



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Norfolk & Dedham Mutual Fire Insurance Company

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

Organized under the Laws of Massachusetts, State of Domicile or Port of Entry MA
Country of Domicile United States of America

Incorporated/Organized 02/12/1825 Commenced Business 07/01/1825

Statutory Home Office 222 Ames Street, Dedham, MA, US 02026-1850
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 222 Ames Street, Dedham, MA, US 02026-1850
(Street and Number) (City or Town, State, Country and Zip Code)
781-326-4010 (Area Code) (Telephone Number)

Mail Address P. O. Box 9109, Dedham, MA, US 02027-9109
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 222 Ames Street, Dedham, MA, US 02026-1850
(Street and Number) (City or Town, State, Country and Zip Code)
781-326-4010 (Area Code) (Telephone Number)

Internet Website Address www.ndgroup.com

Statutory Statement Contact Carol Marie Rideout, 781-326-4010-1235
(Name) (Area Code) (Telephone Number)
crideout@ndgroup.com, 781-407-7198
(E-mail Address) (FAX Number)

OFFICERS

President & CEO Joel Patrick Murray Treasurer Thomas Frank Alighieri
Secretary David Nelson Cote

OTHER

Erin Marie Cummings

DIRECTORS OR TRUSTEES

Stephen Arthur Fine Barbara Finigan Fitzgerald James Francis Gerrity III
Joseph Anthony Giovino Francis Timothy Hegarty Jr. Joel Patrick Murray
Glenn Eino Niinimaki John Joseph O'Neil III Gregory Louis Petrini
Michael Joseph Shea

State of Massachusetts SS:
County of Norfolk

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Joel Patrick Murray
President & CEO

David Nelson Cote
Secretary

Thomas Frank Alighieri
Treasurer

Subscribed and sworn to before me this
day of

- a. Is this an original filing? Yes [] No [X]
b. If no,
1. State the amendment number.....2
2. Date filed03/24/2020
3. Number of pages attached..... 40

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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)	286,582,129		286,582,129	277,843,906
2. Stocks (Schedule D):				
2.1 Preferred stocks			0	0
2.2 Common stocks	88,589,051		88,589,051	78,349,776
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	1,886,199		1,886,199	1,938,068
4.2 Properties held for the production of income (less \$0 encumbrances)			0	0
4.3 Properties held for sale (less \$0 encumbrances)			0	0
5. Cash (\$19,000,798 , Schedule E - Part 1), cash equivalents (\$4,092,350 , Schedule E - Part 2) and short-term investments (\$, Schedule DA)	23,093,149		23,093,149	16,628,029
6. Contract loans (including \$ premium notes)			0	0
7. Derivatives (Schedule DB)	0		0	0
8. Other invested assets (Schedule BA)	23,867,740		23,867,740	18,800,680
9. Receivable for securities			0	6
10. Securities lending reinvested collateral assets (Schedule DL)			0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	424,018,268	0	424,018,268	393,560,466
13. Title plants less \$ charged off (for Title insurers only)			0	0
14. Investment income due and accrued	2,948,252		2,948,252	3,163,791
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	5,256,307	212,035	5,044,272	919,671
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$23,045 earned but unbilled premiums)	40,602,366		40,602,366	37,229,488
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	4,337,480		4,337,480	4,331,893
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	7,318,706		7,318,706	5,013,186
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	2,410		2,410	1,300,098
18.2 Net deferred tax asset			0	235,757
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software			0	0
21. Furniture and equipment, including health care delivery assets (\$)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	353,573		353,573	4,134,949
24. Health care (\$) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	12,075,225	0	12,075,225	11,307,619
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	496,912,587	212,035	496,700,552	461,196,918
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	496,912,587	212,035	496,700,552	461,196,918
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Equities in Pools & Associations	11,140,506		11,140,506	10,250,444
2502. Funds Held	850,783		850,783	850,783
2503. Investment Due & Accrued FAIR	83,751		83,751	72,429
2598. Summary of remaining write-ins for Line 25 from overflow page	185	0	185	133,963
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	12,075,225	0	12,075,225	11,307,619

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	100,948,058	97,428,803
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	2,597,968	2,270,261
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	17,294,834	16,708,456
4. Commissions payable, contingent commissions and other similar charges	8,569,356	7,363,636
5. Other expenses (excluding taxes, licenses and fees)	3,754,260	2,134,057
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	785,167	1,704,459
7.1 Current federal and foreign income taxes (including \$571,087 on realized capital gains (losses))	1,595,902	
7.2 Net deferred tax liability	1,666,464	
8. Borrowed money \$30,256,140 and interest thereon \$	30,256,140	36,650,151
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$47,383,183 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$0 for medical loss ratio rebate per the Public Health Service Act)	86,373,534	83,359,424
10. Advance premium	3,427,505	3,513,262
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,509,430	1,958,068
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		
15. Remittances and items not allocated		
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		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives	401,286	366,614
21. Payable for securities	498	
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	685,300	922,210
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	259,906,603	254,419,252
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	259,906,603	254,419,252
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes	0	
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	236,793,949	206,777,666
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39)	236,793,949	206,777,666
38. TOTALS (Page 2, Line 28, Col. 3)	496,700,552	461,196,918
DETAILS OF WRITE-INS		
2501. Unclaimed funds	595,577	642,367
2502. Due reinsurers	89,723	279,843
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	685,300	922,210
2901.		
2902.		
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	0	0
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4).....	164,657,853	156,686,632
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	81,192,688	88,264,283
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	12,463,241	13,178,433
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	63,954,076	58,414,949
5. Aggregate write-ins for underwriting deductions.....	0	0
6. Total underwriting deductions (Lines 2 through 5).....	157,610,005	159,857,665
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	7,047,848	(3,171,033)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	9,609,568	8,794,692
10. Net realized capital gains or (losses) less capital gains tax of \$ 1,360,730 (Exhibit of Capital Gains (Losses)).....	5,118,940	546,498
11. Net investment gain (loss) (Lines 9 + 10).....	14,728,508	9,341,190
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ 1,338,284 amount charged off \$).....	1,338,284	1,161,952
13. Finance and service charges not included in premiums.....	1,107,962	1,259,664
14. Aggregate write-ins for miscellaneous income.....	600,360	391,684
15. Total other income (Lines 12 through 14).....	3,046,606	2,813,300
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	24,822,962	8,983,457
17. Dividends to policyholders.....		
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).....	24,822,962	8,983,457
19. Federal and foreign income taxes incurred.....	4,082,860	(211,033)
20. Net income (Line 18 minus Line 19)(to Line 22).....	20,740,102	9,194,490
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	206,777,666	209,270,402
22. Net income (from Line 20).....	20,740,102	9,194,490
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ 2,303,062.....	8,903,234	(11,005,587)
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	400,840	(676,758)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(26,843)	(4,880)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(1,050)	0
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....	0	0
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....	0	0
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	30,016,283	(2,492,735)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	236,793,949	206,777,666
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	0	0
1401. Miscellaneous income.....	587,372	382,792
1402. Interest Income.....	12,988	8,892
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	600,360	391,684
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	159,613,246	158,013,661
2. Net investment income	11,633,033	10,830,124
3. Miscellaneous income	3,046,606	2,813,300
4. Total (Lines 1 through 3)	174,292,885	171,657,085
5. Benefit and loss related payments	79,656,833	76,036,001
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	73,924,308	71,682,368
8. Dividends paid to policyholders	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	2,550,001	3,000,000
10. Total (Lines 5 through 9)	156,131,142	150,718,369
11. Net cash from operations (Line 4 minus Line 10)	18,161,743	20,938,716
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	36,041,585	37,229,228
12.2 Stocks	51,326,517	43,280,915
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	1,208,211	952,667
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	(1,476,062)	(93,291)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	87,100,252	81,369,519
13. Cost of investments acquired (long-term only):		
13.1 Bonds	46,446,012	50,738,076
13.2 Stocks	43,740,602	49,905,968
13.3 Mortgage loans	0	0
13.4 Real estate	60,062	396,583
13.5 Other invested assets	4,952,818	2,119,674
13.6 Miscellaneous applications	0	6
13.7 Total investments acquired (Lines 13.1 to 13.6)	95,199,494	103,160,307
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)	(8,099,243)	(21,790,789)
Cash from Financing and Miscellaneous Sources		
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	(6,394,011)	(6,248,254)
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)	2,796,630	(4,596,514)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(3,597,382)	(10,844,768)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	6,465,119	(11,696,840)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	16,628,029	28,324,870
19.2 End of period (Line 18 plus Line 19.1)	23,093,149	16,628,029

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

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	848,480	995,316	1,015,624	828,172
2.	Allied lines	2,190,381	1,080,677	1,175,625	2,095,433
3.	Farmowners multiple peril	4,861,292	2,053,362	2,619,650	4,295,004
4.	Homeowners multiple peril	40,457,869	26,624,930	27,221,016	39,861,783
5.	Commercial multiple peril	43,389,708	23,189,426	24,953,350	41,625,784
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	1,756,307	836,776	887,461	1,705,622
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	6,999	4,681	3,897	7,783
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	8,614,114	3,933,199	4,013,215	8,534,098
17.1	Other liability - occurrence	1,818,156	904,791	936,626	1,786,321
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	22,993,558	11,725,813	11,482,378	23,236,993
19.3, 19.4	Commercial auto liability	5,690,164	2,443,711	2,742,715	5,391,160
21.	Auto physical damage	18,191,580	8,768,133	9,293,211	17,666,502
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	15,922,283	798,609	28,766	16,692,126
32.	Reinsurance - nonproportional assumed liability	0	0	0	0
33.	Reinsurance - nonproportional assumed financial lines	931,072	0	0	931,072
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	167,671,963	83,359,424	86,373,534	164,657,853
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	1,015,624				1,015,624
2.	Allied lines	1,175,625				1,175,625
3.	Farmowners multiple peril	2,619,650				2,619,650
4.	Homeowners multiple peril	27,221,016				27,221,016
5.	Commercial multiple peril	24,953,350				24,953,350
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine	887,461				887,461
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made					0
12.	Earthquake	3,897				3,897
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation	4,013,215				4,013,215
17.1	Other liability - occurrence	936,626				936,626
17.2	Other liability - claims-made					0
17.3	Excess workers' compensation					0
18.1	Products liability - occurrence					0
18.2	Products liability - claims-made					0
19.1, 19.2	Private passenger auto liability	11,482,378				11,482,378
19.3, 19.4	Commercial auto liability	2,742,715				2,742,715
21.	Auto physical damage	9,293,211				9,293,211
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty					0
31.	Reinsurance - nonproportional assumed property	28,766				28,766
32.	Reinsurance - nonproportional assumed liability					0
33.	Reinsurance - nonproportional assumed financial lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	86,373,534	0	0	0	86,373,534
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					86,373,534
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case Daily Pro-rata

