	XXX							0	0
5. 2013	XXX	XXX	XXX						0	0
6. 2014	XXX	XXX	XXX	XXX					0	0
7. 2015	XXX	XXX	XXX	XXX	XXX				0	0
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX			0	0
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	175	400
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	696	564
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	689

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

**NONE**

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

**NONE**

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

**NONE**

Schedule P - Part 4T - Warranty

**NONE**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	385	65	17	13	7	1	0	0	0	0
2. 2010	2,770	3,104	3,138	3,144	3,151	3,151	3,151	3,151	3,151	3,151
3. 2011	XXX	3,346	3,864	3,916	3,925	3,930	3,930	3,930	3,930	3,930
4. 2012	XXX	XXX	2,337	3,091	3,146	3,157	3,158	3,160	3,159	3,159
5. 2013	XXX	XXX	XXX	1,192	1,410	1,465	1,477	1,480	1,480	1,480
6. 2014	XXX	XXX	XXX	XXX	1,341	1,562	1,596	1,599	1,604	1,605
7. 2015	XXX	XXX	XXX	XXX	XXX	4,320	4,756	4,839	4,849	4,852
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,265	1,526	1,556	1,561
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,243	1,458	1,494
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,874	2,084
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,241

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	115	57	41	16	11	10	2	1	1	1
2. 2010	385	56	21	14	5	1	0	0	0	0
3. 2011	XXX	634	69	16	9	5	1	0	0	0
4. 2012	XXX	XXX	613	65	41	22	7	2	0	0
5. 2013	XXX	XXX	XXX	337	46	16	1	1	1	0
6. 2014	XXX	XXX	XXX	XXX	301	52	16	9	5	1
7. 2015	XXX	XXX	XXX	XXX	XXX	333	41	14	11	1
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	258	45	19	14
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	331	55	20
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	365	53
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	140	85	54	18	18	16	8	0	6	1
2. 2010	3,754	3,863	3,892	3,909	3,916	3,918	3,922	3,923	3,924	3,925
3. 2011	XXX	4,521	4,664	4,706	4,729	4,736	4,735	4,734	4,742	4,743
4. 2012	XXX	XXX	3,365	3,802	3,875	3,896	3,901	3,906	3,910	3,910
5. 2013	XXX	XXX	XXX	1,763	1,793	1,845	1,861	1,892	1,873	1,873
6. 2014	XXX	XXX	XXX	XXX	1,911	1,989	2,021	2,063	2,044	2,044
7. 2015	XXX	XXX	XXX	XXX	XXX	5,304	5,628	5,773	5,760	5,773
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,849	2,305	2,038	2,061
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,779	1,940	1,977
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,860	2,861
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,996

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	1,227	263	91	21	27	20	3	1	0	0
2. 2010	2,016	2,846	2,968	3,021	3,042	3,051	3,052	3,057	3,058	3,058
3. 2011	XXX	1,991	3,064	3,242	3,313	3,347	3,354	3,360	3,361	3,362
4. 2012	XXX	XXX	1,706	2,614	2,826	2,903	2,917	2,924	2,930	2,933
5. 2013	XXX	XXX	XXX	1,782	2,702	2,887	2,952	2,970	2,976	2,982
6. 2014	XXX	XXX	XXX	XXX	1,703	2,543	2,685	2,737	2,752	2,755
7. 2015	XXX	XXX	XXX	XXX	XXX	1,566	2,382	2,530	2,586	2,600
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,478	2,263	2,406	2,457
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,557	2,304	2,481
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,355	2,166
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,326

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	472	240	55	25	12	6	2	2	2	1
2. 2010	1,264	274	65	31	18	5	5	2	0	0
3. 2011	XXX	1,631	259	108	49	13	5	2	1	0
4. 2012	XXX	XXX	1,799	364	126	43	19	10	3	0
5. 2013	XXX	XXX	XXX	1,743	314	137	57	20	8	1
6. 2014	XXX	XXX	XXX	XXX	1,718	286	120	60	29	10
7. 2015	XXX	XXX	XXX	XXX	XXX	1,705	272	103	49	21
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,703	294	145	64
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,680	427	194
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,720	420
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,723

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	301	266	39	54	34	90	71	5	65	0
2. 2010	3,626	3,736	3,850	3,907	3,933	3,940	3,946	3,954	3,949	3,949
3. 2011	XXX	3,927	4,081	4,213	4,278	4,306	4,320	4,328	4,324	4,324
4. 2012	XXX	XXX	3,785	3,574	3,670	3,734	3,753	3,777	3,765	3,768
5. 2013	XXX	XXX	XXX	3,794	3,601	3,707	3,748	3,810	3,770	3,777
6. 2014	XXX	XXX	XXX	XXX	3,695	3,377	3,450	3,596	3,501	3,505
7. 2015	XXX	XXX	XXX	XXX	XXX	3,521	3,214	3,527	3,334	3,350
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	3,416	4,808	3,264	3,299
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,868	3,231	3,291
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,270	3,062
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,265

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	89	17	3	3	1	(3)	0	0	0	0
2. 2010	114	169	180	182	183	184	184	184	184	184
3. 2011	XXX	131	190	199	203	205	205	205	205	205
4. 2012	XXX	XXX	103	133	144	145	145	146	146	146
5. 2013	XXX	XXX	XXX	93	123	128	128	130	130	130
6. 2014	XXX	XXX	XXX	XXX	118	164	164	172	173	174
7. 2015	XXX	XXX	XXX	XXX	XXX	111	111	163	169	169
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	0	153	158	159
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	142	204	209
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	201
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	145

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	43	16	7	3	1	1	1	1	1	0
2. 2010	57	19	7	1	0	0	0	0	0	0
3. 2011	XXX	91	16	11	7	5	0	0	0	0
4. 2012	XXX	XXX	63	15	3	3	0	0	0	1
5. 2013	XXX	XXX	XXX	74	26	12	8	1	1	0
6. 2014	XXX	XXX	XXX	XXX	78	11	3	2	1	0
7. 2015	XXX	XXX	XXX	XXX	XXX	78	19	9	5	3
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	123	32	16	9
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	111	30	14
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141	50
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	39	5	2	1	0	2	(1)	3	1	0
2. 2010	184	217	222	223	224	225	225	225	225	225
3. 2011	XXX	240	239	244	246	246	243	243	243	243
4. 2012	XXX	XXX	175	172	176	177	176	176	176	177
5. 2013	XXX	XXX	XXX	183	170	164	164	161	161	161
6. 2014	XXX	XXX	XXX	XXX	207	206	210	211	211	211
7. 2015	XXX	XXX	XXX	XXX	XXX	204	204	204	207	208
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	236	217	212	211
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	269	277	269
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	270	271
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	349

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	90	31	13	7	8	3	6	8	0	1
2. 2010	74	160	169	171	172	175	178	182	184	185
3. 2011	XXX	24	83	103	113	117	118	122	124	124
4. 2012	XXX	XXX	35	101	119	128	129	136	137	138
5. 2013	XXX	XXX	XXX	51	114	143	150	155	156	161
6. 2014	XXX	XXX	XXX	XXX	31	84	100	109	110	111
7. 2015	XXX	XXX	XXX	XXX	XXX	44	116	139	154	160
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	11	30	40	41
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	35	38
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	12
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	171	110	86	65	40	31	12	16	15	10
2. 2010	104	51	31	24	18	13	9	5	5	1
3. 2011	XXX	189	85	55	35	23	8	8	5	3
4. 2012	XXX	XXX	188	100	43	33	14	5	5	1
5. 2013	XXX	XXX	XXX	208	91	55	34	31	19	7
6. 2014	XXX	XXX	XXX	XXX	200	80	42	23	11	3
7. 2015	XXX	XXX	XXX	XXX	XXX	287	101	32	23	14
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	234	46	22	14
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	157	66	22
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	229	41
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	199

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	126	41	17	1	(4)	2	(1)	20	(1)	1
2. 2010	223	297	301	309	311	316	318	325	328	325
3. 2011	XXX	291	333	345	355	353	344	355	357	356
4. 2012	XXX	XXX	302	349	339	346	337	345	349	347
5. 2013	XXX	XXX	XXX	318	340	359	352	370	370	368
6. 2014	XXX	XXX	XXX	XXX	309	295	289	298	294	292
7. 2015	XXX	XXX	XXX	XXX	XXX	351	277	264	278	278
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	342	311	339	342
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	344	382	376
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	360	301
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	352



COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	130	46	10	5	2	2	0	0	0	0
2. 2010	298	394	410	425	428	428	428	428	428	428
3. 2011	XXX	492	663	685	693	696	696	696	696	696
4. 2012	XXX	XXX	485	740	758	771	776	776	776	776
5. 2013	XXX	XXX	XXX	326	417	448	459	463	467	467
6. 2014	XXX	XXX	XXX	XXX	401	564	575	586	587	587
7. 2015	XXX	XXX	XXX	XXX	XXX	1,022	1,227	1,273	1,278	1,283
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	424	543	565	572
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	395	501	527
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	643	793
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	465