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	2,133,856	758,102		453,318	1,590,160	848,480
2. Allied lines	2,688,452	714,079		1,139,236	72,914	2,190,381
3. Farmowners multiple peril	7,671,182	(11,753)		2,527,130	271,007	4,861,292
4. Homeowners multiple peril	29,345,067	46,383,295		21,411,353	13,859,140	40,457,869
5. Commercial multiple peril	59,739,135	15,713,460		22,848,891	9,213,996	43,389,708
6. Mortgage guaranty	0					0
8. Ocean marine	0					0
9. Inland marine	1,483,712	1,201,203	841,028	914,720	854,916	1,756,307
10. Financial guaranty	0					0
11.1 Medical professional liability - occurrence						0
11.2 Medical professional liability - claims-made						0
12. Earthquake	8,995	1,761		3,701	56	6,999
13. Group accident and health	0					0
14. Credit accident and health (group and individual)	0					0
15. Other accident and health	0					0
16. Workers' compensation	7,910,464	3,897,654	1,696,468	4,480,198	410,274	8,614,114
17.1 Other liability - occurrence	3,389,982	1,115,127		955,506	1,731,447	1,818,156
17.2 Other liability - claims-made	0					0
17.3 Excess workers' compensation	0					0
18.1 Products liability - occurrence						0
18.2 Products liability - claims-made						0
19.1, 19.2 Private passenger auto liability	35,298,333	(141,291)		11,986,439	177,045	22,993,558
19.3, 19.4 Commercial auto liability	4,483,093	2,908,988	1,289,176	2,956,095	34,998	5,690,164
21. Auto physical damage	26,492,026	660,575	638,925	9,472,919	127,027	18,191,580
22. Aircraft (all perils)	0					0
23. Fidelity	0					0
24. Surety	0					0
26. Burglary and theft	0					0
27. Boiler and machinery	0					0
28. Credit	0					0
29. International	0					0
30. Warranty	0					0
31. Reinsurance - nonproportional assumed property	XXX		24,124,672	8,202,389		15,922,283
32. Reinsurance - nonproportional assumed liability	XXX					0
33. Reinsurance - nonproportional assumed financial lines	XXX		1,410,715	479,643		931,072
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0
35. TOTALS	180,644,297	73,201,200	30,000,984	87,831,538	28,342,980	167,671,963
DETAILS OF WRITE-INS						
3401.						
3402.						
3403.						
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				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	618,833	139,404	255,228	503,009	219,357	120,686	601,680	72.7
2. Allied lines	839,078	524,204	463,515	899,767	307,220	240,185	966,802	46.1
3. Farmowners multiple peril	5,899,876		2,005,958	3,893,918	571,431	731,192	3,734,157	86.9
4. Homeowners multiple peril	9,733,333	16,689,684	9,000,986	17,422,031	11,167,508	10,988,475	17,601,064	44.2
5. Commercial multiple peril	14,526,501	5,526,399	7,552,631	12,500,269	20,551,768	17,945,402	15,106,635	36.3
6. Mortgage guaranty	0			0	0		0	0.0
8. Ocean marine	0			0	0		0	0.0
9. Inland marine	360,631	518,987	364,641	514,977	147,762	189,826	472,913	27.7
10. Financial guaranty	0			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	0.0
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	1,536,380	2,135,919	1,248,550	2,423,749	9,471,550	9,931,111	1,964,188	23.0
17.1 Other liability - occurrence	138,037	1,187,254	450,596	874,695	2,177,801	2,219,853	832,643	46.6
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
18.2 Products liability - claims-made				0	0		0	0.0
19.1, 19.2 Private passenger auto liability	13,241,590	2,420,738	5,365,306	10,297,022	20,417,604	19,045,469	11,669,157	50.2
19.3, 19.4 Commercial auto liability	835,638	1,518,260	800,323	1,553,575	6,647,266	4,475,460	3,725,381	69.1
21. Auto physical damage	14,610,950	921,155	5,280,921	10,251,184	(977,927)	(1,104,597)	10,377,854	58.7
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	25,059,452	8,520,215	16,539,237	29,164,114	31,938,252	13,765,099	82.5
32. Reinsurance - nonproportional assumed liability	XXX			0	0		0	0.0
33. Reinsurance - nonproportional assumed financial lines	XXX			0	1,082,604	707,489	375,115	40.3
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0.0
35. TOTALS	62,340,847	56,641,456	41,308,870	77,673,433	100,948,058	97,428,803	81,192,688	49.3
DETAILS OF WRITE-INS								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	231,367	37,329	91,359	177,337	60,596	3,066	21,642	219,357	53,555
2. Allied lines	287,672	100,058	131,830	255,900	33,981	43,772	26,433	307,220	45,323
3. Farmowners multiple peril	819,840		278,745	541,095	45,963		15,627	571,431	112,870
4. Homeowners multiple peril	6,095,334	11,983,359	6,146,758	11,931,935	(557,793)	(430,420)	(223,786)	11,167,508	2,786,266
5. Commercial multiple peril	27,255,823	18,866,498	16,270,893	29,851,428	(7,918,475)	(6,001,236)	(4,620,051)	20,551,768	6,503,466
6. Mortgage guaranty				0				0	
8. Ocean marine				0				0	
9. Inland marine	103,537	215,574	171,000	148,111	109	55	513	147,762	3,621
10. Financial guaranty				0				0	
11.1 Medical professional liability - occurrence				0				0	
11.2 Medical professional liability - claims-made				0				0	
12. Earthquake				0				0	
13. Group accident and health				0				(a) 0	
14. Credit accident and health (group and individual)				0				0	
15. Other accident and health				0				(a) 0	
16. Workers' compensation	1,650,083	5,233,203	2,340,355	4,542,931	2,628,932	4,838,723	2,539,036	9,471,550	1,703,058
17.1 Other liability - occurrence	781,338	975,450	634,434	1,122,354	1,281,569	389,390	615,512	2,177,801	543,358
17.2 Other liability - claims-made				0				0	
17.3 Excess workers' compensation				0				0	
18.1 Products liability - occurrence				0				0	
18.2 Products liability - claims-made				0				0	
19.1, 19.2 Private passenger auto liability	34,252,274	5,817,210	13,803,581	26,265,903	(7,092,549)	(1,768,511)	(3,012,761)	20,417,604	3,904,074
19.3, 19.4 Commercial auto liability	3,662,969	4,947,523	2,929,992	5,680,500	470,002	994,796	498,032	6,647,266	1,411,264
21. Auto physical damage	2,215,777	243,620	836,196	1,623,201	(3,677,910)	(263,196)	(1,339,978)	(977,927)	227,979
22. Aircraft (all perils)				0				0	
23. Fidelity				0				0	
24. Surety				0				0	
26. Burglary and theft				0				0	
27. Boiler and machinery				0				0	
28. Credit				0				0	
29. International				0				0	
30. Warranty				0				0	
31. Reinsurance - nonproportional assumed property	XXX	18,054,768	6,168,225	11,886,543	XXX	26,005,944	8,728,373	29,164,114	
32. Reinsurance - nonproportional assumed liability	XXX			0	XXX			0	
33. Reinsurance - nonproportional assumed financial lines	XXX	11,087	3,769	7,318	XXX	1,683,957	608,671	1,082,604	
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0
35. TOTALS	77,356,014	66,485,679	49,807,137	94,034,556	(14,725,575)	25,496,340	3,857,263	100,948,058	17,294,834
DETAILS OF WRITE-INS									
3401.									
3402.									
3403.									
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0

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

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	7,395,963	0	0	7,395,963
1.2 Reinsurance assumed	2,798,009	0	0	2,798,009
1.3 Reinsurance ceded	2,946,582	0	0	2,946,582
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	7,247,390	0	0	7,247,390
2. Commission and brokerage:				
2.1 Direct excluding contingent	0	28,889,439	0	28,889,439
2.2 Reinsurance assumed, excluding contingent	0	16,792,462	0	16,792,462
2.3 Reinsurance ceded, excluding contingent	0	16,491,777	0	16,491,777
2.4 Contingent - direct	0	6,837,312	0	6,837,312
2.5 Contingent - reinsurance assumed	0	2,791,995	0	2,791,995
2.6 Contingent - reinsurance ceded	0	3,215,806	0	3,215,806
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	35,603,625	0	35,603,625
3. Allowances to managers and agents	0	0	0	0
4. Advertising	43	162,868	0	162,911
5. Boards, bureaus and associations	61,689	1,426,482	2,087	1,490,258
6. Surveys and underwriting reports	0	1,199,920	0	1,199,920
7. Audit of assureds' records	0	276,032	0	276,032
8. Salary and related items:				
8.1 Salaries	3,339,584	7,056,360	358,553	10,754,497
8.2 Payroll taxes	234,333	464,059	24,162	722,554
9. Employee relations and welfare	647,881	1,950,408	38,187	2,636,476
10. Insurance	7,272	72,775	2,372	82,419
11. Directors' fees	21,174	766,210	35,651	823,035
12. Travel and travel items	84,102	906,609	17,746	1,008,457
13. Rent and rent items	21,526	584,237	36,626	642,389
14. Equipment	37,645	192,630	1,433	231,708
15. Cost or depreciation of EDP equipment and software	195,169	2,116,848	6,083	2,318,100
16. Printing and stationery	15,351	344,520	1,354	361,225
17. Postage, telephone and telegraph, exchange and express	80,359	701,524	39,008	820,891
18. Legal and auditing	49,076	261,906	458,400	769,382
19. Totals (Lines 3 to 18)	4,795,204	18,483,388	1,021,662	24,300,254
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$	0	3,966,468	0	3,966,468
20.2 Insurance department licenses and fees	756	1,111,939	0	1,112,695
20.3 Gross guaranty association assessments	0	(441,747)	0	(441,747)
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)	756	4,636,660	0	4,637,416
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	419,891	5,229,935	813,166	6,462,992
25. Total expenses incurred	12,463,241	63,954,076	2,795,481	79,212,798
26. Less unpaid expenses - current year	17,294,834	11,464,446	92,022	28,851,302
27. Add unpaid expenses - prior year	16,708,456	10,842,113	95,348	27,645,917
28. Amounts receivable relating to uninsured plans, prior year				0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	11,876,863	63,331,743	2,798,807	78,007,413
DETAILS OF WRITE-INS				
2401. Outside Services	409,080	3,528,257	90,320	4,027,657
2402. Charitable Contributions	10,244	295,692	17,390	323,326
2403. Miscellaneous	567	390,864	705,456	1,096,887
2498. Summary of remaining write-ins for Line 24 from overflow page	0	1,015,122	0	1,015,122
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)	419,891	5,229,935	813,166	6,462,992

(a) Includes management fees of \$ 419,181 to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 387,524	339,075
1.1 Bonds exempt from U.S. tax	(a) 2,683,729	2,601,607
1.2 Other bonds (unaffiliated)	(a) 5,627,577	5,723,813
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	2,209,257	2,207,901
2.21 Common stocks of affiliates	720,000	540,000
3. Mortgage loans	(c)	
4. Real estate	(d) 915,000	915,000
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 180,691	180,839
7. Derivative instruments	(f)	
8. Other invested assets	8,745	8,745
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	12,732,523	12,516,980
11. Investment expenses		(g) 2,688,142
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 107,339
13. Interest expense		(h)
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)		2,907,412
17. Net investment income (Line 10 minus Line 16)		9,609,568
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		0

- (a) Includes \$ 138,970 accrual of discount less \$ 1,834,965 amortization of premium and less \$ 39,915 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 3,707 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 111,931 depreciation on real estate and \$ 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	22,621	0	22,621	0	0
1.2 Other bonds (unaffiliated)	7,171	0	7,171	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)	6,916,915	0	6,916,915	9,864,966	0
2.21 Common stocks of affiliates	0	0	0	1,043,309	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	(16)	0	(16)	0	0
7. Derivative instruments	(1,476,566)	0	(1,476,566)	(14,887)	0
8. Other invested assets	1,009,544	0	1,009,544	312,909	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	6,479,670	0	6,479,670	11,206,296	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			0
2. Stocks (Schedule D):			
2.1 Preferred stocks			0
2.2 Common stocks			0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			0
3.2 Other than first liens.....			0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			0
4.2 Properties held for the production of income.....			0
4.3 Properties held for sale			0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			0
6. Contract loans			0
7. Derivatives (Schedule DB)			0
8. Other invested assets (Schedule BA)			0
9. Receivables for securities			0
10. Securities lending reinvested collateral assets (Schedule DL)			0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)			0
14. Investment income due and accrued			0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	212,035	185,192	(26,843)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			0
15.3 Accrued retrospective premiums and contracts subject to redetermination			0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			0
16.2 Funds held by or deposited with reinsured companies			0
16.3 Other amounts receivable under reinsurance contracts			0
17. Amounts receivable relating to uninsured plans			0
18.1 Current federal and foreign income tax recoverable and interest thereon			0
18.2 Net deferred tax asset			0
19. Guaranty funds receivable or on deposit			0
20. Electronic data processing equipment and software			0
21. Furniture and equipment, including health care delivery assets			0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0
23. Receivables from parent, subsidiaries and affiliates			0
24. Health care and other amounts receivable			0
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	212,035	185,192	(26,843)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0
28. Total (Lines 26 and 27)	212,035	185,192	(26,843)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern**A. Accounting Practices**

The Company does not adjust for State Prescribed Practices.

	SSAP #	F/S Page	F/S Line #	2019	2018
NET INCOME					
(1) State basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	\$ 20,740,102	\$ 9,194,490
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 20,740,102	\$ 9,194,490
SURPLUS					
(5) State basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$ 236,793,949	\$ 206,777,666
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 236,793,949	\$ 206,777,666

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from these estimates.

C. Accounting Policy

Premiums are earned over the term of the related insurance policies and reinsurance contracts. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and based on reports received from ceding companies for reinsurance. Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds, not backed by other loans, are stated at amortized cost using the interest method.
3. Common stocks are stated at market except investments in stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
4. Preferred stocks -NONE.
5. Mortgage loans on real estate – NONE
6. Loan backed securities stated at either amortized cost, or the lower of amortized or fair market value.
7. Investments in subsidiary and affiliated companies are stated as follows:
 - a. Newbury Corporation, a non-insurance subsidiary, is valued in accordance with SSAP 97.
 - b. Charles River Insurance Company, a Captive Insurance Company, is valued in accordance with SSAP 97.
8. Investments in Joint ventures and partnerships – NONE
9. All derivatives are stated at fair value.
10. The Company uses investment income as a factor in the premium deficiency calculations, in accordance with SSAP 53, Property-Casualty Contracts Premium.
11. Unpaid loss and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates. While management believes that the amount is adequate, the ultimate liability may be in excess of, or less than, the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
12. The Company has not modified its capitalization policy from the prior period.

D. Going Concern

There is no concern by management in the ability of the company to continue as a going concern.

NOTE 2 Accounting Changes and Corrections of Errors

Not Applicable

NOTE 3 Business Combinations and Goodwill

Not applicable

NOTE 4 Discontinued Operations

Not applicable

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

(1) NONE

B. Debt Restructuring

Not applicable

C. Reverse Mortgages

Not applicable

D. Loan-Backed Securities

(1) NONE

(4)

a) The aggregate amount of unrealized losses:

1. Less than 12 Months \$ 38,357
2. 12 Months or Longer \$ 680,660

b) The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months \$ 11,290,354
2. 12 Months or Longer \$ 23,975,673

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) NONE

NOTES TO FINANCIAL STATEMENTS

- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing
(1) NONE
- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing
(1) None
- H. Repurchase Agreements Transactions Accounted for as a Sale
(1) None
- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale
(1) None
- J. Real Estate
(1) NONE
- K. Low Income Housing tax Credits (LIHTC)
(1) NONE
- L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown					\$ -		\$ -
b. Collateral held under security lending agreements					\$ -		\$ -
c. Subject to repurchase agreements					\$ -		\$ -
d. Subject to reverse repurchase agreements					\$ -		\$ -
e. Subject to dollar repurchase agreements					\$ -		\$ -
f. Subject to dollar reverse repurchase agreements					\$ -		\$ -
g. Placed under option contracts					\$ -		\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -		\$ -
i. FHLB capital stock	\$ 1,528,200				\$ 1,528,200	\$ 1,916,100	\$ (387,900)
j. On deposit with states	\$ 1,669,527				\$ 1,669,527	\$ 1,663,445	\$ 6,083
k. On deposit with other regulatory bodies					\$ -		\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)	\$53,604,921				\$53,604,921	\$62,785,801	\$ (9,180,880)
m. Pledged as collateral not captured in other categories	\$ 6,190,292				\$ 6,190,292	\$ 6,056,878	\$ 133,414
n. Other restricted assets					\$ -		\$ -
o. Total Restricted Assets	\$62,992,940	\$ -	\$ -	\$ -	\$62,992,940	\$72,422,223	\$ (9,429,283)

(a) Subset of Column 1
(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%
i. FHLB capital stock		\$ 1,528,200	0.308%	0.308%
j. On deposit with states		\$ 1,669,527	0.336%	0.336%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$53,604,921	10.788%	10.792%
m. Pledged as collateral not captured in other categories		\$ 6,190,292	1.246%	1.246%
n. Other restricted assets		\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$62,992,940	12.677%	12.682%

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

	8	Percentage
--	---	------------

NOTES TO FINANCIAL STATEMENTS

Description of Assets	Current Year					6	7	9	10	
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account (S/A) Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Eastern Bank LOC	\$ 6,190,292				\$ 6,190,292	\$ 6,056,878	\$ 133,414	\$ 6,190,292	1.246%	1.246%
Total (c)	\$ 6,190,292	\$ -	\$ -	\$ -	\$ 6,190,292	\$ 6,056,878	\$ 133,414	\$ 6,190,292	1.246%	1.246%

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

NONE

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

NONE

1	2
Amount	% of Liability to Total Liabilities *
k. Recognized Obligation to Return Collateral Asset	0.000%
v. Recognized Obligation to Return Collateral Asset (Protected Cell)	0.000%

* u = Column 1 divided by Liability Page, Line 26 (Column 1)

v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments

NONE

N. Offsetting and Netting of Assets and Liabilities

NONE

O. 5GI Securities None

P. Short Sales None

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs	1	
2. Aggregate Amount of Investment Income	\$ 6,657	

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

A. NONE

NOTE 7 Investment Income

A. Due and accrued income over 90 days past due is excluded (non-admitted) from surplus.

B. The total amount excluded in 2019 was \$0.

NOTE 8 Derivative Instruments

A. Derivatives under SSAP No. 86—Derivatives

(1) Credit Risk

The Company is exposed to credit related losses in the event of nonperformance to certain derivative instruments. However, there is no such exposure on open derivative instruments (written covered call options), as of the end of the year, (See Note 16).