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	228	109	61	33	18	5	2	1	2	1
2. 2010	182	51	34	11	8	10	5	2	5	1
3. 2011	XXX	284	58	30	15	6	1	0	0	0
4. 2012	XXX	XXX	373	55	30	20	8	5	1	1
5. 2013	XXX	XXX	XXX	166	58	41	34	16	6	3
6. 2014	XXX	XXX	XXX	XXX	194	74	45	25	11	0
7. 2015	XXX	XXX	XXX	XXX	XXX	220	90	64	31	15
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	197	95	64	34
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	264	126	95
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307	127
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	314

**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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	159	66	40	25	17	9	6	3	3	4
2. 2010	655	699	727	740	746	756	756	758	762	759
3. 2011	XXX	1,033	1,100	1,125	1,146	1,150	1,153	1,160	1,161	1,161
4. 2012	XXX	XXX	1,017	1,124	1,150	1,169	1,181	1,187	1,188	1,191
5. 2013	XXX	XXX	XXX	630	692	739	766	770	777	781
6. 2014	XXX	XXX	XXX	XXX	774	897	914	941	952	961
7. 2015	XXX	XXX	XXX	XXX	XXX	1,562	1,747	1,811	1,824	1,840
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	829	921	937	949
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	897	971	1,004
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,289	1,368
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,041

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**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE**

**SECTION 1A**

Years in 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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	.1	.0	.0	.1	.1	.1	.0	.0	.0	.0
2. 2010	.1	.1	.1	.1	.1	.1	.1	.1	.1	.1
3. 2011	XXX	.1	.1	.1	.1	.1	.1	.1	.1	.1
4. 2012	XXX	XXX	.0	.0	.1	.2	.2	.2	.2	.2
5. 2013	XXX	XXX	XXX	.0	.0	.1	.1	.1	.1	.1
6. 2014	XXX	XXX	XXX	XXX	.0	.0	.0	.1	.2	.3
7. 2015	XXX	XXX	XXX	XXX	XXX	.0	.0	.2	.2	.2
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	.0	.2	.2	.3
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.3	.4
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0	.0
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.0

**SECTION 2A**

Years in 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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	.5	.8	.7	.5	.1	.1	.1	.0	.0	.0
2. 2010	.6	.5	.2	.0	.0	.0	.0	.0	.0	.0
3. 2011	XXX	.1	.0	.0	.1	.0	.0	.0	.0	.0
4. 2012	XXX	XXX	.3	.7	.7	.1	.0	.0	.0	.0
5. 2013	XXX	XXX	XXX	.3	.5	.1	.5	.3	.0	.0
6. 2014	XXX	XXX	XXX	XXX	.13	.11	.3	.2	.1	.0
7. 2015	XXX	XXX	XXX	XXX	XXX	.11	.8	.6	.5	.1
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	.6	.4	.5	.5
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.9	.3	.3
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.6
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.5

**SECTION 3A**

Years in 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
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	.4	.3	.0	.1	.3	.3	.1	(.1)	.0	.0
2. 2010	.12	.11	.9	.8	.9	.9	.9	.8	.9	.9
3. 2011	XXX	.3	.3	.3	.4	.3	.3	.3	.3	.3
4. 2012	XXX	XXX	.3	.7	.8	.4	.3	.3	.4	.4
5. 2013	XXX	XXX	XXX	.3	.6	.4	.8	.6	.3	.3
6. 2014	XXX	XXX	XXX	XXX	.14	.15	.9	.8	.8	.9
7. 2015	XXX	XXX	XXX	XXX	XXX	.15	.18	.18	.18	.15
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	.12	.12	.13	.15
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.9	.7	.8
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.1	.7
11. 2019	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**

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	3,544	3,544	3,544	3,544	3,544	3,544	3,544	3,544	3,544	3,544	0
3. 2011.....	XXX	3,305	3,305	3,305	3,305	3,305	3,305	3,305	3,305	3,305	0
4. 2012.....	XXX	XXX	3,099	3,099	3,099	3,099	3,099	3,099	3,099	3,099	0
5. 2013.....	XXX	XXX	XXX	3,323	3,323	3,323	3,323	3,323	3,323	3,323	0
6. 2014.....	XXX	XXX	XXX	XXX	3,583	3,583	3,583	3,583	3,583	3,583	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	3,872	3,872	3,872	3,872	3,872	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	4,335	4,335	4,335	4,335	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,362	5,362	5,362	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,378	11,378	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,758	13,758
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,758
13. Earned Premiums (Sch P-Pt. 1)	3,544	3,305	3,099	3,323	3,583	3,872	4,335	5,362	6,886	8,241	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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	700	700	700	700	700	700	700	700	700	700	0
3. 2011.....	XXX	37	37	37	37	37	37	37	37	37	0
4. 2012.....	XXX	XXX	32	32	32	32	32	32	32	32	0
5. 2013.....	XXX	XXX	XXX	24	24	24	24	24	24	24	0
6. 2014.....	XXX	XXX	XXX	XXX	24	24	24	24	24	24	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	25	25	25	25	25	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	32	32	32	32	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	50	50	50	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,544	4,544	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,590	5,590
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,590
13. Earned Premiums (Sch P-Pt. 1)	700	37	32	24	24	25	32	50	52	73	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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	9,598	9,598	9,598	9,598	9,598	9,598	9,598	9,598	9,598	9,598	0
3. 2011.....	XXX	9,845	9,845	9,845	9,845	9,845	9,845	9,845	9,845	9,845	0
4. 2012.....	XXX	XXX	10,186	10,186	10,186	10,186	10,186	10,186	10,186	10,186	0
5. 2013.....	XXX	XXX	XXX	10,411	10,411	10,411	10,411	10,411	10,411	10,411	0
6. 2014.....	XXX	XXX	XXX	XXX	10,643	10,643	10,643	10,643	10,643	10,643	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	11,603	11,603	11,603	11,603	11,603	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	12,724	12,724	12,724	12,724	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,923	12,923	12,923	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,954	20,954	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,725	21,725
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,725
13. Earned Premiums (Sch P-Pt. 1)	9,598	9,845	10,186	10,411	10,643	11,603	12,724	12,923	12,869	13,405	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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	2,386	2,386	2,386	2,386	2,386	2,386	2,386	2,386	2,386	2,386	0
3. 2011.....	XXX	639	639	639	639	639	639	639	639	639	0
4. 2012.....	XXX	XXX	623	623	623	623	623	623	623	623	0
5. 2013.....	XXX	XXX	XXX	610	610	610	610	610	610	610	0
6. 2014.....	XXX	XXX	XXX	XXX	604	604	604	604	604	604	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	734	734	734	734	734	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	726	726	726	726	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	953	953	953	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,978	8,978	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,795	8,795
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,795
13. Earned Premiums (Sch P-Pt. 1)	2,386	639	623	610	604	734	726	953	893	475	XXX

**COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group**  
**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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	30,745	30,745	30,745	30,745	30,745	30,745	30,745	30,745	30,745	30,745	0
3. 2011.....	XXX	30,819	30,819	30,819	30,819	30,819	30,819	30,819	30,819	30,819	0
4. 2012.....	XXX	XXX	32,001	32,001	32,001	32,001	32,001	32,001	32,001	32,001	0
5. 2013.....	XXX	XXX	XXX	34,677	34,677	34,677	34,677	34,677	34,677	34,677	0
6. 2014.....	XXX	XXX	XXX	XXX	38,241	38,241	38,241	38,241	38,241	38,241	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	43,767	43,767	43,767	43,767	43,767	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	49,964	49,964	49,964	49,964	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56,830	56,830	56,830	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100,560	100,560	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,351	110,351
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	110,351
13. Earned Premiums (Sch P-Pt. 1)	30,745	30,819	32,001	34,677	38,241	43,767	49,964	56,830	65,805	73,103	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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	10,086	10,086	10,086	10,086	10,086	10,086	10,086	10,086	10,086	10,086	0
3. 2011.....	XXX	4,529	4,529	4,529	4,529	4,529	4,529	4,529	4,529	4,529	0
4. 2012.....	XXX	XXX	5,114	5,114	5,114	5,114	5,114	5,114	5,114	5,114	0
5. 2013.....	XXX	XXX	XXX	4,620	4,620	4,620	4,620	4,620	4,620	4,620	0
6. 2014.....	XXX	XXX	XXX	XXX	4,717	4,717	4,717	4,717	4,717	4,717	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	5,991	5,991	5,991	5,991	5,991	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	6,642	6,642	6,642	6,642	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,554	7,554	7,554	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	43,351	43,351	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,282	47,282
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	47,282
13. Earned Premiums (Sch P-Pt. 1)	10,086	4,529	5,114	4,620	4,717	5,991	6,642	7,540	8,596	10,033	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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765	3,765	0
3. 2011.....	XXX	2,791	2,791	2,791	2,791	2,791	2,791	2,791	2,791	2,791	0
4. 2012.....	XXX	XXX	2,837	2,837	2,837	2,837	2,837	2,837	2,837	2,837	0
5. 2013.....	XXX	XXX	XXX	2,944	2,944	2,944	2,944	2,944	2,944	2,944	0
6. 2014.....	XXX	XXX	XXX	XXX	3,221	3,221	3,221	3,221	3,221	3,221	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	3,526	3,526	3,526	3,526	3,526	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	3,760	3,760	3,760	3,760	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,112	4,112	4,112	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,621	6,621	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,228	7,228
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,228
13. Earned Premiums (Sch P-Pt. 1)	3,765	2,791	2,837	2,944	3,221	3,526	3,760	4,112	4,637	5,172	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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	1,152	1,152	1,152	1,152	1,152	1,152	1,152	1,152	1,152	1,152	0
3. 2011.....	XXX	351	351	351	351	351	351	351	351	351	0
4. 2012.....	XXX	XXX	360	360	360	360	360	360	360	360	0
5. 2013.....	XXX	XXX	XXX	373	373	373	373	373	373	373	0
6. 2014.....	XXX	XXX	XXX	XXX	408	408	408	408	408	408	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	523	523	523	523	523	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	1,078	1,078	1,078	1,078	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,679	1,679	1,679	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,087	4,087	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,521	4,521
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,521
13. Earned Premiums (Sch P-Pt. 1)	1,152	351	360	373	408	2,995	1,078	1,679	2,103	2,465	XXX