Market Risk

Market Risk on derivative instruments could potentially include rate, volatility, correlation, equity and yield curve risk.

The Company does not use derivative instruments to manage these risks.

(2) Company objectives for using derivatives.

The Company objectives for using derivatives: The Company takes positions from time to time in derivative financial positions to increase investment returns and reduce portfolio volatility. Financial instruments used for such purposes include writing covered call options on common stock owned by the Company.

(3) Description of the accounting policies used by the Company for recognizing and measuring the derivatives used and when gains/losses are recognized.

The premium received for a written covered call option is recorded as a derivative liability until the option is exercised, expires or is otherwise terminated. The liability is marked to market at each statement date with changes in fair value included in unrealized capital gains (losses). On exercise, premiums received are recognized immediately by combining them with realized gains (losses) on the disposition of the covering asset. Upon expiration, or other closing transaction, premiums received are recognized immediately as a component of realized gains (losses).

(4) Disclose if the Company uses derivative contracts with financing premiums.

The Company does not use derivatives in financing premiums.

(5) Gains/(losses) representing a component of the derivative instruments' gain/(loss), if any, excluded from the assessment of hedge effectiveness.

The Company does not use derivatives for hedging.

\$ -

(6) The Net gain/(loss) on derivatives that no longer qualify for hedging accounting.

The Company does not use derivatives for hedging.

(7) The Company does not use derivatives for cash flow hedging.

(8) The Company does not use derivatives for hedging.

B. Derivatives under SSAP No. 108—Derivative Hedging Variable Annuity Guarantees

(1) Not Applicable

NOTE 9 Income Taxes

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

1.

	As of End of Current Period			12/31/2018			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 6,837,000	\$ 115,339	\$ 6,952,339	\$ 6,430,607	\$ 108,765	\$ 6,539,372	\$ 406,393	\$ 6,574	\$ 412,967
(b) Statutory Valuation Allowance Adjustment			\$ -			\$ -	\$ -	\$ -	\$ -
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 6,837,000	\$ 115,339	\$ 6,952,339	\$ 6,430,607	\$ 108,765	\$ 6,539,372	\$ 406,393	\$ 6,574	\$ 412,967
(d) Deferred Tax Assets Nonadmitted			\$ -			\$ -	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 6,837,000	\$ 115,339	\$ 6,952,339	\$ 6,430,607	\$ 108,765	\$ 6,539,372	\$ 406,393	\$ 6,574	\$ 412,967
(f) Deferred Tax Liabilities	\$ 2,946,485	\$ 5,672,318	\$ 8,618,803	\$ 2,934,358	\$ 3,369,256	\$ 6,303,614	\$ 12,127	\$ 2,303,062	\$ 2,315,189
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 3,890,515	\$(5,556,979)	\$(1,666,464)	\$ 3,496,249	\$(3,260,491)	\$ 235,758	\$ 394,266	\$(2,296,488)	\$(1,902,222)

2.

	As of End of Current Period			12/31/2018			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1 + 2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4 + 5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks	\$ 6,422,016		\$ 6,422,016	\$ 5,693,166	\$ -	\$ 5,693,166	\$ 728,850	\$ -	\$ 728,850
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)			\$ -			\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			\$ -	\$ 5,611,690	\$ 108,765	\$ 5,720,455	\$(5,611,690)	\$(108,765)	\$(5,720,455)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX		XXX	XXX		XXX	XXX	\$ -
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 375,578	\$ 115,339	\$ 490,917	\$ 737,440	\$ 108,765	\$ 846,205	\$ (361,862)	\$ 6,574	\$ (355,288)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 6,797,594	\$ 115,339	\$ 6,912,933	\$ 6,430,606	\$ 108,765	\$ 6,539,371	\$ 366,988	\$ 6,574	\$ 373,562

3.

	2019	2018
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	833.010%	682.514%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 236,793,948	\$ 206,777,666

4.

	As of End of Current Period		12/31/2018		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 6,837,000	\$ 115,339	\$ 6,430,607	\$ 108,765	\$ 406,393	\$ 6,574
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 6,837,000	\$ 115,339	\$ 6,430,607	\$ 108,765	\$ 406,393	\$ 6,574
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.000%	0.000%	0.000%	0.000%	0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [] No [X]

B. In 2019 and 2018 there were no temporary differences for which a deferred tax liability was not established.

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

	(1) As of End of Current Period	(2) 12/31/2018	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 3,975,865	\$ 1,653,707	\$ 2,322,158
(b) Foreign			\$ -
(c) Subtotal	\$ 3,975,865	\$ 1,653,707	\$ 2,322,158
(d) Federal income tax on net capital gains	\$ 1,360,731	\$ 145,272	\$ 1,215,459
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other	\$ 106,995	\$ (1,864,740)	\$ 1,971,735
(g) Federal and foreign income taxes incurred	\$ 5,443,591	\$ (65,761)	\$ 5,509,352
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	\$ 1,498,089	\$ 1,447,447	\$ 50,642
(2) Unearned premium reserve	\$ 3,627,688	\$ 3,501,096	\$ 126,592
(3) Policyholder reserves			\$ -
(4) Investments			\$ -
(5) Deferred acquisition costs			\$ -
(6) Policyholder dividends accrual			\$ -
(7) Fixed Assets			\$ -
(8) Compensation and benefits accrual	\$ 1,118,040	\$ 858,050	\$ 259,990
(9) Pension accrual			\$ -

NOTES TO FINANCIAL STATEMENTS

(10) Receivables - nonadmitted			\$	-
(11) Net operating loss carry-forward			\$	-
(12) Tax credit carry-forward			\$	-
(13) Other (including items <5% of total ordinary tax assets)	\$ 593,183	\$ 624,014	\$	(30,831)
(99) Subtotal	\$ 6,837,000	\$ 6,430,607	\$	406,393
(b) Statutory valuation allowance adjustment			\$	-
(c) Nonadmitted			\$	-
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 6,837,000	\$ 6,430,607	\$	406,393
(e) Capital:				
(1) Investments			\$	-
(2) Net capital loss carry-forward			\$	-
(3) Real estate	\$ 115,339	\$ 108,765	\$	6,574
(4) Other (including items <5% of total ordinary tax assets)			\$	-
(99) Subtotal	\$ 115,339	\$ 108,765	\$	6,574
(f) Statutory valuation allowance adjustment			\$	-
(g) Nonadmitted			\$	-
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ 115,339	\$ 108,765	\$	6,574
(i) Admitted deferred tax assets (2d + 2h)	\$ 6,952,339	\$ 6,539,372	\$	412,967
3. Deferred Tax Liabilities:				
(a) Ordinary:				
(1) Investments			\$	-
(2) Fixed Assets			\$	-
(3) Deferred and uncollected premium			\$	-
(4) Policyholder reserves			\$	-
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 2,946,485	\$ 2,934,359	\$	12,126
(99) Subtotal	\$ 2,946,485	\$ 2,934,359	\$	12,126
(b) Capital:				
(1) Investments	\$ 5,672,318	\$ 3,369,256	\$	2,303,062
(2) Real estate			\$	-
(3) Other (including items <5% of total capital tax liabilities)			\$	-
(99) Subtotal	\$ 5,672,318	\$ 3,369,256	\$	2,303,062
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 8,618,803	\$ 6,303,615	\$	2,315,188
4. Net deferred tax assets/liabilities (2i - 3c)	\$ (1,666,464)	\$ 235,757	\$	(1,902,221)

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to pretax income. The more significant 2019 book to tax adjustments are listed below:

Provision computed at statutory rate	5,498,575	21.00%
Tax exempt interest	(403,236)	-1.54%
Dividends received deduction	(224,195)	-0.86%
Permanent Adjustments	72,748	.28%
Other	98,858	.38%
Total	5,042,750	19.26%
Federal income taxes incurred	5,443,590	20.79%
Change in net deferred income taxes	(400,840)	-1.53%
Total Statutory income taxes	5,042,750	19.26%

- E. At December 31, 2019, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- F. Consolidated Federal Tax Return: Not Applicable
- G. The Company does not have any federal or foreign tax contingencies that are expected to significantly increase in the next 12 months.
- H. Repatriation Transition Tax (RTT)
The Company has elected to pay the \$458,114 RTT over 8 years. The amount per year which began with 2018, is \$57,264. Balance at 12/31/19 is \$343,586.
- I. Alternative Minimum Tax (AMT) Credit
None

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

- A. The Company is under common management of Newbury Corporation with the following Insurance Companies: Dorchester Mutual Insurance Company and Fitchburg Mutual Insurance Company.
The Insurance companies, known collectively as The Norfolk & Dedham Group® have an expense sharing agreement with the Newbury Corporation, whereby the Insurance operation expenses are allocated using a mutually agreed upon percentage basis.
- B. Non-Insurance transactions greater than 1/2% of Admitted Assets: NONE
- C. Dollar amounts of transactions above: NONE
- D. At December 31, 2019 the Company reported funds due to Fitchburg Mutual Insurance Company, \$739,757 and Dorchester Mutual Insurance Company \$656,274. Funds due from: Newbury Corporation \$1,729,983.
- E. Guarantees or Undertakings for Related Parties: Not Applicable
- F. The Company is a party to a Management agreement as described in A above. Newbury Corporation provides management service to N&D Group.
- G. Nature of Relationships that could affect Operations: Not Applicable
- H. Amount deducted for Investment in Upstream Company: Not Applicable
- I. Detail of investments in affiliates greater than 10% of Admitted Assets: Not Applicable
- J. Write downs for impairments of Investments in Affiliated companies: Not Applicable
- K. Foreign Insurance Subsidiary valuation using CARVM: Not Applicable
- L. Downstream Holding Company valued using the look-through method: Not Applicable

M. All SCA Investments

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ -	\$ -	\$ -
b. SSAP No. 97 8b(ii) Entities Newbury Corporation	68.0%	\$ (4,517,893)	\$ (4,517,893)	\$ -

NOTES TO FINANCIAL STATEMENTS

Total SSAP No. 97 8b(ii) Entities	XXX	\$ (4,517,893)	\$ (4,517,893)	\$ -
c. SSAP No. 97 8b(iii) Entities				
Total SSAP No. 97 8b(iii) Entities	XXX	\$ -	\$ -	\$ -
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ -	\$ -	\$ -
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	\$ (4,517,893)	\$ (4,517,893)	\$ -
f. Aggregate Total (a+ e)	XXX	\$ (4,517,893)	\$ (4,517,893)	\$ -

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resub- mission Required Y/N	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ -	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities Newbury Corporation	S2	09/30/2019	\$ -	Y	N	
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities						
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ -	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ -	XXX	XXX	XXX
f. Aggregate Total (a+e)	XXX	XXX	\$ -	XXX	XXX	XXX

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

N. Investment in Insurance SCAs

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

NOTE 11 Debt

A. The Company has an outstanding liability of \$0 for a Line of Credit with Eastern Bank, The available capacity is \$5,000,000. The principal is due on demand. At the option of the Company early repayment may be made at any time. Interest on outstanding balances is paid monthly. The interest rate is a floating rate of Eastern Bank's base less 25 basis points. The company is required to maintain a collateral security deposit equal to the borrowing capacity. At December 31, 2019, assets having a book/adjusted carrying value of \$6,190,292 and a market value of \$6,281,612 on deposit at Bank of America.

B. FHLB (Federal Home Loan Bank) Agreements

(1) The Company is a member of the Federal Home Loan Bank (FHLB) of Boston. Through its membership, the Company has conducted business activity (borrowings) with the FHLB. It is part of the Company's strategy to utilize these funds as backup liquidity, capital project funding and spread lending liquidity. The Company has determined the actual maximum borrowing capacity as \$20 million for backup liquidity for the N&D Group. The Company calculated this amount in accordance with current FHLB collateral requirements and capital stock limitations.

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 157,382	\$ 157,382	
(c) Activity Stock	\$ 1,210,318	\$ 1,210,318	
(d) Excess Stock	\$ 160,500	\$ 160,500	
(e) Aggregate Total (a+b+c+d)	\$ 1,528,200	\$ 1,528,200	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 50,820,124	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -		
(b) Membership Stock - Class B	\$ 254,867	\$ 254,867	\$ -
(c) Activity Stock	\$ 1,466,006	\$ 1,466,006	\$ -
(d) Excess Stock	\$ 195,227	\$ 195,227	\$ -
(e) Aggregate Total (a+b+c+d)	\$ 1,916,100	\$ 1,916,100	\$ -
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	\$ 57,146,888	XXX	XXX

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

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

1	2	Eligible for Redemption
---	---	-------------------------

NOTES TO FINANCIAL STATEMENTS

	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
Membership Stock						
1. Class A	\$ -					
2. Class B	\$ 157,382	\$ 157,382				

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

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 53,193,299	\$ 53,604,921	\$ 30,256,140
2. Current Year General Account Total Collateral Pledged	\$ 53,193,299	\$ 53,604,921	\$ 30,256,140
3. Current Year Separate Accounts Total Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 61,910,013	\$ 62,788,801	\$ 36,650,151

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3 respectively)
 11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3 respectively)
 11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3 respectively)
 11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3 respectively)

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 61,256,758	\$ 62,103,013	\$ 36,122,165
2. Current Year General Account Maximum Collateral Pledged	\$ 61,256,758	\$ 62,103,013	\$ 36,122,165
3. Current Year Separate Accounts Maximum Collateral Pledged			
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$ 61,910,013	\$ 62,788,801	\$ 36,650,151

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ 30,256,140	\$ 30,256,140		XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 30,256,140	\$ 30,256,140	\$ -	\$ -
2. Prior Year end				
(a) Debt	\$ 36,650,151	\$ 36,650,151	\$ -	XXX
(b) Funding Agreements	\$ -			
(c) Other	\$ -			XXX
(d) Aggregate Total (a+b+c)	\$ 36,650,151	\$ 36,650,151	\$ -	\$ -

b. Maximum Amount During Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	\$ 36,122,165	\$ 36,122,165	
2. Funding Agreements	\$ -		
3. Other	\$ -		
4. Aggregate Total (1+2+3)	\$ 36,122,165	\$ 36,122,165	\$ -

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3 respectively)

c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

NOTE 12 Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plan

A-D The Company has no direct employees. Employees of the Newbury Corporation service all the insurance companies in the N&D Group. Newbury Corporation has a non-contributory defined benefit plan covering substantially all employees.

E. Defined Contribution Plan

The Management Company, Newbury Corporation has a 401(k) Incentive Savings plan for which substantially all employees are eligible. (see Note 12 A-D)

F. Multiemployer Plans

Not Applicable

G. Consolidated/Holding Company Plans

NOTES TO FINANCIAL STATEMENTS

Newbury Corporation sponsors a non-contributory, defined contribution plan covering substantially all employees who work in excess of 1,000 hours in a plan year. The benefits, following five (5) years of plan service, are based on a Career Average Benefit formula, the sum of 2% of each year's earnings plus 0.4% of each year's earnings over covered compensation for a maximum of 20 consecutive years that produce the highest sum. The funding policy is to contribute annually the amount required by applicable regulations and to charge each affiliated company for its' allocable share of such contributions based on the expense sharing agreement. The Pension contribution allocated to the Company amounted to \$1,155,000 and \$4,950,000 for 2019 and 2018, respectively. The Company has no legal obligation for benefits under this plan. In addition to pension benefits, the Company pays the premium for a fixed amount of life insurance benefit for employees who retire at normal retirement age as determined under the Social Security Retirement Act., or who retire early under an early retirement program. Early retirees may participate in the health care plan up to age 65, the retiree pays the employee portion of the premium. Newbruy Corporation sponsors a 401(k) incentive savings plan for which substantially all employees are eligible for deferral upon date of employment up to 75% of salary, up to the IRS limit, with a Company match of 50% of the first 5% deferred (2.5%) beginning after six (6) months of employment. The match is funded bi-weekly and allocated to the Company based on the pooling agreement percentage. In addition to the match the Board of Directors may vote a profit contribution to the 401(k) plan annually for all participating employees. The Company's share of this savings plan expense was \$835,842 and \$503,921 for 2019 and 2018, respectively. The Comany has no legal obligation for benefits under this plan.

H. Postemployment Benefits and Compensated Absences

The Newbury Corporation has no obligations to current or former employees for benefits after their employment but before retirement other than for compensation related to earned vacation. The liability for earned but untaken vacation has been accrued.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)
Not Applicable

NOTE 13 Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- (1) The Company has no Common Stock Issued or Outstanding
- (2) The Company has no Preferred Stock Issued or Outstanding
- (3) Not Applicable
- (4) Not Applicable
- (5) Not Applicable
- (6) There are no restrictions on the company surplus
- (7) None
- (8) None
- (9) Not Applicable
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses \$ -
- (11) The Company issued the following surplus debentures or similar obligations:
None
- (12) The impact of any restatement due to prior quasi-reorganizations is as follows:
Not Applicable
- (13) Not Applicable

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments
Not Applicable

B. Assessments

(1) Guaranty Funds:

The Company is subject to Guaranty Fund assessments by the states in which it writes business. The Company has accrued a liability for guaranty fund assessments of \$406,000. This represents management's best estimate of the 2020 potential assessments for insolvencies.

(2) a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end

(3)

a. Discount Rate Applied 0.0%

C. Gain Contingencies
Not Applicable

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits (1)
None Direct

E. Product Warranties
(1) Not Applicable

F. Joint and Several Liabilities
None

G. All Other Contingencies
None

NOTE 15 Leases
None

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk
None

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. None

B. None

C. Wash Sales
(1) None

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

A. ASO Plans:
Not Applicable

B. ASC Plans:
Not Applicable

C. Medicare or Similarly Structured Cost Based Reimbursement Contract
Not Applicable

NOTE 19 Direct Premium Written/Produced by Managing General Agents/Third Party Administrators
Not Applicable

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total

NOTES TO FINANCIAL STATEMENTS

a. Assets at fair value Common Stocks - Ind & Misc	\$ 80,986,268				\$ 80,986,268
Total assets at fair value/NAV	\$ 80,986,268	\$ -	\$ -	\$ -	\$ 80,986,268

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value Derivatives - Call Options	\$ 401,286				\$ 401,286
Total liabilities at fair value	\$ 401,286	\$ -	\$ -	\$ -	\$ 401,286

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

- B. Not Applicable
- C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall. Not Applicable
- D. Not Practicable to Estimate Fair Value Not Applicable
- E. Not Applicable

NOTE 21 Other Items

- A. Unusual or Infrequent Items None
- B. Troubled Debt Restructuring: Debtors None
- C. Other Disclosures None
- D. Business Interruption Insurance Recoveries None
- E. State Transferable and Non-transferable Tax Credits None
- F. Subprime Mortgage Related Risk Exposure (1) None
- G. Insurance-Linked Securities (ILS) Contracts None
- H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy None

NOTE 22 Events Subsequent

Type II - Nonrecognized Subsequent Events:

	Current Year	Prior Year
A. Did the reporting entity write accident and health insurance premium that is subject to Section 9010 of the Federal Affordable Care Act (YES/NO)?	No	
B. ACA fee assessment payable for the upcoming year	\$ -	
C. ACA fee assessment paid	\$ -	
D. Premium written subject to ACA 9010 assessment	\$ -	
E. Total Adjusted Capital before surplus adjustment (Five-Year Historical Line 28)	\$ -	
F. Total Adjusted Capital after surplus adjustment (Five-Year Historical Line 28 minus 22B above)	\$ -	
G. Authorized Control Level (Five-Year Historical Line 29)	\$ -	
H. Would reporting the ACA assessment as of Dec. 31, 2019 have triggered an RBC action level (YES/NO)?	No	

NOTE 23 Reinsurance

- A. Unsecured Reinsurance Recoverables Not Applicable
- B. Reinsurance Recoverable in Dispute Not Applicable
- C. Reinsurance Assumed and Ceded (1)

	Assumed Reinsurance		Ceded Reinsurance		Net	
	(1) Premium Reserve	(2) Commission Equity	(3) Premium Reserve	(4) Commission Equity	(5) Premium Reserve	(6) Commission Equity
a. Affiliates	\$ 39,359,246	\$ 7,305,599	\$ 44,494,292	\$ 7,051,112	\$ (5,135,046)	\$ 254,487
b. All Other	\$ 1,902,885		\$ 2,888,891	\$ 575,030	\$ (986,006)	\$ (575,030)
c. Total	\$ 41,262,131	\$ 7,305,599	\$ 47,383,183	\$ 7,626,142	\$ (6,121,052)	\$ (320,543)
d. Direct Unearned Premium Reserve						\$ 92,493,808

(2)

	(1) Direct	(2) Assumed	(3) Ceded	(4) Net
a. Contingent Commission	\$ 6,954,079	\$ 81,018	\$ 1,480,773	\$ 5,554,324
b. Sliding Scale Adjustments				\$ -
c. Other Profit Commission Arrangements		\$ 1,932,554		\$ 1,932,554
d. TOTAL	\$ 6,954,079	\$ 2,013,572	\$ 1,480,773	\$ 7,486,878

(3) Protected Cells : None

- D. Uncollectible Reinsurance

(1) The Company has written off in the current year reinsurance balances due from the companies listed below, the amount of: \$ -

NOTES TO FINANCIAL STATEMENTS

- E. Commutation of Reinsurance Reflected in Income and Expenses. None
- F. Retroactive Reinsurance
None
- G. Reinsurance Accounted for as a Deposit NONE
- H. Disclosures for the Transfer of Property and Casualty Run-off Agreements
None
- I. Certified Reinsurer Rating Downgraded or Status Subject to Revocation
None
- J. Reinsurance Agreements Qualifying for Reinsurer Aggregation
(1) None

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

- A. Not Applicable
- B. Not Applicable
- C. Not Applicable
- D. Medical loss ratio rebates required pursuant to the Public Health Service Act.
Not Applicable
- E. Non Admitted Retrospective Premium: None
- F. Risk Sharing Provisions of the Affordable Care Act
(1) Did the reporting entity write accident and health insurance premium which is subject to the Affordable Care Act risk sharing provisions (YES/NO)? Yes [] No [X]

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2018 were \$114.1 million. As of December 31, 2019, \$42.1 million has been paid for incurred claims and claims adjustment expenses attributed to insured events of prior years. Reserves remaining for prior years are now \$68.5 million. Therefore, there has been a \$3.5 million favorable prior year development since December 31, 2018. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

NOTE 26 Intercompany Pooling Arrangements

Norfolk & Dedham Mutual Fire Insurance Company, Dorchester Mutual Insurance Company, Fitchburg Mutual Insurance Company and the Rockingham Mutual Insurance Company were participants in an intercompany pooling arrangement for AY (accident year) 2010 whereby each participating company cedes 100% of its business to the lead company (Norfolk & Dedham) and assumed an agreed upon percentage of the entire pool. The arrangement with Rockingham Mutual was terminated at 12/31/2010. The pooling arrangement for 2010 was commuted as of June 30, 2016. The table below shows pooling participants and each of their percentage participations for all years prior to 2010, 2010 and subsequent to 2010:

NAME OF COMPANY	NAIC CODE	PRIOR TO 2010	2010	2011-2015	2016-2019
Norfolk & Dedham Mutual Fire Ins. Co.	23965	68	53	67	66
Dorchester Mutual Insurance Co.	13706	13	11	14	14
Fitchburg Mutual Insurance Co.	13943	19	16	19	20
Rockingham Insurance Co.	13706		20		

Amounts due to/from pooling participants at December 31, 2019 was as follows:

NAME OF COMPANY	DUE TO	DUE FROM
Dorchester Mutual Insurance Co.	656,274	
Fitchburg Mutual Insurance Co.	739,757	
Newbury Corporation		1,729,983

NOTE 27 Structured Settlements

None

NOTE 28 Health Care Receivables

Not Applicable

NOTE 29 Participating Policies

Not Applicable

NOTE 30 Premium Deficiency Reserves

- 1. Liability carried for premium deficiency reserves \$ -
- 2. Date of the most recent evaluation of this liability 12/31/2019
- 3. Was anticipated investment income utilized in the calculation? Yes [X] No []

NOTE 31 High Deductibles

Not Applicable

NOTE 32 Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses Not Applicable

NOTE 33 Asbestos/Environmental Reserves

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

(1) Direct

	(1) 2015	(2) 2016	(3) 2017	(4) 2018	(5) 2019
a. Beginning reserves:	\$ 2,211	\$ 6,634	\$ 1	\$ -	\$ -
b. Incurred losses and loss adjustment expense:	\$ 9,330	\$ 30,646	\$ (1)	\$ -	\$ -
c. Calendar year payments for losses and loss adjustment expenses:	\$ 4,907	\$ 37,279			\$ -
d. Ending reserves:	\$ 6,634	\$ 1	\$ -	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

(2) Assumed Reinsurance

	(1) 2015	(2) 2016	(3) 2017	(4) 2018	(5) 2019
a. Beginning reserves:	\$ 38,321	\$ 55,419	\$ 31,246	\$ 31,246	\$ 353,752
b. Incurred losses and loss adjustment expense:	\$ 287,639	\$ (18,274)	\$ 16,574	\$ 348,928	\$ 11,770
c. Calendar year payments for losses and loss adjustment expenses:	\$ 270,541	\$ 5,899	\$ 16,574	\$ 26,422	\$ 11,770
d. Ending reserves:	\$ 55,419	\$ 31,246	\$ 31,246	\$ 353,752	\$ 353,752

(3) Net of Ceded Reinsurance

	(1) 2015	(2) 2016	(3) 2017	(4) 2018	(5) 2019
a. Beginning reserves:	\$ 27,158	\$ 41,577	\$ 20,624	\$ 20,624	\$ 233,477
b. Incurred losses and loss adjustment expense:	\$ 198,969	\$ 7,545	\$ 10,939	\$ 230,292	\$ 8,784
c. Calendar year payments for losses and loss adjustment expenses:	\$ 184,550	\$ 28,498	\$ 10,939	\$ 17,439	\$ 8,784
d. Ending reserves:	\$ 41,577	\$ 20,624	\$ 20,624	\$ 233,477	\$ 233,477

B. State the amount of the ending reserves for Bulk + IBNR included in A (Loss & LAE):

(1) Direct Basis:

(2) Assumed Reinsurance Basis:

(3) Net of Ceded Reinsurance Basis:

C. State the amount of the ending reserves for loss adjustment expenses included in A (Case, Bulk + IBNR):

(1) Direct Basis:

\$ -

(2) Assumed Reinsurance Basis:

\$ 72,030

(3) Net of Ceded Reinsurance Basis:

\$ 53,754

D. The Company's exposure to oil spill losses arises from the sale of general liability insurance.

The Company estimates the full impact of the environmental exposure by establishing full case basis reserves on all known losses.