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

**NONE**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

**NONE**

Schedule P - Part 6M - International - Section 1

**NONE**

Schedule P - Part 6M - International - Section 2

**NONE**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	2,271	0
3. 2011.....	XXX	12,229	12,229	12,229	12,229	12,229	12,229	12,229	12,229	12,229	0
4. 2012.....	XXX	XXX	13,364	13,364	13,364	13,364	13,364	13,364	13,364	13,364	0
5. 2013.....	XXX	XXX	XXX	13,556	13,556	13,556	13,556	13,556	13,556	13,556	0
6. 2014.....	XXX	XXX	XXX	XXX	13,596	13,596	13,596	13,596	13,596	13,596	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	12,496	12,496	12,496	12,496	12,496	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	15,857	15,857	15,857	15,857	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22,261	22,261	22,261	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	34,042	34,042	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,890	33,890
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33,890
13. Earned Premiums (Sch P-Pt. 1)	2,271	12,229	13,364	13,556	13,596	12,496	15,857	21,261	25,645	25,291	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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	0
2. 2010.....	454	0	0	0	0	0	0	0	0	0	0
3. 2011.....	XXX	0	0	0	0	0	0	0	0	0	0
4. 2012.....	XXX	XXX	0	0	0	0	0	0	0	0	0
5. 2013.....	XXX	XXX	XXX	0	0	0	0	0	0	0	0
6. 2014.....	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
7. 2015.....	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	975	975	975	0
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,346	9,346	0
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,599	8,599
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,599
13. Earned Premiums (Sch P-Pt. 1)	454	0	0	0	0	0	0	975	950	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	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....											
2. 2010.....											
3. 2011.....	XXX										
4. 2012.....	XXX	XXX									
5. 2013.....	XXX	XXX	XXX								
6. 2014.....	XXX	XXX	XXX	XXX							
7. 2015.....	XXX	XXX	XXX	XXX	XXX						
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 1)											XXX

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED CEDED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....											
2. 2010.....											
3. 2011.....	XXX										
4. 2012.....	XXX	XXX									
5. 2013.....	XXX	XXX	XXX								
6. 2014.....	XXX	XXX	XXX	XXX							
7. 2015.....	XXX	XXX	XXX	XXX	XXX						
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX					
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13. Earned Premiums (Sch P-Pt. 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**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**SCHEDULE P - PART 7A - PRIMARY LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**  
**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....	22,179	0	0.0	68,654	0	0.0
2. Private Passenger Auto Liability/ Medical .....	36,851	0	0.0	34,839	0	0.0
3. Commercial Auto/Truck Liability/ Medical .....	12,210	0	0.0	8,622	0	0.0
4. Workers' Compensation .....	16,931	0	0.0	13,064	0	0.0
5. Commercial Multiple Peril .....	40,980	0	0.0	65,742	0	0.0
6. Medical Professional Liability - Occurrence .....		0	0.0	0	0	0.0
7. Medical Professional Liability - Claims - Made .....		0	0.0	0	0	0.0
8. Special Liability .....		0	0.0	0	0	0.0
9. Other Liability - Occurrence .....	4,123	0	0.0	2,755	0	0.0
10. Other Liability - Claims-Made .....		0	0.0	0	0	0.0
11. Special Property .....	1,177	0	0.0	7,276	0	0.0
12. Auto Physical Damage .....	(1,136)	0	0.0	27,563	0	0.0
13. Fidelity/Surety .....		0	0.0	0	0	0.0
14. Other .....		0	0.0	0	0	0.0
15. International .....		0	0.0	0	0	0.0
16. Reinsurance - Nonproportional Assumed Property .....	XXX	XXX	XXX	XXX	XXX	XXX
17. Reinsurance - Nonproportional Assumed Liability .....	XXX	XXX	XXX	XXX	XXX	XXX
18. Reinsurance - Nonproportional Assumed Financial Lines .....	XXX	XXX	XXX	XXX	XXX	XXX
19. Products Liability - Occurrence .....		0	0.0	0	0	0.0
20. Products Liability - Claims-Made .....		0	0.0	0	0	0.0
21. Financial Guaranty/Mortgage Guaranty .....		0	0.0	0	0	0.0
22. Warranty .....		0	0.0	0	0	0.0
23. Totals	133,314	0	0.0	228,514	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior.....										
2. 2010.....										
3. 2011.....	XXX									
4. 2012.....	XXX	XXX								
5. 2013.....	XXX	XXX	XX							
6. 2014.....	XXX	XXX	XX	XX						
7. 2015.....	XXX	XXX	XX	XX	XX					
8. 2016.....	XXX	XXX	XX	XXX	XX	X				
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior.....										
2. 2010.....										
3. 2011.....	XXX									
4. 2012.....	XXX	XXX								
5. 2013.....	XXX	XXX	XX							
6. 2014.....	XXX	XXX	XX	XX						
7. 2015.....	XXX	XXX	XX	XX	XX					
8. 2016.....	XXX	XXX	XX	XXX	XX	X				
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

**NONE**

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

**NONE**

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group  
**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**  
**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners .....	22,179	0	0.0	68,654	0	0.0
2. Private Passenger Auto Liability/Medical .....	36,851	0	0.0	34,839	0	0.0
3. Commercial Auto/Truck Liability/Medical .....	12,210	0	0.0	8,622	0	0.0
4. Workers' Compensation .....	16,931	0	0.0	13,064	0	0.0
5. Commercial Multiple Peril .....	40,980	0	0.0	65,742	0	0.0
6. Medical Professional Liability - Occurrence .....		0	0.0	0	0	0.0
7. Medical Professional Liability - Claims - Made .....		0	0.0	0	0	0.0
8. Special Liability .....		0	0.0	0	0	0.0
9. Other Liability - Occurrence .....	4,123	0	0.0	2,755	0	0.0
10. Other Liability - Claims-Made .....		0	0.0	0	0	0.0
11. Special Property .....	1,177	0	0.0	7,276	0	0.0
12. Auto Physical Damage .....	(1,136)	0	0.0	27,563	0	0.0
13. Fidelity/Surety .....		0	0.0	0	0	0.0
14. Other .....		0	0.0	0	0	0.0
15. International .....		0	0.0	0	0	0.0
16. Reinsurance - Nonproportional Assumed Property .....	44,165	0	0.0	24,125	0	0.0
17. Reinsurance - Nonproportional Assumed Liability .....		0	0.0	0	0	0.0
18. Reinsurance - Nonproportional Assumed Financial Lines .....	1,664	0	0.0	1,411	0	0.0
19. Products Liability - Occurrence .....		0	0.0	0	0	0.0
20. Products Liability - Claims-Made .....		0	0.0	0	0	0.0
21. Financial Guaranty/Mortgage Guaranty .....		0	0.0	0	0	0.0
22. Warranty .....		0	0.0	0	0	0.0
23. Totals	179,143	0	0.0	254,049	0	0.0

**SECTION 2**

Years in Which Policies Were Issued	INCURRED LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior.....										
2. 2010.....										
3. 2011.....	XXX									
4. 2012.....	XXX	XXX								
5. 2013.....	XXX	XXX	XX							
6. 2014.....	XXX	XXX	XX	XX						
7. 2015.....	XXX	XXX	XX	XX	XX					
8. 2016.....	XXX	XXX	XX	XXX	XXX	X				
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES AT YEAR END (\$000 OMITTED)									
	1 2010	2 2011	3 2012	4 2013	5 2014	6 2015	7 2016	8 2017	9 2018	10 2019
1. Prior.....										
2. 2010.....										
3. 2011.....	XXX									
4. 2012.....	XXX	XXX								
5. 2013.....	XXX	XXX	XX							
6. 2014.....	XXX	XXX	XX	XX						
7. 2015.....	XXX	XXX	XX	XX	XX					
8. 2016.....	XXX	XXX	XX	XXX	XXX	X				
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

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

**NONE**

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

**NONE**

**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	N	0	0	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0	0	0
4. Arkansas	AR	N	7,553,947	6,784,354	0	6,102,185	5,691,389	679,455	17,613
5. California	CA	N	0	0	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0	0	0
7. Connecticut	CT	L	0	0	0	0	0	0	0
8. Delaware	DE	N	0	0	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0
11. Georgia	GA	N	0	0	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0	0	0
14. Illinois	IL	N	0	0	0	0	0	0	0
15. Indiana	IN	N	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	10,879	(99,254)	436,402	0
21. Maryland	MD	N	0	0	0	0	0	0	0
22. Massachusetts	MA	L	212,749,070	205,714,398	0	68,736,847	77,095,731	70,990,677	1,628,096
23. Michigan	MI	N	0	0	0	0	0	0	0
24. Minnesota	MN	N	0	0	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0	0	0
26. Missouri	MO	N	553,013	331,678	0	54,975	218,727	196,848	1,291
27. Montana	MT	N	0	0	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0	0	0
30. New Hampshire	NH	L	378,136	404,771	0	560,644	465,592	161,408	2,843
31. New Jersey	NJ	N	35,654,971	37,307,579	0	15,989,825	18,924,879	30,930,259	177,116
32. New Mexico	NM	N	0	0	0	0	0	0	0
33. New York	NY	N	0	3	0	11	(6)	6	0
34. North Carolina	NC	N	0	0	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0	0	0
36. Ohio	OH	N	0	0	0	0	0	0	0
37. Oklahoma	OK	N	0	0	0	0	0	0	0
38. Oregon	OR	N	0	0	0	0	0	0	0
39. Pennsylvania	PA	N	0	0	0	60,767	314,840	272,661	0
40. Rhode Island	RI	L	0	0	0	(780)	(780)	0	0
41. South Carolina	SC	N	0	0	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0	0	0
44. Texas	TX	N	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0	0	0
58. Aggregate other alien	OT	XXX	0	0	0	0	0	0	0
59. Totals	XXX	256,889,137	250,542,783	0	91,515,353	102,611,118	103,667,716	1,826,959	0
DETAILS OF WRITE-INS									
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	4	R - Registered - Non-domiciled RRGs.....	0
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI).....	0	Q - Qualified - Qualified or accredited reinsurer.....	0
D - Domestic Surplus Lines Insurer (DSLI) - Reporting entities authorized to write surplus lines in the state of domicile.....	0	N - None of the above - Not allowed to write business in the state.....	53

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

Actual Premium Written

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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 .....	25,991,697	26,283,965	26,106,859	25,971,628
	2. Canada .....	0	0	0	0
	3. Other Countries .....	0	0	0	0
	4. Totals	25,991,697	26,283,965	26,106,859	25,971,628
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	998,003	994,020	995,440	1,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	5,221,523	5,462,473	5,607,701	4,650,000
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	241,806,171	251,079,866	248,420,522	230,109,801
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	138,591,253	144,487,603	138,935,554	138,317,743
	9. Canada .....	9,772,129	10,085,683	9,768,876	9,780,000
	10. Other Countries .....	18,760,992	19,445,568	18,934,961	18,592,936
	11. Totals	167,124,375	174,018,854	167,639,390	166,690,678
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	441,141,768	457,839,177	448,769,912	428,422,107
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	0	0	0	0
	15. Canada .....	0	0	0	0
	16. Other Countries .....	0	0	0	0
	17. Totals	0	0	0	0
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	0
	19. Total Preferred Stocks	0	0	0	0
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	123,442,905	123,442,905	93,314,037	
	21. Canada .....	0	0	0	
	22. Other Countries .....	0	0	0	
	23. Totals	123,442,905	123,442,905	93,314,037	
Parent, Subsidiaries and Affiliates	24. Totals	20,290,844	20,290,844	18,585,011	
	25. Total Common Stocks	143,733,749	143,733,749	111,899,049	
	26. Total Stocks	143,733,749	143,733,749	111,899,049	
	27. Total Bonds and Stocks	584,875,517	601,572,926	560,668,960	

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	14,298,882	8,581,637	2,991,590	112,565	7,023	XXX	25,991,697	5.9	35,486,185	8.3	25,991,697	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	14,298,882	8,581,637	2,991,590	112,565	7,023	XXX	25,991,697	5.9	35,486,185	8.3	25,991,697	0
2. All Other Governments												
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
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	998,003	0	0	0	XXX	998,003	0.2	997,250	0.2	998,003	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	998,003	0	0	0	XXX	998,003	0.2	997,250	0.2	998,003	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	0	1,113,468	4,108,055	0	0	XXX	5,221,523	1.2	5,859,742	1.4	5,221,523	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	1,113,468	4,108,055	0	0	XXX	5,221,523	1.2	5,859,742	1.4	5,221,523	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	21,514,707	104,633,276	102,246,243	12,544,975	866,970	XXX	241,806,171	54.8	230,779,485	54.1	241,806,171	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	21,514,707	104,633,276	102,246,243	12,544,975	866,970	XXX	241,806,171	54.8	230,779,485	54.1	241,806,171	0



COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>												
6.1 NAIC 1	8,793,319	66,226,014	46,355,592	339,105	172,413	XXX	121,886,442	27.6	108,098,594	25.4	104,913,496	16,972,947
6.2 NAIC 2	3,121,656	29,158,376	12,957,900	0	0	XXX	45,237,932	10.3	45,156,280	10.6	34,252,715	10,985,217
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	11,914,975	95,384,390	59,313,491	339,105	172,413	XXX	167,124,375	37.9	153,254,873	35.9	139,166,211	27,958,164
<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

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
<b>11. Total Bonds Current Year</b>												
11.1 NAIC 1	(d) 44,606,908	181,552,397	155,701,480	12,996,645	1,046,406	0	395,903,836	89.7	XXX	XXX	378,930,889	16,972,947
11.2 NAIC 2	(d) 3,121,656	29,158,376	12,957,900	0	0	0	45,237,932	10.3	XXX	XXX	34,252,715	10,985,217
11.3 NAIC 3	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
11.7 Totals	47,728,565	210,710,773	168,659,380	12,996,645	1,046,406	0	(b) 441,141,768	100.0	XXX	XXX	413,183,604	27,958,164
11.8 Line 11.7 as a % of Col. 7	10.8	47.8	38.2	2.9	0.2	0.0	100.0	XXX	XXX	XXX	93.7	6.3
<b>12. Total Bonds Prior Year</b>												
12.1 NAIC 1	30,493,044	163,480,790	168,117,722	16,458,712	2,670,989	0	XXX	XXX	381,221,256	89.4	365,608,573	15,612,684
12.2 NAIC 2	360,566	25,127,706	19,668,008	0	0	0	XXX	XXX	45,156,280	10.6	37,723,406	7,432,874
12.3 NAIC 3	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.4 NAIC 4	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	0	0.0	0	0
12.7 Totals	30,853,610	188,608,496	187,785,730	16,458,712	2,670,989	0	XXX	XXX	(b) 426,377,536	100.0	403,331,978	23,045,558
12.8 Line 12.7 as a % of Col. 9	7.2	44.2	44.0	3.9	0.6	0.0	XXX	XXX	100.0	XXX	94.6	5.4
<b>13. Total Publicly Traded Bonds</b>												
13.1 NAIC 1	41,036,422	170,180,775	153,670,641	12,996,645	1,046,406	0	378,930,889	85.9	365,608,573	85.7	378,930,889	XXX
13.2 NAIC 2	1,959,331	19,785,023	12,508,360	0	0	0	34,252,715	7.8	37,723,406	8.8	34,252,715	XXX
13.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.7 Totals	42,995,753	189,965,798	166,179,001	12,996,645	1,046,406	0	413,183,604	93.7	403,331,978	94.6	413,183,604	XXX
13.8 Line 13.7 as a % of Col. 7	10.4	46.0	40.2	3.1	0.3	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	9.7	43.1	37.7	2.9	0.2	0.0	93.7	XXX	XXX	XXX	93.7	XXX
<b>14. Total Privately Placed Bonds</b>												
14.1 NAIC 1	3,570,486	11,371,622	2,030,839	0	0	0	16,972,947	3.8	15,612,684	3.7	XXX	16,972,947
14.2 NAIC 2	1,162,325	9,373,353	449,540	0	0	0	10,985,217	2.5	7,432,874	1.7	XXX	10,985,217
14.3 NAIC 3	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.7 Totals	4,732,811	20,744,974	2,480,378	0	0	0	27,958,164	6.3	23,045,558	5.4	XXX	27,958,164
14.8 Line 14.7 as a % of Col. 7	16.9	74.2	8.9	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	1.1	4.7	0.6	0.0	0.0	0.0	6.3	XXX	XXX	XXX	XXX	6.3