(1) Direct

	(1) 2015	(2) 2016	(3) 2017	(4) 2018	(5) 2019
a. Beginning reserves:					
b. Incurred losses and loss adjustment expense:				\$ 9,991	\$ 319,305
c. Calendar year payments for losses and loss adjustment expenses:				\$ 9,991	\$ 269,305
d. Ending reserves:	\$ -	\$ -	\$ -	\$ -	\$ 50,000

(2) Assumed Reinsurance

	(1) 2015	(2) 2016	(3) 2017	(4) 2018	(5) 2019
a. Beginning reserves:				\$ 72,954	\$ 35,677
b. Incurred losses and loss adjustment expense:			\$ 282,391	\$ 5,805	\$ 33,406
c. Calendar year payments for losses and loss adjustment expenses:			\$ 209,437	\$ 43,082	\$ 14,083
d. Ending reserves:	\$ -	\$ -	\$ 72,954	\$ 35,677	\$ 55,000

(3) Net of Ceded Reinsurance

	(1) 2015	(2) 2016	(3) 2017	(4) 2018	(5) 2019
a. Beginning reserves:				\$ 72,954	\$ 35,677
b. Incurred losses and loss adjustment expense:			\$ 282,391	\$ 5,805	\$ 33,406
c. Calendar year payments for losses and loss adjustment expenses:			\$ 209,437	\$ 43,082	\$ 14,083
d. Ending reserves:	\$ -	\$ -	\$ 72,954	\$ 35,677	\$ 55,000

E. State the amount of the ending reserves for Bulk + IBNR included in D (Loss & LAE):

(1) Direct Basis:

(2) Assumed Reinsurance Basis:

(3) Net of Ceded Reinsurance Basis:

F. State the amount of the ending reserves for loss adjustment expenses included in D (Case, Bulk + IBNR):

(1) Direct Basis:

\$ 5,000

(2) Assumed Reinsurance Basis:

\$ 5,500

(3) Net of Ceded Reinsurance Basis:

\$ 6,930

NOTE 34 Subscriber Savings Accounts

Not Applicable

NOTE 35 Multiple Peril Crop Insurance

Not Applicable

NOTE 36 Financial Guaranty Insurance

Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1, 1A and 2
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Massachusetts
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2014
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2014
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 08/05/2016
- 3.4 By what department or departments?
MASSACHUSETTS
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
MARCUM, LLP, 555 Long Wharf Drive, 12th Floor, New Haven, CT 06511
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
MaryEllen Coggins, Actuary, Consultant, PriceWaterhouseCoopers, LLC, 125 High Street, Boston, MA 02110
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved96
- 12.13 Total book/adjusted carrying value\$ 3,267,803
- 12.2 If, yes provide explanation:
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$
 - 20.12 To stockholders not officers.....\$
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$
 - 20.22 To stockholders not officers.....\$
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$
 - 21.22 Borrowed from others.....\$
 - 21.23 Leased from others\$
 - 21.24 Other\$
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$
 - 22.22 Amount paid as expenses\$
 - 22.23 Other amounts paid\$
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$

INVESTMENT

- 24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03)..... Yes [X] No []
- 24.02 If no, give full and complete information relating thereto
.....
- 24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)
.....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$
- 24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$	0
24.103 Total payable for securities lending reported on the liability page	\$	0

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03)..... Yes [X] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Placed under option agreements	\$
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$
25.27 FHLB Capital Stock	\$ 1,528,200
25.28 On deposit with states	\$ 1,669,527
25.29 On deposit with other regulatory bodies	\$
25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$ 6,190,292
25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$ 53,604,921
25.32 Other	\$

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB?..... Yes [] No [X]

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?..... Yes [] No [] N/A []
 If no, attach a description with this statement.

LINES 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? .. Yes [] No []

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108	Yes [] No []
26.42 Permitted accounting practice	Yes [] No []
26.43 Other accounting guidance	Yes [] No []

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:..... Yes [] No []

- The reporting entity has obtained explicit approval from the domiciliary state.
- Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
- Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
- Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?..... Yes [] No [X]

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of America	540 W Madison St. Chicago IL, 60606
Citibank, NA	100 Wall St. , New York, NY 10043
UBS Financial Services	1099 Hingham St. , Rockland, MA 02370

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
GENERAL INTERROGATORIES

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [] No [X]
 28.04 If yes, give full and complete information relating thereto:

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

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

1 Name of Firm or Individual	2 Affiliation
Michael W. Thompson, CFA	I.....
SLC Management	U.....
UBS Financial Services	U.....

28.0597 For those firms/individuals listed in the table for Question 28.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [X] No []

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [X] No []

28.06 For those firms or individuals listed in the table for 28.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107680	SLC Management	N/A	SEC	NO.....
8174	UBS Financial Services	EVTYRVGORNFBJSNON1676	SEC	NO.....

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
464288-25-7	iShares MSCI ACWI ETF	19,103,688
29.2999 - Total		19,103,688

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
iShares MSCI ACWI ETF	Apple Inc.	496,696	12/31/2019
iShares MSCI ACWI ETF	Microsoft Corp	429,833	12/31/2019
iShares MSCI ACWI ETF	Amazon Com Inc.	290,376	12/31/2019
iShares MSCI ACWI ETF	iShares MSCI India ETF	202,499	12/31/2019
iShares MSCI ACWI ETF	Facebook Class A Inc.	185,306	12/31/2019

GENERAL INTERROGATORIES

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	286,582,129	296,846,126	10,263,997
30.2 Preferred stocks	0		0
30.3 Totals	286,582,129	296,846,126	10,263,997

30.4 Describe the sources or methods utilized in determining the fair values:

Fair values are obtained from the SVO when available, otherwise custody pricing is used.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [X] No []

31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

32.2 If no, list exceptions:
.....

33. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No [X]

35. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

OTHER

36.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 1,573,143

36.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
INSURANCE SERVICES OFFICE, INC.	666,865

GENERAL INTERROGATORIES

37.1 Amount of payments for legal expenses, if any?\$97,736

37.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Hinckley, Allen & Snyder, 1500 Fleet Center, Providence, RI 02903	40,320
.....

38.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$7,879

38.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
NAMIC	7,879
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only. \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____
 1.31 Reason for excluding

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____ 0

1.6 Individual policies:

	Most current three years:	
1.61 Total premium earned	\$	0
1.62 Total incurred claims	\$	0
1.63 Number of covered lives		0
All years prior to most current three years		
1.64 Total premium earned	\$	0
1.65 Total incurred claims	\$	0
1.66 Number of covered lives		0

1.7 Group policies:

	Most current three years:	
1.71 Total premium earned	\$	0
1.72 Total incurred claims	\$	0
1.73 Number of covered lives		0
All years prior to most current three years		
1.74 Total premium earned	\$	0
1.75 Total incurred claims	\$	0
1.76 Number of covered lives		0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	164,657,853	156,686,632
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	0	0
2.5 Reserve Denominator	207,214,394	199,766,944
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [] No [X]

3.2 If yes, state the amount of calendar year premiums written on:

3.21 Participating policies	\$	
3.22 Non-participating policies	\$	

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? Yes [] No [X]

4.2 Does the reporting entity issue non-assessable policies? Yes [] No [X]

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? % _____

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ _____

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation	Yes []	No []	N/A []
5.22 As a direct expense of the exchange	Yes []	No []	N/A []

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
The Company retains \$2 million of an Excess of Loss reinsurance treaty up to \$30 million. In addition, the company buys facultative reinsurance up to \$90 million for its most concentrated Workers' Compensation locations.
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
The Company has reviewed property catastrophe model results provided by its reinsurance broker, the Holborn Corporation of New York, NY. Holborn runs two catastrophe models: RMS v.17.0 and AIR Touchstone v.6.0.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
The Company purchases property catastrophe reinsurance that attaches at \$15 million and exhausts at \$545 million. Other than a 7.5% co-participation on the first \$15 million of coverage, the Company fully cedes the layers in its catastrophe reinsurance program. The catastrophe reinsurance program is projected to be exhausted once every 174 years based on the average of the two models.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophe loss.
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 37 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or, Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated and lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]
- 11.2 If yes, give full information
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses\$
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses)\$
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds\$
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [X] N/A []
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From %
- 12.42 To %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? Yes [] No [X]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit\$
- 12.62 Collateral and other funds.....\$
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 990,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.3
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [X] No []
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
The Norfolk & Dedham Mutual Fire Ins. Co., Dorchester Mutual Ins. Co., and the Fitchburg Mutual Ins. Co. allocate reinsurance using the pooling percentages (see Note 26).
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [X] No []
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []
- 14.5 If the answer to 14.4 is no, please explain:
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]
- 15.2 If yes, give full information
.....
- 16.1 Does the reporting entity write any warranty business? Yes [] No [X]
If yes, disclose the following information for each of the following types of warranty coverage:

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

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that is exempt from the statutory provision for unauthorized reinsurance? Yes [] No []

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from the statutory provision for unauthorized reinsurance. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 exempt from the statutory provision for unauthorized reinsurance	\$
17.12 Unfunded portion of Interrogatory 17.11	\$
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11.....	\$
17.14 Case reserves portion of Interrogatory 17.11	\$
17.15 Incurred but not reported portion of Interrogatory 17.11	\$
17.16 Unearned premium portion of Interrogatory 17.11	\$
17.17 Contingent commission portion of Interrogatory 17.11	\$

18.1 Do you act as a custodian for health savings accounts? Yes [] No []

18.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

18.3 Do you act as an administrator for health savings accounts? Yes [] No []

18.4 If yes, please provide the balance of funds administered as of the reporting date. \$

19. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No []

19.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2019	2 2018	3 2017	4 2016	5 2015
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	61,847,994	60,275,053	57,689,537	56,443,742	54,157,967
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	37,622,714	35,788,903	34,367,268	32,015,576	30,139,268
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	158,840,386	151,469,970	140,834,230	130,027,663	115,379,038
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	25,535,387	25,665,818	22,234,900	17,234,806	12,496,476
6. Total (Line 35)	283,846,481	273,199,745	255,125,935	235,721,787	212,172,749
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	39,115,992	37,911,377	36,549,835	35,726,110	35,375,829
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	22,993,747	22,152,055	21,196,316	20,317,033	18,983,835
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	88,708,869	84,690,813	79,727,356	73,197,212	66,187,573
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	16,853,355	16,312,440	14,031,534	11,380,055	8,372,639
12. Total (Line 35)	167,671,963	161,066,686	151,505,041	140,620,410	128,919,876
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	7,047,848	(3,171,033)	3,437,988	8,387,876	(14,851,056)
14. Net investment gain or (loss) (Line 11)	14,728,508	9,341,190	8,891,002	7,765,731	14,319,801
15. Total other income (Line 15)	3,046,606	2,813,300	2,265,513	1,282,275	1,323,083
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	4,082,860	(211,033)	4,305,889	5,629,123	(2,623,848)
18. Net income (Line 20)	20,740,102	9,194,490	10,288,614	11,806,759	3,415,676
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	496,700,552	461,196,918	453,780,087	411,906,935	381,156,757
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	5,044,272	919,671	917,801	102,603	184,658
20.2 Deferred and not yet due (Line 15.2)	40,602,366	37,229,488	33,651,958	31,939,601	28,426,694
20.3 Accrued retrospective premiums (Line 15.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 26)	259,906,603	254,419,252	244,509,685	218,213,885	203,886,049
22. Losses (Page 3, Line 1)	100,948,058	97,428,803	84,738,699	68,281,539	66,930,995
23. Loss adjustment expenses (Page 3, Line 3)	17,294,834	16,708,456	15,579,091	15,789,987	15,537,949
24. Unearned premiums (Page 3, Line 9)	86,373,534	83,359,424	78,979,370	74,544,639	67,377,964
25. Capital paid up (Page 3, Lines 30 & 31)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 37)	236,793,949	206,777,666	209,270,402	193,693,050	177,270,708
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	18,161,743	20,938,716	28,710,589	24,421,616	5,174,466
Risk-Based Capital Analysis					
28. Total adjusted capital	236,793,949	206,777,666	209,270,402	193,693,050	177,270,708
29. Authorized control level risk-based capital	28,426,305	30,669,479	25,001,364	17,000,414	14,351,929
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30. Bonds (Line 1)	67.6	70.6	67.1	74.2	63.4
31. Stocks (Lines 2.1 & 2.2)	20.9	19.9	21.3	21.1	21.2
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	0.4	0.5	0.4	0.5	0.5
34. Cash, cash equivalents and short-term investments (Line 5)	5.4	4.2	7.1	3.5	14.1
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Derivatives (Line 7)	0.0	0.0	0.0	0.0	0.0
37. Other invested assets (Line 8)	5.6	4.8	4.1	0.7	0.8
38. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
40. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)	0				
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	7,602,783	6,559,474	12,518,362	12,319,660	9,111,642
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)		0	0	0	0
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47	7,602,783	6,559,474	12,518,362	12,319,660	9,111,642
49. Total Investment in Parent included in Lines 42 to 47 above					
50. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	3.2	3.2	6.0	6.4	5.1

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2019	2 2018	3 2017	4 2016	5 2015
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	8,903,234	(11,005,587)	6,564,790	5,560,083	(7,528,103)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	30,016,283	(2,492,735)	15,577,351	16,422,342	(4,734,732)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	23,013,816	22,256,810	20,675,597	22,141,493	22,826,455
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	18,533,242	19,763,046	17,378,137	15,913,194	19,533,328
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	52,375,793	58,241,047	42,906,725	45,568,701	73,328,813
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)	25,059,452	15,562,313	6,508,849	3,046,522	4,644,843
59. Total (Line 35)	118,982,303	115,823,216	87,469,308	86,669,910	120,333,439
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	15,149,041	14,636,178	13,572,960	15,543,736	15,162,017
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	12,168,937	12,923,027	11,342,870	10,198,803	12,776,672
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	33,816,218	37,743,853	27,988,098	28,904,437	40,270,459
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)	16,539,237	10,271,121	4,295,841	2,092,753	3,083,538
65. Total (Line 35)	77,673,433	75,574,179	57,199,769	56,739,729	71,292,686
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	49.3	56.3	50.1	43.5	65.4
68. Loss expenses incurred (Line 3)	7.6	8.4	7.2	8.8	9.8
69. Other underwriting expenses incurred (Line 4)	38.8	37.3	40.4	41.4	36.6
70. Net underwriting gain (loss) (Line 8)	4.3	(2.0)	2.3	6.3	(11.8)
Other Percentages					
71. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	36.3	34.5	37.7	38.4	34.6
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	56.9	64.7	57.3	52.3	75.3
73. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0)	70.8	77.9	72.4	72.6	72.7
One Year Loss Development (\$000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(4,237)	(10,540)	(4,090)	(6,525)	1,071
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(2.0)	(5.0)	(2.1)	(3.7)	0.6
Two Year Loss Development (\$000 omitted)					
76. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(13,390)	(10,308)	(12,420)	362	5,283
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(6.4)	(5.3)	(7.0)	0.2	3.0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Alabama

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.AL



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Alaska

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril, Commercial multiple peril, etc., ending with a TOTALS row and a DETAILS OF WRITE-INS section.