(a) Includes \$ 21,241,228 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 1,721,636 current year of bonds with Z designations and \$ 1,547,790 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**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 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>1. U.S. Governments</b>												
1.01 Issuer Obligations	14,070,316	7,866,383	2,684,669	0	0	XXX	24,621,367	5.6	33,744,020	7.9	24,621,367	0
1.02 Residential Mortgage-Backed Securities	228,566	715,254	306,922	112,565	7,023	XXX	1,370,330	0.3	1,742,166	0.4	1,370,330	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	14,298,882	8,581,637	2,991,590	112,565	7,023	XXX	25,991,697	5.9	35,486,185	8.3	25,991,697	0
<b>2. All Other Governments</b>												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>												
3.01 Issuer Obligations	0	998,003	0	0	0	XXX	998,003	0.2	997,250	0.2	998,003	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	998,003	0	0	0	XXX	998,003	0.2	997,250	0.2	998,003	0
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>												
4.01 Issuer Obligations	0	1,113,468	4,108,055	0	0	XXX	5,221,523	1.2	5,859,742	1.4	5,221,523	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	1,113,468	4,108,055	0	0	XXX	5,221,523	1.2	5,859,742	1.4	5,221,523	0
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>												
5.01 Issuer Obligations	8,729,612	68,022,876	74,852,883	3,798,196	0	XXX	155,403,567	35.2	157,713,615	37.0	155,403,567	0
5.02 Residential Mortgage-Backed Securities	12,785,096	35,589,387	16,597,080	8,746,778	866,970	XXX	74,585,311	16.9	65,197,091	15.3	74,585,311	0
5.03 Commercial Mortgage-Backed Securities	0	1,021,013	10,796,280	0	0	XXX	11,817,293	2.7	7,868,779	1.8	11,817,293	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	21,514,707	104,633,276	102,246,243	12,544,975	866,970	XXX	241,806,171	54.8	230,779,485	54.1	241,806,171	0
<b>6. Industrial and Miscellaneous</b>												
6.01 Issuer Obligations	7,921,261	70,642,342	59,046,569	0	0	XXX	137,610,172	31.2	133,630,725	31.3	116,687,933	20,922,239
6.02 Residential Mortgage-Backed Securities	82,002	364,369	266,923	339,105	172,413	XXX	1,224,812	0.3	23,866	0.0	1,224,812	0
6.03 Commercial Mortgage-Backed Securities	1,326,983	4,708,943	0	0	0	XXX	6,035,925	1.4	6,560,457	1.5	0	6,035,925
6.04 Other Loan-Backed and Structured Securities	2,584,729	19,668,736	0	0	0	XXX	22,253,465	5.0	13,039,825	3.1	21,253,465	1,000,000
6.05 Totals	11,914,975	95,384,390	59,313,491	339,105	172,413	XXX	167,124,375	37.9	153,254,873	35.9	139,166,211	27,958,164
<b>7. Hybrid Securities</b>												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
<b>8. Parent, Subsidiaries and Affiliates</b>												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
<b>9. SVO Identified Funds</b>												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.03 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
<b>10. Unaffiliated Bank Loans</b>												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	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
<b>11. Total Bonds Current Year</b>												
11.01 Issuer Obligations	30,721,188	148,643,071	140,692,175	3,798,196	0	XXX	323,854,631	73.4	XXX	XXX	302,932,392	20,922,239
11.02 Residential Mortgage-Backed Securities	13,095,664	36,669,010	17,170,924	9,198,448	1,046,406	XXX	77,180,453	17.5	XXX	XXX	77,180,453	0
11.03 Commercial Mortgage-Backed Securities	1,326,983	5,729,955	10,796,280	0	0	XXX	17,853,218	4.0	XXX	XXX	11,817,293	6,035,925
11.04 Other Loan-Backed and Structured Securities	2,584,729	19,668,736	0	0	0	XXX	22,253,465	5.0	XXX	XXX	21,253,465	1,000,000
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.08 Totals	47,728,565	210,710,773	168,659,380	12,996,645	1,046,406	0	441,141,768	100.0	XXX	XXX	413,183,604	27,958,164
11.09 Line 11.08 as a % of Col. 7	10.8	47.8	38.2	2.9	0.2	0.0	100.0	XXX	XXX	XXX	93.7	6.3
<b>12. Total Bonds Prior Year</b>												
12.01 Issuer Obligations	18,592,358	148,717,978	160,333,416	4,301,600	0	XXX	XXX	XXX	331,945,352	77.9	315,580,545	16,364,807
12.02 Residential Mortgage-Backed Securities	8,117,666	26,656,570	17,360,787	12,157,112	2,670,989	XXX	XXX	XXX	66,963,123	15.7	66,963,123	0
12.03 Commercial Mortgage-Backed Securities	657,463	6,492,027	7,279,746	0	0	XXX	XXX	XXX	14,429,236	3.4	7,868,779	6,560,457
12.04 Other Loan-Backed and Structured Securities	3,486,123	6,741,921	2,811,780	0	0	XXX	XXX	XXX	13,039,825	3.1	12,919,531	120,294
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.08 Totals	30,853,610	188,608,496	187,785,730	16,458,712	2,670,989	0	XXX	XXX	426,377,536	100.0	403,331,978	23,045,558
12.09 Line 12.08 as a % of Col. 9	7.2	44.2	44.0	3.9	0.6	0.0	XXX	XXX	100	XXX	94.6	5.4
<b>13. Total Publicly Traded Bonds</b>												
13.01 Issuer Obligations	27,560,258	133,362,141	138,211,797	3,798,196	0	XXX	302,932,392	68.7	315,580,545	74.0	302,932,392	XXX
13.02 Residential Mortgage-Backed Securities	13,095,664	36,669,010	17,170,924	9,198,448	1,046,406	XXX	77,180,453	17.5	66,963,123	15.7	77,180,453	XXX
13.03 Commercial Mortgage-Backed Securities	0	1,021,013	10,796,280	0	0	XXX	11,817,293	2.7	7,868,779	1.8	11,817,293	XXX
13.04 Other Loan-Backed and Structured Securities	2,339,831	18,913,634	0	0	0	XXX	21,253,465	4.8	12,919,531	3.0	21,253,465	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	42,995,753	189,965,798	166,179,001	12,996,645	1,046,406	0	413,183,604	93.7	403,331,978	94.6	413,183,604	XXX
13.09 Line 13.08 as a % of Col. 7	10.4	46.0	40.2	3.1	0.3	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	9.7	43.1	37.7	2.9	0.2	0.0	93.7	XXX	XXX	XXX	93.7	XXX
<b>14. Total Privately Placed Bonds</b>												
14.01 Issuer Obligations	3,160,931	15,280,930	2,480,378	0	0	XXX	20,922,239	4.7	16,364,807	3.8	XXX	20,922,239
14.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.03 Commercial Mortgage-Backed Securities	1,326,983	4,708,943	0	0	0	XXX	6,035,925	1.4	6,560,457	1.5	XXX	6,035,925
14.04 Other Loan-Backed and Structured Securities	244,898	755,102	0	0	0	XXX	1,000,000	0.2	120,294	0.0	XXX	1,000,000
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.08 Totals	4,732,811	20,744,974	2,480,378	0	0	0	27,958,164	6.3	23,045,558	5.4	XXX	27,958,164
14.09 Line 14.08 as a % of Col. 7	16.9	74.2	8.9	0.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	1.1	4.7	0.6	0.0	0.0	0.0	6.3	XXX	XXX	XXX	XXX	6.3

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**SCHEDULE D - PART 1**

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

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation and Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
8399999	Total Bonds					448,769,912	XXX	457,839,177	428,422,107	441,141,768	0	(2,075,207)	0	0	XXX	XXX	XXX	3,670,775	15,009,446	XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/ Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Desig- nation and Admini- strative Symbol	21 Date Acquired	
		3 Code	4 For- eign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amor- tization) Accretion	17 Current Year's Other-Than- Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/ Adjusted Carrying Value
<b>NONE</b>																				
8999999	Total Preferred Stocks							XXX											XXX	XXX

COMBINED STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

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

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Desig- nation
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		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 Change in Book/Adjusted Carrying Value		
9899999 - Total Preferred and Common Stocks					143,733,749	XXX	143,733,749	111,899,049	1,287,027	3,977,649	0	21,647,155	0	21,647,155	0	XXX	XXX



# COMBINED INSURANCE EXPENSE EXHIBIT

FOR THE YEAR ENDED DECEMBER 31, 2019

(To Be Filed by May 1)

Of The (Name) Norfolk & Dedham Group .....

ADDRESS (City, State and Zip Code) Dedham , MA 02027-9109 .....

NAIC Group Code 0144 ..... NAIC Company Code 01449 ..... Employer's Identification Number (FEIN) .....

Contact Person Carol M. Rideout, CPCU, AIAF .....Title Controller .....Telephone 800-688-1825 .....



## INTERROGATORIES

1. Change in reserve for deferred maternity and other similar benefits are reflected in:
- |                           |  |       |
|---------------------------|--|-------|
| 1.1 Premiums Earned ..... |  | [ ]   |
| 1.2 Losses Incurred ..... |  | [ ]   |
| 1.3 Not Applicable .....  |  | [ X ] |
2. Indicate amounts received from securities subject to proration for federal tax purposes. Report amounts in whole dollars only:
- |  |    |           |
|--|----|-----------|
| 2.1 Amount included on Exhibit of Net Investment Income, Line 1.1, Column 2 .....  | \$ | 4,018,546 |
| 2.2 Amount included on Exhibit of Net Investment Income, Line 2.1, Column 2 .....  | \$ | 0         |
| 2.3 Amount included on Exhibit of Net Investment Income, Line 2.11, Column 2 ..... | \$ | 0         |
| 2.4 Amount included on Exhibit of Net Investment Income, Line 2.2, Column 2 .....  | \$ | 3,362,103 |
| 2.5 Amount included on Exhibit of Net Investment Income, Line 2.21, Column 2 ..... | \$ | 1,200,000 |
3. Indicate amounts shown in the Annual Statement for the following items. Report amounts in whole dollars only:
- |  |    |            |
|--|----|------------|
| 3.1 Net Investment Income, Page 4, Line 9, Column 1 .....                | \$ | 15,201,388 |
| 3.2 Net Realized Capital Gain or (Loss), Page 4, Line 10, Column 1 ..... | \$ | 7,978,669  |
- 4.1 The information provided in the Insurance Expense Exhibit will be used by many persons to estimate the allocation of expenses and profit to the various lines of business. Are there any items requiring special comment or explanation? .....
- Yes [ ] No [ X ]
- 4.2 Are items allocated to lines of business in Parts II and III using methods not defined in the instructions? .....
- Yes [ ] No [ X ]
- Statement may be attached.
- 4.3 If yes, explain:

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**PART I - ALLOCATION TO EXPENSE GROUPS**

(\$000 OMITTED)

Operating Expense Classifications	1 Loss Adjustment Expense	Other Underwriting Expenses			5 Investment Expenses	6 Total Expenses
		2 Acquisition, Field Supervision and Collection Expenses	3 General Expenses	4 Taxes, Licenses and Fees		
1. Claim adjustment services:						
1.1 Direct .....	9,733	0	0	0	0	9,733
1.2 Reinsurance assumed .....	632	0	0	0	0	632
1.3 Reinsurance ceded .....	(616)	0	0	0	0	(616)
1.4 Net claim adjustment services (Lines 1.1+1.2-1.3) .....	10,981	0	0	0	0	10,981
2. Commission and brokerage:						
2.1 Direct excluding contingent .....	0	43,124	0	0	0	43,124
2.2 Reinsurance assumed excluding contingent .....	0	3,061	0	0	0	3,061
2.3 Reinsurance ceded excluding contingent .....	0	1,967	0	0	0	1,967
2.4 Contingent - direct .....	0	9,269	0	0	0	9,269
2.5 Contingent - reinsurance assumed .....	0	424	0	0	0	424
2.6 Contingent - reinsurance ceded .....	0	0	0	0	0	0
2.7 Policy and membership fees .....	0	0	0	0	0	0
2.8 Net commission and brokerage (Lines 2.1+2.2-2.3+2.4+2.5-2.6+2.7) .....	0	53,912	0	0	0	53,912
3. Allowances to managers and agents .....	0	0	0	0	0	0
4. Advertising .....	0	222	24	0	0	246
5. Boards, bureaus and associations .....	93	18	2,143	0	3	2,257
6. Surveys and underwriting reports .....	0	0	1,817	0	0	1,817
7. Audit of assureds' records .....	0	0	419	0	0	419
8. Salary related items:						
8.1 Salaries .....	5,049	4,868	5,802	0	541	16,260
8.2 Payroll taxes .....	351	319	375	0	35	1,080
9. Employee relations and welfare .....	974	684	2,254	0	56	3,968
10. Insurance .....	11	24	86	0	3	124
11. Directors' fees .....	31	286	873	0	53	1,243
12. Travel and travel items .....	125	977	387	0	25	1,514
13. Rent and rent items .....	32	299	587	0	55	974
14. Equipment .....	56	34	257	0	2	349
15. Cost or depreciation of EDP equipment and software .....	293	118	3,082	0	9	3,502
16. Printing and stationery .....	22	98	422	0	2	544
17. Postage, telephone and telegraph, exchange and express .....	119	175	884	0	57	1,235
18. Legal and auditing .....	74	57	338	0	706	1,175
19. Totals (Lines 3 to 18) .....	7,231	8,179	19,750	0	1,549	36,709
20. Taxes, licenses and fees:						
20.1 State and local insurance taxes deducting guaranty association credits of \$ .....	0	0	0	6,010	0	6,010
20.2 Insurance department licenses and fees .....	1	0	0	1,684	0	1,685
20.3 Gross guaranty association assessments .....	0	0	0	(669)	0	(669)
20.4 All other (excluding Federal and foreign income and real estate) .....	0	0	0	0	0	0
20.5 Total taxes, licenses and fees (Lines 20.1+20.2+20.3+20.4) .....	1	0	0	7,024	0	7,025
21. Real estate expenses .....	0	0	0	0	853	853
22. Real estate taxes .....	0	0	0	0	107	107
23. Reimbursements by uninsured plans .....	XXX	XXX	XXX	XXX	XXX	XXX
24. Aggregate write-ins for miscellaneous operating expenses .....	634	1,104	6,816	0	1,230	9,784
25. TOTAL EXPENSES INCURRED	18,846	63,195	26,566	7,024	3,740	119,371
<b>DETAILS OF WRITE-INS</b>						
2499. Totals (Lines 2401 through 2403 plus 2498)(Line 24 above)	634	1,104	6,816	0	1,230	9,784

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE

(\$000 OMITTED)

	Premiums Written (Pg. 8, Pt. 1B, Col. 6)		Premiums Earned (Pg. 6, Pt. 1, Col. 4)		Dividends to Policyholders (Pg. 4, Line 17)		Incurred Loss (Pg. 9, Pt. 2, Col. 7)		Loss Adjustment Expense				Loss Adjustment Expense				Unearned Premium Reserves (Pg. 7, Pt. 1A, Col. 5)		Agents' Balances			
									Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		Unpaid Losses (Pg. 10, Pt. 2A, Col. 8)		Defense and Cost Containment Expenses Unpaid						Adjusting and Other Expenses Unpaid	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount	%	
1. Fire	1,286	XXX	1,255	100.0	0	0.0	912	72.7	17	1.3	97	7.8	332	26.5	56	4.4	26	2.0	1,539	122.7	447	35.6
2.1 Allied Lines	3,319	XXX	3,175	100.0	0	0.0	1,465	46.1	46	1.5	148	4.7	465	14.7	51	1.6	18	0.6	1,782	56.1	736	23.2
2.2 Multiple Peril Crop	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.3 Federal Flood	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	(19)	0.0
2.4 Private Crop	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
2.5 Private Flood	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
3. Farmowners Multiple Peril	7,366	XXX	6,508	100.0	0	0.0	5,658	86.9	19	0.3	129	2.0	866	13.3	109	1.7	62	1.0	3,966	61.0	1,962	30.1
4. Homeowners Multiple Peril	61,288	XXX	60,385	100.0	0	0.0	26,668	44.2	1,751	2.9	3,471	5.7	16,920	28.0	3,107	5.1	1,115	1.8	41,274	68.4	13,384	22.2
5.1 Commercial Multiple Peril (Non-Liability Portion)	51,983	XXX	49,243	100.0	0	0.0	14,902	30.3	(351)	(0.7)	936	1.9	5,313	10.8	1,266	2.6	318	0.6	30,881	62.7	15,476	31.4
5.2 Commercial Multiple Peril (Liability Portion)	13,759	XXX	13,826	100.0	0	0.0	7,974	57.7	2,305	16.7	816	5.9	25,813	186.7	6,913	50.0	1,357	9.8	6,926	50.1	3,271	23.7
6. Mortgage Guaranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Ocean Marine	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
9. Inland Marine	2,661	XXX	2,583	100.0	0	0.0	717	27.7	10	0.4	309	11.9	224	8.7	5	0.2	1	0.0	1,344	52.0	553	21.4
10. Financial Guaranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
11. Medical Professional Liability	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Earthquake	11	XXX	12	100.0	0	0.0	0	0.0	0	0.0	1	8.4	0	0.0	0	0.0	0	0.0	6	49.8	2	16.4
13. Group A&H (See Interrogatory 1)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
14. Credit A&H	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
15. Other A&H (See Interrogatory 1)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
16. Workers' Compensation	13,064	XXX	12,942	100.0	0	0.0	2,976	23.0	14	0.1	1,758	13.6	14,351	110.9	2	0.0	2,578	19.9	6,076	46.9	2,679	20.7
17.1 Other Liability - Occurrence	2,755	XXX	2,707	100.0	0	0.0	1,262	46.6	23	0.9	250	9.2	3,300	121.9	243	9.0	580	21.4	1,414	52.2	1,152	42.6
17.2 Other Liability - Claims-Made	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
17.3 Excess Workers' Compensation	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
18. Products Liability	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
19.1, 19.2 Private Passenger Auto Liability	34,839	XXX	35,208	100.0	0	0.0	17,681	50.2	794	2.3	2,716	7.7	30,936	87.9	3,015	8.6	2,900	8.2	17,388	49.4	9,101	25.9
19.3, 19.4 Commercial Auto Liability	8,622	XXX	8,168	100.0	0	0.0	5,645	69.1	590	7.2	838	10.3	10,072	123.3	1,009	12.4	1,129	13.8	4,153	50.8	1,763	21.6
21.1 Private Passenger Auto Physical Damage	23,808	XXX	23,288	100.0	0	0.0	13,810	59.3	108	0.5	1,837	7.9	(1,512)	(6.5)	78	0.3	234	1.0	12,025	51.6	6,322	27.1
21.2 Commercial Auto Physical Damage	3,755	XXX	3,479	100.0	0	0.0	1,914	55.0	15	0.4	199	5.7	30	0.9	11	0.3	22	0.6	2,051	59.0	663	19.0
22. Aircraft (all perils)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
23. Fidelity	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
24. Surety	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
26. Burglary and Theft	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
27. Boiler and Machinery	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
28. Credit	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
29. International	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
30. Warranty	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
31, 32, 33 Reinsurance - Nonproportional Assumed	25,535	XXX	26,702	100.0	0	0.0	21,425	80.2	0	0.0	0	0.0	45,828	171.6	0	0.0	0	0.0	44	0.2	(113)	(0.4)
34. Aggregate write-ins for Other Lines of Business	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
35. TOTAL (Lines 1 through 34)	254,049	XXX	249,481	100.0	0	0.0	123,006	49.3	5,341	2.1	13,504	5.4	152,939	61.3	15,864	6.4	10,341	4.1	130,869	52.5	57,379	23.0
<b>DETAILS OF WRITE-INS</b>																						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	XXX	0	100.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**PART II - ALLOCATION TO LINES OF BUSINESS NET OF REINSURANCE (Continued)**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS AND PERCENTAGES TO PREMIUMS EARNED FOR BUSINESS NET OF REINSURANCE  
(\$'000 OMITTED)