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.AK



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Arizona

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril, Commercial multiple peril, etc., ending with a TOTALS row and a DETAILS OF WRITE-INS section.

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.AZ



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Arkansas

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	7,165,077	6,448,647		3,785,368	5,851,411	5,445,595	668,955	38,922	(16,665)	85,766	965,716	221,755
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	388,870	335,707		204,441	250,774	245,794	10,500		60	5,497	51,614	11,718
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	7,553,947	6,784,354	0	3,989,809	6,102,185	5,691,389	679,455	38,922	(16,605)	91,263	1,017,330	233,473
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$17,613

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 AR



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Connecticut

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												14,648
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	14,648
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 CT



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Delaware

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.DE



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF District of Columbia

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.DC



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Georgia

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 GA



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Hawaii

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.HI



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Idaho

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												500
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	500
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.1D



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Illinois

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Indiana

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Kansas

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												200
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	200
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 KS



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Kentucky

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												100
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	100
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 KY



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Louisiana

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												1,050
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,050
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.LA



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Maine

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril									(15,736)	(2,448)		
5.1 Commercial multiple peril (non-liability portion)					(250)	(250)						
5.2 Commercial multiple peril (liability portion)						(99,004)	400,996		(11,204)	30,033		
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	(250)	(99,254)	400,996	0	(26,940)	27,585	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 ME



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Massachusetts

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,133,856	2,057,686		1,115,669	618,824	773,095	291,958	14,249	6,093	44,186	435,826	44,025
2.1 Allied lines	2,688,452	2,510,768		1,407,198	839,076	857,062	321,652	33,894	15,420	26,231	603,468	62,071
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	29,186,108	28,500,587		15,715,638	9,203,948	9,187,609	5,370,045	638,370	809,640	1,160,606	6,119,620	765,142
5.1 Commercial multiple peril (non-liability portion)	48,855,041	45,881,772		25,628,975	12,371,429	14,783,399	5,234,272	341,178	920,599	1,237,932	11,051,911	1,154,197
5.2 Commercial multiple peril (liability portion)	10,787,979	10,532,392		5,395,138	2,134,395	5,509,878	13,708,167	987,366	1,342,736	3,919,525	2,371,992	320,511
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	1,045,174	1,048,819		517,872	103,347	188,247	93,147	1,333	10,682	12,007	231,565	54,544
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake	8,995	10,031		4,908							2,179	292
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation	7,910,464	7,784,671		3,718,920	1,536,380	215,819	4,279,015	3,159	3,034	1,047	1,292,545	261,309
17.1 Other Liability - occurrence	3,388,078	3,217,632		1,741,165	138,037	617,930	2,062,908	36,625	(45,696)	148,966	744,502	111,802
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)	2,342,348	2,332,058		1,156,656	1,024,614	1,672,746	1,227,146	70,928	154,572	95,753	396,164	78,493
19.2 Other private passenger auto liability	32,955,985	32,319,568		16,231,574	12,156,209	15,163,114	25,659,918	920,872	522,868	2,470,361	5,703,716	1,078,600
19.3 Commercial auto no-fault (personal injury protection)	73,177	74,196		34,878	19,626	(19,833)	61,670	713	(7,260)	9,044	15,035	2,561
19.4 Other commercial auto liability	4,409,916	4,198,888		2,164,761	816,012	1,804,304	4,071,302	91,839	200,177	509,766	907,395	146,405
21.1 Private passenger auto physical damage	24,077,703	23,178,836		12,025,713	13,473,350	13,612,678	(1,415,131)	84,364	87,453	66,208	4,180,929	747,333
21.2 Commercial auto physical damage	2,414,323	2,304,435		1,169,421	1,137,600	1,132,831	(47,003)	894	1,471	2,118	491,777	79,500
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	172,277,599	165,952,339	0	88,028,486	55,572,847	65,498,879	60,919,066	3,225,784	4,021,789	9,703,750	34,548,624	4,906,785
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,468,106

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MA



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Michigan

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.MI



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Minnesota

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												500
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	500
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MN



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Mississippi

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												100
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	100
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MS



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Missouri

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril	506,105	303,907		277,151	48,465	212,217	196,848	5,879	23,895	22,369	73,115	28,158
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	46,908	27,771		23,945	6,510	6,510					6,802	5,506
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	553,013	331,678	0	301,096	54,975	218,727	196,848	5,879	23,895	22,369	79,917	33,664
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$1,291

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MO



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Montana

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 MT



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Nebraska

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NIE



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Nevada

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NV



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Hampshire

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril	158,959	166,975		125,037	529,385	471,867	167,496	6,160	2,536	45,488	55,316	13,814
5.1 Commercial multiple peril (non-liability portion)	61,288	63,306		29,874	14,207	14,207					15,629	3,477
5.2 Commercial multiple peril (liability portion)	34,827	36,643		16,672	7,500	(30,034)	(6,088)		6,401	13,629	8,740	2,064
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine	2,760	2,920		1,465							672	157
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence	1,904	2,047		1,368							523	108
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	259,738	271,891	0	174,416	551,092	456,040	161,408	6,160	8,937	59,117	80,880	19,620
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,904

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

HN'61



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Jersey

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												4,293
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	4,293
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NJ



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New Mexico

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 NM



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF New York

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Allied lines, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit accident and health (group and individual), Collectively renewable accident and health (b), Non-cancelable accident and health(b), Guaranteed renewable accident and health(b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health (b), Federal employees health benefits plan premium (b), Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), DETAILS OF WRITE-INS, 3401-3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.NY



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF North Carolina

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Commercial multiple peril, etc., ending with a TOTALS row showing 1,000 in the final column.

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

19 NC



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF North Dakota

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Gross Premiums (Direct Written, Direct Earned), Dividends Paid, Direct Unearned Premium Reserves, Direct Losses Paid, Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Commercial multiple peril, etc., ending with a TOTALS row showing 0 for most categories and 150 for Taxes, Licenses and Fees.

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

19/ND



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Ohio

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												1,000
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	1,000
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 OH



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Oklahoma

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Commercial multiple peril, etc., ending with a TOTALS row showing 1,910.

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

19 OK



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Oregon

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Commercial multiple peril, etc., ending with a TOTALS row and a DETAILS OF WRITE-INS section.

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 OR



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Pennsylvania

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)					60,767	314,840	272,661					1,700
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	60,767	314,840	272,661	0	0	0	0	1,700
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.PA



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Rhode Island

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit accident and health (group and individual), Collectively renewable accident and health (b), Non-cancelable accident and health(b), Guaranteed renewable accident and health(b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health (b), Federal employees health benefits plan premium (b), Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.RI



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF South Carolina

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit accident and health (group and individual), Collectively renewable accident and health (b), Non-cancelable accident and health(b), Guaranteed renewable accident and health(b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health (b), Federal employees health benefits plan premium (b), Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.SC



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF South Dakota

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit accident and health (group and individual), Collectively renewable accident and health (b), Non-cancelable accident and health(b), Guaranteed renewable accident and health(b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health (b), Federal employees health benefits plan premium (b), Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498, 3499.

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 SD



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Tennessee

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												440
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	440
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.TN



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Texas

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril crop, Commercial multiple peril, etc., ending with a TOTALS row and a DETAILS OF WRITE-INS section.

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.TX



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Vermont

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.VT



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Virginia

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19 VA



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Washington

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability portion), Commercial multiple peril (liability portion), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health (b), Credit accident and health (group and individual), Collectively renewable accident and health (b), Non-cancelable accident and health(b), Guaranteed renewable accident and health(b), Non-renewable for stated reasons only (b), Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health (b), Federal employees health benefits plan premium (b), Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), DETAILS OF WRITE-INS, 3401, 3402, 3403, 3498. Summary of remaining write-ins for Line 34 from overflow page, 3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.WA



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF West Virginia

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												100
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	100
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Wisconsin

DURING THE YEAR 2019

NAIC Company Code 23965

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Private crop, Private flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril (non-liability and liability portions), Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical professional liability, Earthquake, Group accident and health, Credit accident and health, Collectively renewable accident and health, Non-cancelable accident and health, Guaranteed renewable accident and health, Non-renewable for stated reasons only, Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health, Federal employees health benefits plan premium, Workers' compensation, Other Liability - occurrence, Other Liability - claims made, Excess workers' compensation, Products liability, Private passenger auto no-fault (personal injury protection), Other private passenger auto liability, Commercial auto no-fault (personal injury protection), Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft (all perils), Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, International, Warranty, Aggregate write-ins for other lines of business, TOTALS (a), DETAILS OF WRITE-INS, 3401-3403, 3498 Summary of remaining write-ins for Line 34 from overflow page, 3499 Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above).

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Wyoming

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire												
2.1 Allied lines												
2.2 Multiple peril crop												
2.3 Federal flood												
2.4 Private crop												
2.5 Private flood												
3. Farmowners multiple peril												
4. Homeowners multiple peril												
5.1 Commercial multiple peril (non-liability portion)												
5.2 Commercial multiple peril (liability portion)												
6. Mortgage guaranty												
8. Ocean marine												
9. Inland marine												
10. Financial guaranty												
11. Medical professional liability												
12. Earthquake												
13. Group accident and health (b)												
14. Credit accident and health (group and individual)												
15.1 Collectively renewable accident and health (b)												
15.2 Non-cancelable accident and health(b)												
15.3 Guaranteed renewable accident and health(b)												
15.4 Non-renewable for stated reasons only (b)												
15.5 Other accident only												
15.6 Medicare Title XVIII exempt from state taxes or fees												
15.7 All other accident and health (b)												
15.8 Federal employees health benefits plan premium (b)												
16. Workers' compensation												
17.1 Other Liability - occurrence												
17.2 Other Liability - claims made												
17.3 Excess workers' compensation												
18. Products liability												
19.1 Private passenger auto no-fault (personal injury protection)												
19.2 Other private passenger auto liability												
19.3 Commercial auto no-fault (personal injury protection)												
19.4 Other commercial auto liability												
21.1 Private passenger auto physical damage												
21.2 Commercial auto physical damage												
22. Aircraft (all perils)												
23. Fidelity												
24. Surety												
26. Burglary and theft												
27. Boiler and machinery												
28. Credit												
29. International												
30. Warranty												
34. Aggregate write-ins for other lines of business	0	0	0	0	0	0	0	0	0	0	0	0
35. TOTALS (a)	0	0	0	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