	Other Underwriting Expenses																		37 Amount	38 %	39 Amount	40 %	41 Amount	42 %		
	Commission and Brokerage Expenses Incurred (IEE Pt. 1, Line 2.8, Col. 2)		Taxes, Licenses & Fees Incurred (IEE Pt. 1, Line 20.5, Col. 4)		Other Acquisitions, Field Supervision, and Collection Expenses Incurred (IEE Pt. 1, Line 25 minus 2.8 Col. 2)		General Expenses Incurred (IEE Pt. 1, Line 25, Col. 3)		Other Income Less Other Expenses (Pg. 4, Line 15 minus Line 5)		Pre-Tax Profit or Loss Excluding All Investment Gain		Investment Gain on Funds Attributable to Insurance Transactions		Profit or Loss Excluding Investment Gain Attributable to Capital and Surplus		Investment Gain Attributable to Capital and Surplus								Total Profit or Loss	
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %	35 Amount	36 %	37 Amount	38 %	39 Amount	40 %							41 Amount	42 %
1. Fire	544	43.4	59	4.7	75	6.0	280	22.3	18	1.5	(711)	(56.7)	20	1.6	(691)	(55.0)	123	9.8	(568)	(45.2)						
2.1 Allied Lines	757	23.9	76	2.4	77	2.4	232	7.3	31	1.0	405	12.8	43	1.3	448	14.1	163	5.1	611	19.2						
2.2 Multiple Peril Crop	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	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	0.0	0	0.0	1	0.0	1	0.0	0	0.0	1	0.0						
2.4 Private Crop	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
2.5 Private Flood	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
3. Farmowners Multiple Peril	1,012	15.6	242	3.7	498	7.7	613	9.4	133	2.0	(1,531)	(23.5)	90	1.4	(1,441)	(22.1)	336	5.2	(1,105)	(17.0)						
4. Homeowners Multiple Peril	16,687	27.6	2,098	3.5	2,435	4.0	7,562	12.5	(412)	(0.7)	(698)	(1.2)	1,397	2.3	699	1.2	3,908	6.5	4,607	7.6						
5.1 Commercial Multiple Peril (Non-Liability Portion)	13,336	27.1	1,528	3.1	845	1.7	2,139	4.3	673	1.4	16,582	33.7	1,135	2.3	17,717	36.0	3,086	6.3	20,803	42.2						
5.2 Commercial Multiple Peril (Liability Portion)	3,004	21.7	343	2.5	902	6.5	2,438	17.6	123	0.9	(3,833)	(27.7)	851	6.2	(2,982)	(21.6)	1,054	7.6	(1,927)	(13.9)						
6. Mortgage Guaranty	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
8. Ocean Marine	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
9. Inland Marine	575	22.2	87	3.4	461	17.8	939	36.4	3	0.1	(510)	(19.8)	13	0.5	(498)	(19.3)	142	5.5	(356)	(13.8)						
10. Financial Guaranty	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
11. Medical Professional Liability	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
12. Earthquake	2	18.9	0	0.0	1	8.4	2	16.9	0	0.0	6	47.3	0	0.7	6	48.0	1	5.0	6	53.0						
13. Group A&H (See Interrogatory 1)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
14. Credit A&H	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
15. Other A&H (See Interrogatory 1)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
16. Workers' Compensation	1,918	14.8	318	2.5	918	7.1	2,540	19.6	75	0.6	2,576	19.9	805	6.2	3,380	26.1	1,036	8.0	4,416	34.1						
17.1 Other Liability - Occurrence	362	13.4	133	4.9	433	16.0	1,164	43.0	24	0.9	(896)	(33.1)	161	5.9	(736)	(27.2)	249	9.2	(487)	(18.0)						
17.2 Other Liability - Claims-Made	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	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	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
18. Products Liability	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
19.1, 19.2 Private Passenger Auto Liability	6,091	17.3	1,130	3.2	1,496	4.2	4,024	11.4	620	1.8	1,896	5.4	1,696	4.8	3,592	10.2	2,555	7.3	6,146	17.5						
19.3, 19.4 Commercial Auto Liability	1,708	20.9	188	2.3	173	2.1	469	5.7	35	0.4	(1,407)	(17.2)	490	6.0	(917)	(11.2)	628	7.7	(289)	(3.5)						
21.1 Private Passenger Auto Physical Damage	4,179	17.9	732	3.1	896	3.8	2,410	10.3	422	1.8	(262)	(1.1)	79	0.3	(183)	(0.8)	1,067	4.6	883	3.8						
21.2 Commercial Auto Physical Damage	761	21.9	90	2.6	72	2.1	198	5.7	31	0.9	261	7.5	10	0.3	271	7.8	131	3.8	402	11.6						
22. Aircraft (all perils)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	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	0.0	0	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	0.0	0	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	0.0	0	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	0.0	0	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	0.0	0	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	0.0	0	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	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
31, 32, 33 Reinsurance - Nonproportional Assumed	2,976	11.1	0	0.0	2	0.0	1,555	5.8	0	0.0	744	2.8	2,067	7.7	2,811	10.5	1,967	7.4	4,778	17.9						
34. Aggregate write-ins for Other Lines of Business	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						
35. TOTAL (Lines 1 through 34)	53,912	21.6	7,024	2.8	9,283	3.7	26,566	10.6	1,778	0.7	12,621	5.1	8,857	3.6	21,478	8.6	16,444	6.6	37,922	15.2						
<b>DETAILS OF WRITE-INS</b>																										
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0						

NOTE: THE ALLOCATION OF INVESTMENT INCOME FROM CAPITAL AND SURPLUS BY LINE OF BUSINESS MAY NOT ACCURATELY REFLECT THE PROFITABILITY OF A PARTICULAR LINE FOR USE IN THE RATE MAKING PROCESS.

INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

(\$000 OMITTED)

	Premiums Written Pg. 8, Pt. 1B, Col. 1)		Premiums Earned Sch. T, Line 59, Col. 3)		Dividends to Policyholders		Incurred Loss (Sch. T, Line 59, Col. 6)		Loss Adjustment Expense				Unpaid Losses (Sch. T, Line 59, Col. 7)		Loss Adjustment Expense				Unearned Premium Reserves		Agents' Balances	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Defense and Cost Containment Expenses Incurred		Adjusting and Other Expenses Incurred		13 Amount	14 %	Defense and Cost Containment Expenses Unpaid		Adjusting and Other Expenses Unpaid		19 Amount	20 %	21 Amount	22 %
									9 Amount	10 %	11 Amount	12 %			15 Amount	16 %	17 Amount	18 %				
1. Fire	2,938	XXX	2,906	100.0	.0	.0	887	30.5	.3	0.1	.97	3.3	328	11.3	.53	1.8	.26	0.9	1,522	52.4	.91	3.1
2.1 Allied Lines	3,426	XXX	3,282	100.0	.0	.0	1,463	44.6	37	1.1	148	4.5	463	14.1	50	1.5	18	0.5	1,775	54.1	109	3.3
2.2 Multiple Peril Crop	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
2.3 Federal Flood	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
2.4 Private Crop	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
2.5 Private Flood	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
3. Farmowners Multiple Peril	7,671	XXX	6,753	100.0	.0	.0	5,658	83.8	.7	0.1	129	1.9	866	12.8	108	1.6	62	0.9	4,063	60.2	.0	0.0
4. Homeowners Multiple Peril	77,053	XXX	76,143	100.0	.0	.0	28,000	36.8	1,856	2.4	3,435	4.5	18,376	24.1	3,282	4.3	1,115	1.5	41,631	54.7	7,604	10.0
5.1 Commercial Multiple Peril (Non-Liability Portion)	61,069	XXX	57,947	100.0	.0	.0	16,750	28.9	(251)	(0.4)	925	1.6	6,075	10.5	1,443	2.5	318	0.5	31,879	55.0	2,735	4.7
5.2 Commercial Multiple Peril (Liability Portion)	15,252	XXX	15,156	100.0	.0	.0	8,025	52.9	1,575	10.4	816	5.4	25,779	170.1	7,048	46.5	1,378	9.1	7,630	50.3	997	6.6
6. Mortgage Guaranty	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
8. Ocean Marine	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
9. Inland Marine	2,689	XXX	2,619	100.0	.0	.0	815	31.1	20	0.8	267	10.2	178	6.8	28	1.1	1	0.0	1,369	52.3	199	7.6
10. Financial Guaranty	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
11. Medical Professional Liability	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
12. Earthquake	11	XXX	12	100.0	.0	.0	.0	0.0	.0	0.0	.1	8.4	.0	0.0	.0	0.0	.0	0.0	.6	49.3	.0	0.0
13. Group A&H (See Interrogatory 1)	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
14. Credit A&H	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
15. Other A&H (See Interrogatory 1)	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
16. Workers' Compensation	11,627	XXX	11,431	100.0	.0	.0	1,569	13.7	14	0.1	1,220	10.7	10,138	88.7	2	0.0	2,595	22.7	5,390	47.2	702	6.1
17.1 Other Liability - Occurrence	5,313	XXX	5,172	100.0	.0	.0	1,631	31.5	11	0.2	250	4.8	3,769	72.9	280	5.4	580	11.2	2,731	52.8	335	6.5
17.2 Other Liability - Claims-Made	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
17.3 Excess Workers' Compensation	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
18. Products Liability	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
19.1, 19.2 Private Passenger Auto Liability	35,230	XXX	35,599	100.0	.0	.0	17,997	50.6	801	2.2	2,716	7.6	31,208	87.7	3,054	8.6	2,901	8.1	17,388	48.8	(15)	0.0
19.3, 19.4 Commercial Auto Liability	7,405	XXX	7,026	100.0	.0	.0	4,581	65.2	538	7.7	838	11.9	8,169	116.3	999	14.2	1,130	16.1	3,764	53.6	657	9.4
21.1 Private Passenger Auto Physical Damage	24,060	XXX	23,541	100.0	.0	.0	13,810	58.7	99	0.4	1,837	7.8	(1,512)	(6.4)	.73	0.3	234	1.0	12,026	51.1	(4)	0.0
21.2 Commercial Auto Physical Damage	3,145	XXX	2,958	100.0	.0	.0	1,427	48.2	10	0.4	199	6.7	(169)	(5.7)	10	0.3	22	0.7	1,556	52.6	164	5.5
22. Aircraft (all perils)	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
23. Fidelity	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
24. Surety	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
26. Burglary and Theft	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
27. Boiler and Machinery	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
28. Credit	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
29. International	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
30. Warranty	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
34. Aggregate write-ins for Other Lines of Business	.0	XXX	.0	100.0	.0	.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0	.0	0.0
35. TOTAL (Lines 1 through 34)	256,889	XXX	250,543	100.0	.0	.0	102,611	41.0	4,721	1.9	12,877	5.1	103,668	41.4	16,429	6.6	10,380	4.1	132,729	53.0	13,574	5.4
<b>DETAILS OF WRITE-INS</b>																						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	XXX	0	100.0	.0	.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

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INSURANCE EXPENSE EXHIBIT FOR THE YEAR 2019 OF THE Norfolk & Dedham Group

**PART III - ALLOCATION TO LINES OF DIRECT BUSINESS WRITTEN (Continued)**

PREMIUMS, LOSSES, EXPENSES, RESERVES AND PROFITS, AND PERCENTAGES TO PREMIUMS EARNED FOR DIRECT BUSINESS WRITTEN

(\$000 OMITTED)

	Other Underwriting Expenses										Other Income Less Other Expenses		Pre-Tax Profit or Loss Excluding All Investment	
	Commission and Brokerage Expenses Incurred		Taxes, Licenses & Fees Incurred		Other Acquisitions, Field Supervision, and Collection Expenses Incurred		General Expenses Incurred							
	23 Amount	24 %	25 Amount	26 %	27 Amount	28 %	29 Amount	30 %	31 Amount	32 %	33 Amount	34 %		
1. Fire .....	580	20.0	65	2.2	76	2.6	280	9.6	18	0.6	936	32.2		
2.1 Allied Lines .....	756	23.0	81	2.5	77	2.3	232	7.1	32	1.0	520	15.8		
2.2 Multiple Peril Crop .....	0	0.0	0	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	0.0	0	0.0		
2.4 Private Crop .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
2.5 Private Flood .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
3. Farmowners Multiple Peril .....	1,039	15.4	250	3.7	498	7.4	613	9.1	133	2.0	(1,308)	(19.4)		
4. Homeowners Multiple Peril .....	17,207	22.6	2,454	3.2	2,435	3.2	7,554	9.9	(412)	(0.5)	12,792	16.8		
5.1 Commercial Multiple Peril (Non-Liability Portion) .....	13,631	23.5	1,572	2.7	845	1.5	2,139	3.7	672	1.2	23,007	39.7		
5.2 Commercial Multiple Peril (Liability Portion) .....	3,285	21.7	403	2.7	902	6.0	2,438	16.1	123	0.8	(2,165)	(14.3)		
6. Mortgage Guaranty .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
8. Ocean Marine .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
9. Inland Marine .....	575	21.9	111	4.3	461	17.6	940	35.9	4	0.2	(566)	(21.6)		
10. Financial Guaranty .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
11. Medical Professional Liability .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
12. Earthquake .....	3	21.8	0	3.1	1	8.4	2	16.7	0	0.0	5	41.7		
13. Group A&H (See Interrogatory 1) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
14. Credit A&H .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
15. Other A&H (See Interrogatory 1) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
16. Workers' Compensation .....	1,848	16.2	383	3.4	917	8.0	2,540	22.2	76	0.7	3,016	26.4		
17.1 Other Liability - Occurrence .....	1,168	22.6	166	3.2	433	8.4	1,164	22.5	24	0.5	373	7.2		
17.2 Other Liability - Claims-Made .....	0	0.0	0	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	0.0	0	0.0		
18. Products Liability .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
19.1, 19.2 Private Passenger Auto Liability .....	6,091	17.1	1,170	3.3	1,497	4.2	4,025	11.3	620	1.7	1,923	5.4		
19.3, 19.4 Commercial Auto Liability .....	1,416	20.2	189	2.7	173	2.5	469	6.7	35	0.5	(1,144)	(16.3)		
21.1 Private Passenger Auto Physical Damage .....	4,179	17.8	752	3.2	896	3.8	2,409	10.2	422	1.8	(19)	(0.1)		
21.2 Commercial Auto Physical Damage .....	616	20.8	90	3.0	72	2.4	198	6.7	31	1.0	377	12.7		
22. Aircraft (all perils) .....	0	0.0	0	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	0.0	0	0.0		
24. Surety .....	0	0.0	0	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	0.0	0	0.0		
27. Boiler and Machinery .....	0	0.0	0	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	0.0	0	0.0		
29. International .....	0	0.0	0	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	0.0	0	0.0		
34. Aggregate write-ins for Other Lines of Business .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		
35. TOTAL (Lines 1 through 34) .....	52,394	20.9	7,685	3.1	9,283	3.7	25,004	10.0	1,778	0.7	37,746	15.1		
<b>DETAILS OF WRITE-INS</b>														
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0		