19.WY



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0144

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2019

NAIC Company Code 23965

Line of Business	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies not Taken		3 Dividends Paid or Credited to Policyholders on Direct Business	4 Direct Unearned Premium Reserves	5 Direct Losses Paid (deducting salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Direct Defense and Cost Containment Expense Paid	9 Direct Defense and Cost Containment Expense Incurred	10 Direct Defense and Cost Containment Expense Unpaid	11 Commissions and Brokerage Expenses	12 Taxes, Licenses and Fees
	1 Direct Premiums Written	2 Direct Premiums Earned										
1. Fire	2,133,856	2,057,687	.0	1,115,669	618,833	773,089	291,963	14,255	6,068	44,202	435,826	44,025
2.1 Allied lines	2,688,452	2,510,770	.0	1,407,198	839,078	857,062	321,653	33,910	15,428	26,236	603,468	62,071
2.2 Multiple peril crop	.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
2.4 Private crop	.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
3. Farmowners multiple peril	7,671,182	6,752,554	.0	4,062,519	5,899,876	5,657,812	865,803	44,801	7,230	108,135	1,038,831	249,913
4. Homeowners multiple peril	29,345,067	28,667,562	.0	15,840,675	9,733,333	9,659,476	5,537,541	644,530	781,267	1,203,646	6,174,936	884,112
5.1 Commercial multiple peril (non-liability portion)	48,916,329	45,945,078	.0	25,658,849	12,384,606	14,796,576	5,234,272	341,178	920,599	1,237,932	11,067,540	1,164,724
5.2 Commercial multiple peril (liability portion)	10,822,806	10,569,035	.0	5,411,810	2,141,895	5,380,840	14,103,075	987,366	1,337,933	3,963,187	2,380,732	322,575
6. Mortgage guaranty	.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
9. Inland marine	1,483,712	1,415,217	.0	747,723	360,631	440,551	103,647	1,333	10,742	17,504	290,653	71,925
10. Financial guaranty	.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
12. Earthquake	8,995	10,031	.0	4,908	.0	.0	.0	.0	.0	.0	2,179	292
13. Group accident and health (b)	.0	.0	.0	.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	.0	.0	.0
15.1 Collectively renewable accident and health (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.2 Non-cancelable accident and health(b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.3 Guaranteed renewable accident and health(b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.4 Non-renewable for stated reasons only (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.5 Other accident only	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.6 Medicare Title XVIII exempt from state taxes or fees	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.7 All other accident and health (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15.8 Federal employees health benefits plan premium (b)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
16. Workers' compensation	7,910,464	7,784,671	.0	3,718,920	1,536,380	215,819	4,279,015	3,159	3,034	1,047	1,292,545	261,309
17.1 Other Liability - occurrence	3,389,982	3,219,679	.0	1,742,533	138,037	617,930	2,062,908	36,625	(45,696)	148,966	745,025	111,910
17.2 Other Liability - claims made	.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
18. Products liability	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
19.1 Private passenger auto no-fault (personal injury protection)	2,342,348	2,332,058	.0	1,156,656	1,085,381	1,987,586	1,499,807	70,928	154,572	95,753	396,164	80,193
19.2 Other private passenger auto liability	32,955,985	32,319,568	.0	16,231,574	12,156,209	15,163,114	25,659,918	920,872	522,868	2,470,361	5,703,716	1,078,600
19.3 Commercial auto no-fault (personal injury protection)	73,177	74,196	.0	34,878	19,626	(19,833)	61,670	713	(7,260)	9,044	15,035	2,561
19.4 Other commercial auto liability	4,409,916	4,198,888	.0	2,164,761	816,012	1,804,304	4,071,302	91,839	200,177	509,766	907,395	146,405
21.1 Private passenger auto physical damage	24,077,703	23,178,836	.0	12,025,713	13,473,350	13,612,678	(1,415,131)	84,364	87,453	66,208	4,180,929	747,333
21.2 Commercial auto physical damage	2,414,323	2,304,435	.0	1,169,421	1,137,600	1,132,831	(47,003)	894	1,471	2,118	491,777	79,500
22. Aircraft (all perils)	.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
24. Surety	.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
27. Boiler and machinery	.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
29. International	.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
34. Aggregate write-ins for other lines of business	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
35. TOTALS (a)	180,644,297	173,340,265	0	92,493,807	62,340,847	72,079,835	62,630,440	3,276,767	3,995,886	9,904,105	35,726,751	5,307,448
DETAILS OF WRITE-INS												
3401.												
3402.												
3403.												
3498. Summary of remaining write-ins for Line 34 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0

(a) Finance and service charges not included in Lines 1 to 35 \$ 1,488,914

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 1

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

1 ID Number	2 NAIC Company 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								
04-1255040	13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA	38,852	1,411	12,613	14,024	726		21,537				
04-1328790	13943	FITCHBURG MUTUAL INSURANCE COMPANY	MA	34,349	1,187	42,480	43,667	(645)		17,822				
0199999. Affiliates - U.S. Intercompany Pooling				73,201	2,598	55,093	57,691	81	0	39,359	0	0	0	0
0499999. Total - U.S. Non-Pool				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				73,201	2,598	55,093	57,691	81	0	39,359	0	0	0	0
AA-9995035	00000	MUTUAL REINSURANCE BUREAU	IL	262		20	20	20						
75-1444207	30058	SCOR REINSURANCE CO	NY	3,757		2,927	2,927	405						
0999999. Total Other U.S. Unaffiliated Insurers				4,019	0	2,947	2,947	425	0	0	0	0	0	0
AA-9991161	00000	COMMONWEALTH AUTO REINSURERS	MA	1,928		1,375	1,375			884				
AA-9992118	00000	NATIONAL WORKERS COMP REINS POOL	NY	1,696		1,733	1,733			564				
AA-9991146	00000	RHODE ISLAND CAIP	RI			1	1							
1099999. Total Pools, Associations or Other Similar Facilities - Mandatory Pools				3,624	0	3,109	3,109	0	0	1,448	0	0	0	0
AA-9995015	00000	ASSOCIATED INLAND MARINE	MA	841		89	89			412				
1199999. Total Pools, Associations or Other Similar Facilities - Voluntary Pools				841	0	89	89	0	0	412	0	0	0	0
1299999. Total - Pools and Associations				4,465	0	3,198	3,198	0	0	1,860	0	0	0	0
AA-3190156	00000	AEGIS INS CO LTD	BMU	2,832		1,034	1,034	91						
AA-1128987	00000	LLOYDS #2987 BRIT	GBR	4,265		1,758	1,758	67						
AA-1128010	00000	LLOYDS #2010 CATHEDRAL	GBR			156	156							
AA-3191289	00000	FIDELIS INSURANCE BERMUDA LTD	BMU	5,149		2,775	2,775	191						
AA-3191190	00000	HAMILTON RE LTD	BMU	2,557		1,658	1,658							
AA-3190871	00000	LANCASHIRE INSURANCE CO LTD	BMU	1,041		1,794	1,794							
AA-3190829	00000	MARKEL BERMUDA LTD	BMU	1,509		3,078	3,078	275		44				
AA-3194129	00000	MONTPELIER REINSURANCE LTD	BMU	1		4	4	2						
AA-5340660	00000	NEW INDIA ASSURANCE CO LTD	IND	645		1,512	1,512	0						
AA-1780078	00000	PARTNER REINS EUROPE SE	IRL	(8)		680	680	41						
AA-3190339	00000	RENAISSAICE RE LTD	BMU	1,411		11	11	400						
AA-1440076	00000	SIRIUS INTERNATIONAL INS CORP	SWI	2,104		501	501	446						
AA-3190870	00000	VALIDUS	BMU	7		113	113	(5)						
1399999. Total Other Non-U.S. Insurers				21,517	0	15,074	15,074	1,508	0	44	0	0	0	0
9999999 Totals				103,202	2,598	76,312	78,910	2,014	0	41,263	0	0	0	0

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
NONE					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Special Code	6 Reinsurance Premiums Ceded	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			
04-1255040	13706	DORCHESTER MUTUAL INSURANCE COMPANY	MA		35,567	1,560	0	20,065	3,454	1,553	217	18,321	610	45,780			45,780			
04-1328790	13943	FITCHBURG MUTUAL INSURANCE COMPANY	MA		50,810	2,229	0	28,664	4,934	2,218	311	26,173	871	65,400			65,400			
0199999. Total Authorized - Affiliates - U.S. Intercompany Pooling					86,377	3,789	0	48,729	8,388	3,771	528	44,494	1,481	111,180	0	0	0	111,180	0	
27-0022109	11648	CHARLES RIVER INSURANCE CO	VT		1,455									0			0			
0299999. Total Authorized - Affiliates - U.S. Non-Pool - Captive					1,455	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0499999. Total Authorized - Affiliates - U.S. Non-Pool					1,455	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					87,832	3,789	0	48,729	8,388	3,771	528	44,494	1,481	111,180	0	0	0	111,180	0	
95-3187355	35300	ALLIANZ GLOBAL RISKS US INSURANCE CO.	IL		105									0			0			
36-0719665	19232	ALLSTATE INSURANCE CO	IL		0	49	0	55	42	10	4	0	0	160			160			
36-2661954	10103	AMERICAN AGRICULTURE INS CO	IN		329	2	0	0	0	0	0	0	0	2			2			
13-5124990	19380	AMERICAN HOME ASSURANCE COMPANY	NY		198	47	4	47	0	0	0	0	0	98			98			
35-0145400	19704	AMERICAN STATES	IN		0	61	0	68	52	13	5	0	0	199			199			
06-1430254	10348	ARCH REINSURANCE CO	DE		886	0	0	0	0	0	0	248	0	248	193		55			
39-0712210	18767	CHURCH MUTUAL INSURANCE CO	WI		57									0			0			
31-0542366	10677	CINCINNATI INSURANCE CO	OH		92	0	0	0	0	0	0	0	0	0			0			
46-4265295	15359	CLEARWATER INSURANCE CO	MI		0	12	0	14	10	3	1	0	0	40			40			
42-0234980	21415	EMPLOYERS MUTUAL CASUALTY CO	IA		305	1	0	0	0	0	0	0	0	1			1			
22-2005057	26921	EVEREST	DE		640	0	0	0	0	0	0	0	0	0			0			
38-1316179	21555	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	MI		57									0			0			
42-0245840	13897	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	IA		40	0	0	0	0	0	0	0	0	0			0			
13-2673100	22039	GENERAL REINSURANCE CORP	DE		388	0	0	0	0	0	0	200	117	317	162		155			
06-0384680	11452	HARTFORD STEAM BOILER	CT		934	(12)	0	16	12	3	1	483	121	624	251		373			
74-2195939	42374	HOUSTON CASUALTY CO	TX		32									0			0			
61-0392792	22993	KENTUCKY FARM BUREAU INSURANCE CO	KY		57									0			0			
31-4259550	14621	MOTORISTS MUTUAL INSURANCE CO	OH		57									0			0			
AA-9995035		MUTUAL REINSURANCE BUREAU	IL		218	0	0	0	0	0	0	0	0	0			0			
05-0316605	21482	MUTUAL BOILER RE	RI		(2)	2	1	10	8	2	1	0	0	24	21		3			
13-3138390	42307	NAVAGATORS INSURANCE CO	NY		85	0	0	0	0	0	0	0	0	0			0			
06-1053492	41629	NEW ENGLAND REINSURANCE CORP.	CT		0	86	0	95	73	18	7	0	0	279			279			
47-0698507	23680	ODYSSEY AMERICA RE	CT		366	2	0	0	0	0	0	0	0	2			2			
13-3031176	38636	PARTNER REINS OF THE US	NY		138	15	5	63	0	15	0	0	0	83			83			
23-1641984	10219	QBE REINSURANCE CO	PA		5	0	0	0	0	0	0	4	0	4	8		(4)			
37-0915434	13056	RLI	IL		(2)	5	0	0	0	0	0	0	0	5			5			
43-0727872	15105	SAFETY NATIONAL	MO		198	0	0	0	0	0	0	0	0	0			0			
75-1444207	30058	SCOR REINSURANCE CO	NY		1,230	58	22	250	0	0	0	0	0	330			330			
43-0613000	23388	SHELTER MUTUAL	MO		271	2	0	0	0	0	0	0	0	2			2			
13-1675535	25364	SWISS REINSURANCE AMERICA CORP	NY		217	50	5	100	31	8	3	67	2	266	130		136			
13-5616275	19453	TRANSATLANTIC RE	NY		5	0	0	0	0	0	0	4	0	4	8		(4)			
13-2918573	42439	TOA REINSURANCE CO OF AMERICA	DE		5	0	0	0	0	0	0	4	0	4	8		(4)			
13-1290712	20583	XL REINSURANCE OF AMERICA	NY		115									0			0			
0999999. Total Authorized - Other U.S. Unaffiliated Insurers					7,026	380	37	718	228	57	22	1,010	240	2,692	0	781	0	1,911	0	
AA-9991161		COMMONWEALTH AUTO REINSURERS	MA		0	0	0	4	3	1	0	0	0	8			8			
AA-9991213		MASSACHUSETTS FAIR PLAN	MA		1,293	0	0	0	0	0	0	0	0	0			0			
1099999. Total Authorized - Pools - Mandatory Pools					1,293	0	0	4	3	1	0	0	0	8	0	0	0	8	0	
AA-9995015		ASSOCIATED INLAND MARINE	MA		842	9	0	95	72	18	7	415	0	616	(35)		651			
1199999. Total Authorized - Pools - Voluntary Pools					842	9	0	95	72	18	7	415	0	616	0	(35)	0	651	0	
AA-1120337		ASPEN INSURANCE UK LTD	GBR		147	0	0	0	0	0	0	17	0	17	22		(5)			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC 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				
AA-3194139		AXIS SPECIALTY	BMU		159	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3194122		DAVINCI REINSURANCE LTD	ECU		6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3194130		ENDURANCE SPECIALTY INS LTD	BMU		425	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1340125		HANNOVER RUCKVERSICHERUNGS	DEU		2,096	0	0	28	22	5	2	416	268	741	161	0	0	580	0		
AA-3190871		LANCASHIRE INS. CO. LTD.	BMU		744	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1120337		LLOYDS OF LONDON	GBR		4,930	17	0	28	22	5	2	1,031	417	1,522	580	0	0	942	0		
AA-1840000		MAPFRE RE COMPANIA DE REASEGUROS, S.A.	ESP		382	2	0	0	0	0	0	0	0	2	0	0	0	2	0		
AA-3190829		MARKEL BERMUDA LTD	BMU		401	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1121425		MARKEL INTERNATIONAL INSURANCE CO LTD	GBR		122	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3190686		PARTNER RE	BMU		363	2	0	0	0	0	0	0	0	2	0	0	0	2	0	0	
AA-3190339		RENAISSANCE REINS LTD	BMU		295	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
1299999. Total Authorized - Other Non-U.S. Insurers					10,070	22	0	56	44	10	4	1,464	685	2,285	0	763	0	1,522	0	0	
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)					107,063	4,199	37	49,602	8,735	3,857	562	47,383	2,406	116,780	0	1,509	0	115,271	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	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	0	0
2299999. Total Unauthorized - Affiliates					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39-6040366	19283	AMERICAN STANDARD INSURANCE CO OF W	WI		274	5	0	0	0	0	0	0	0	5	0	0	0	5	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	0	
AA-1460019		AMLIN BERMUDA LTD	CHE		112	1	0	0	0	0	0	0	0	1	0	0	0	1	0	0	
AA-3191352		ASCOT REINSURANCE COMPANY LTD	BMU		167	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-5760039		ASIA CAPITAL	SGP		75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1784115		AXIS RE SE	BMU		937	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-9240012		CHINA PROP & CAS REINS CO LTD	DEU		40	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1340028		DEVK RUCKVERSICHERUNGS	DEU		77	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3191289		FIDELIS	BMU		848	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-5340310		GENERAL INS. CORP OF INDIA	IND		218	12	4	50	0	0	0	0	0	66	0	0	0	66	0	0	
AA-3191190		HAMILTON	BMU		456	2	0	0	0	0	0	0	0	2	0	0	0	2	0	0	
AA-3190060		HANNOVER RE	BMU		421	3	0	0	0	0	0	0	0	3	0	0	0	3	0	0	
AA-1120835		KOREAN INSURANCE CO LTD	GBR		494	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1440013		LANSFORSKRINGER	SWE		27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	
AA-3191239		LUMEN RE LIMITED	BMU		307	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3194200		MS FRONTIER REINSURANCE LTD	BMU		556	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-3191298		QATAR REINS CO	BMU		375	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-5320039		PEAK REINS CO LTD	HKG		87	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1340004		R&V VERSICHERUNG AG	DEU		1,500	45	14	156	0	0	0	0	0	215	0	0	0	215	0	0	
AA-1320158		SCOR SE	FRA		1,186	8	0	0	0	0	0	0	0	8	0	0	0	8	0	0	
AA-1440076		SIRIUS INTERNATIONAL REINS. CORP	SWE		756	6	0	0	0	0	0	0	0	6	0	0	0	6	0	27	
AA-5324100		TAIPING RE (formerly China RE)	HKG		199	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
AA-1120583		TOKIO MILLENIUM REINSURANCE LTD	BMU		0	1	0	0	0	0	0	0	0	1	0	0	0	1	0	0	
2699999. Total Unauthorized - Other Non-U.S. Insurers					8,838	78	18	206	0	0	0	0	0	302	0	0	0	302	0	29	
2899999. Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)					9,112	83	18	206	0	0	0	0	0	307	0	0	0	307	0	29	
3299999. Total Certified - Affiliates - U.S. Non-Pool					0	0	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	0	0
3699999. Total Certified - Affiliates					0	0	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	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3

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

1 ID Number	2 NAIC 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
4399999. Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)					116,175	4,282	55	49,808	8,735	3,857	562	47,383	2,406	117,087	0	1,509	0	115,578	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					116,175	4,282	55	49,808	8,735	3,857	562	47,383	2,406	117,087	0	1,509	0	115,578	29

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk									
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY					.0	45,780	.0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY					.0	65,400	.0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	0	XXX	0	0	111,180	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
27-0022109	CHARLES RIVER INSURANCE CO					.0	0	.0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0299999	Total Authorized - Affiliates - U.S. Non-Pool - Captive	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0499999	Total Authorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
0799999	Total Authorized - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	0	XXX	0	0
0899999	Total Authorized - Affiliates	0	0	XXX	0	0	111,180	0	0	0	0	0	0	0	0	XXX	0	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.					.0	0	.0	0	0	0	0	0	0	0	4.	.0	.0
36-0719665	ALLSTATE INSURANCE CO					.0	160	.0	160	192	0	192	0	192	4.	.0	.0	10
36-2661954	AMERICAN AGRICULTURE INS CO					.0	2	.0	2	.3	0	.3	0	.3	4.	.0	.0	0
13-5124990	AMERICAN HOME ASSURANCE COMPANY					.0	98	.0	98	118	0	118	0	118	4.	.0	.0	6
35-0145400	AMERICAN STATES					.0	199	.0	199	239	0	239	0	239	4.	.0	.0	13
06-1430254	ARCH REINSURANCE CO					193	55	.0	248	298	193	105	4.	105	4.	.0	.0	6
39-0712210	CHURCH MUTUAL INSURANCE CO					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
31-0542366	CINCINNATI INSURANCE CO					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
46-4265295	CLEARWATER INSURANCE CO					.0	40	.0	40	48	0	48	0	48	4.	.0	.0	3
42-0234980	EMPLOYERS MUTUAL CASUALTY CO					.0	1	.0	1	1	0	1	0	1	4.	.0	.0	0
22-2005057	EVEREST					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
13-2673100	GENERAL REINSURANCE CORP					162	155	.0	317	380	162	218	0	218	4.	.0	.0	12
06-0384680	HARTFORD STEAM BOILER					251	373	.0	624	749	251	498	0	498	4.	.0	.0	26
74-2195939	HOUSTON CASUALTY CO					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
AA-9995035	MUTUAL REINSURANCE BUREAU					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
05-0316605	MUTUAL BOILER RE					21	3	.0	24	28	21	7	0	7	4.	.0	.0	0
13-3138390	NAVAGATORS INSURANCE CO					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
06-1053492	NEW ENGLAND REINSURANCE CORP.					.0	279	.0	279	334	0	334	0	334	4.	.0	.0	18
47-0698507	ODYSSEY AMERICA RE					.0	2	.0	2	3	0	3	0	3	4.	.0	.0	0
13-3031176	PARTNER REINS OF THE US					.0	83	.0	83	100	0	100	0	100	4.	.0	.0	5
23-1641984	QBE REINSURANCE CO					4	0	.0	4	5	5	0	0	0	4.	.0	.0	0
37-0915434	RLI					.0	5	.0	5	6	0	6	0	6	4.	.0	.0	0
43-0727872	SAFETY NATIONAL					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
75-1444207	SCOR REINSURANCE CO					.0	330	.0	330	396	0	396	0	396	4.	.0	.0	21
43-0613000	SHELTER MUTUAL					.0	2	.0	2	2	0	2	0	2	4.	.0	.0	0
13-1675535	SWISS REINSURANCE AMERICA CORP					130	136	.0	266	319	130	189	0	189	4.	.0	.0	10
13-5616275	TRANSATLANTIC RE					4	0	.0	4	5	5	0	0	0	4.	.0	.0	0
13-2918573	TOA REINSURANCE CO OF AMERICA					4	0	.0	4	5	5	0	0	0	4.	.0	.0	0
13-1290712	XL REINSURANCE OF AMERICA					.0	0	.0	0	0	0	0	0	0	4.	.0	.0	0
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	0	XXX	0	769	1,923	0	2,692	3,230	771	2,459	0	2,459	XXX	0	0	130

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-9991161	COMMONWEALTH AUTO REINSURERS					.0	8	.0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991213	MASSACHUSETTS FAIR PLAN					.0	0	.0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1099999	Total Authorized - Pools - Mandatory Pools	0	0	XXX	0	0	8	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9995015	ASSOCIATED INLAND MARINE					(35)	651	.0	616	740	(35)	775	0	775	7	XXX	.0
1199999	Total Authorized - Pools - Voluntary Pools	0	0	XXX	0	(35)	651	0	616	740	(35)	775	0	775	XXX	0	77
AA-1120337	ASPEN INSURANCE UK LTD					.17	0	.0	.17	20	.20	.0	.0	.0	7	XXX	.0
AA-3194139	AXIS SPECIALTY					.0	0	.0	0	0	0	0	0	0	7	XXX	.0
AA-3194122	DAVINCI REINSURANCE LTD					.0	0	.0	0	0	0	0	0	0	7	XXX	.0
AA-3194130	ENDURANCE SPECIALTY INS LTD					.0	0	.0	0	0	0	0	0	0	7	XXX	.0
AA-1340125	HANNOVER RUCKVERSICHERUNGS					.161	580	.0	741	889	161	728	0	728	7	XXX	.0
AA-3190871	LANCASHIRE INS. CO. LTD.					.0	0	.0	0	0	0	0	0	0	7	XXX	.0
AA-1120337	LLOYDS OF LONDON					.580	942	.0	1,522	1,826	580	1,246	0	1,246	7	XXX	.0
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.					.0	2	.0	2	3	0	3	0	3	7	XXX	.0
AA-3190829	MARKEL BERMUDA LTD					.0	0	.0	0	0	0	0	0	0	7	XXX	.0
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD					.0	0	.0	0	0	0	0	0	0	7	XXX	.0
AA-3190686	PARTNER RE					.0	2	.0	2	2	0	2	0	2	7	XXX	.0
AA-3190339	RENAISSANCE REINS LTD					.0	0	.0	0	0	0	0	0	0	7	XXX	.0
1299999	Total Authorized - Other Non-U.S. Insurers	0	0	XXX	0	758	1,527	0	2,285	2,741	761	1,980	0	1,980	XXX	0	198
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	0	XXX	0	1,492	115,288	0	5,593	6,711	1,498	5,213	0	5,213	XXX	0	406
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	0	XXX	XXX	XXX	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
39-6040366	AMERICAN STANDARD INSURANCE CO OF W		41	0358		5	0	.0	5	5	0	5	5	0	7	XXX	.0
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers	0	41	XXX	0	5	0	0	5	5	0	5	5	0	XXX	0	0
AA-1460019	AMLIN BERMUDA LTD		6			.1	0	.0	1	.1	0	.1	.1	.0	4	XXX	.0
AA-3191352	ASCOT REINSURANCE COMPANY LTD					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-5760039	ASIA CAPITAL					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-1784115	AXIS RE SE					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-9240012	CHINA PROP & CAS REINS CO LTD					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-1340028	DEVK RUCKVERSICHERUNGS					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-3191289	FIDELIS					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-5340310	GENERAL INS. CORP OF INDIA		54	7770		.54	12	.12	54	65	0	65	54	11	4	XXX	.3
AA-3191190	HAMILTON		12	0682		.2	0	.0	2	2	0	2	2	0	4	XXX	.0
AA-3190060	HANNOVER RE		20	1027		.3	0	.0	3	4	0	4	4	0	4	XXX	.0
AA-1120835	KOREAN INSURANCE CO LTD					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-1440013	LANSFORSKRINGER					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-3191239	LUMEN RE LIMITED					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-3194200	MIS FRONTIER REINSURANCE LTD					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-3191298	QATAR REINS CO					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-5320039	PEAK REINS CO LTD					.0	0	.0	0	0	0	0	0	0	4	XXX	.0
AA-1340004	R&V VERSICHERUNG AG		260	3090		.215	0	.0	215	258	0	258	258	0	4	XXX	.13
AA-1320158	SCOR SE		75	3090		.8	0	.0	8	10	0	10	10	0	4	XXX	.0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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 Total Funds Held, Payables & Collateral	26 Net Recoverable Net of Funds Held & Collateral	27 Applicable Sch. F Penalty (Col. 78)	Ceded Reinsurance Credit Risk								
		21 Multiple Beneficiary Trusts	22 Letters of Credit	23 Issuing or Confirming Bank Reference Number	24 Single Beneficiary Trusts & Other Allowable Collateral				28 Total Amount Recoverable from Reinsurers Less Penalty (Cols. 15-27)	29 Stressed Recoverable (Col. 28 * 120%)	30 Reinsurance Payable & Funds Held (Cols. 17+18+20; but not in excess of Col. 29)	31 Stressed Net Recoverable (Cols. 29-30)	32 Total Collateral (Cols. 21+22 + 24, not in Excess of Col. 31)	33 Stressed Net Recoverable Net of Collateral Offsets (Cols. 31-32)	34 Reinsurer Designation Equivalent	35 Credit Risk on Collateralized Recoverables (Col. 32 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)	36 Credit Risk on Un-collateralized Recoverables (Col. 33 * Factor Applicable to Reinsurer Designation Equivalent in Col. 34)
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP		.36	1710	.6	0	.0	6	.7	7	.0	0	.0	4.	.0	0	
AA-5324100	TAIPING RE (formerly China RE)				.0	0	.0	0	.0	0	.0	0	.0	4.	.0	0	
AA-1120583	TOKIO MILLENIUM REINSURANCE LTD		7	0059	.1	0	.0	1	1	0	.1	1	.0	4.	.0	0	
2699999	Total Unauthorized - Other Non-U.S. Insurers	0	470	XXX	0	290	12	12	290	348	7	341	330	11	XXX	17	1
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	511	XXX	0	295	12	12	295	353	7	346	335	11	XXX	17	1
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	XXX	0	0	0	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
3699999	Total Certified - Affiliates	0	0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	0	0
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 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	511	XXX	0	1,787	115,300	12	5,887	7,065	1,505	5,560	335	5,224	XXX	17	406
4499999	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)	0	0	XXX	0	0	0	0							XXX		
9999999	Totals	0	511	XXX	0	1,787	115,300	12	5,887	7,065	1,505	5,560	335	5,224	XXX	17	406

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)	44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute 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				42 Total Overdue Cols. 38+39 +40+41											
		Current	38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	1,560					1,560			1,560	0		0.0	0.0	0.0	0.0	YES	0
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	2,229					2,229			2,229	0		0.0	0.0	0.0	0.0	YES	0
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	3,789	0	0	0	0	3,789	0	0	3,789	0	0	0.0	0.0	0.0	0.0	XXX	0
27-0022109	CHARLES RIVER INSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	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	0.0	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	0.0	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	0.0	0.0	XXX	0
0899999	Total Authorized - Affiliates	3,789	0	0	0	0	3,789	0	0	3,789	0	0	0.0	0.0	0.0	0.0	XXX	0
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.	49					49			49	0		0.0	0.0	0.0	0.0	YES	0
36-0719665	ALLSTATE INSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
36-2661954	AMERICAN AGRICULTURE INS CO	2					2			2	0		0.0	0.0	0.0	0.0	YES	0
13-5124990	AMERICAN HOME ASSURANCE COMPANY	51					51			51	0		0.0	0.0	0.0	0.0	YES	0
35-0145400	AMERICAN STATES	61					61			61	0		0.0	0.0	0.0	0.0	YES	0
06-1430254	ARCH REINSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
39-0712210	CHURCH MUTUAL INSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
31-0542366	CINCINNATI INSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
46-4265295	CLEARWATER INSURANCE CO	12					12			12	0		0.0	0.0	0.0	0.0	YES	0
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	1					1			1	0		0.0	0.0	0.0	0.0	YES	0
22-2005057	EVEREST						0			0	0		0.0	0.0	0.0	0.0	YES	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN						0			0	0		0.0	0.0	0.0	0.0	YES	0
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA						0			0	0		0.0	0.0	0.0	0.0	YES	0
13-2673100	GENERAL REINSURANCE CORP						0			0	0		0.0	0.0	0.0	0.0	YES	0
06-0384680	HARTFORD STEAM BOILER	(11)					(11)			(11)	0		0.0	0.0	0.0	0.0	YES	0
74-2195939	HOUSTON CASUALTY CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
AA-9995035	MUTUAL REINSURANCE BUREAU						0			0	0		0.0	0.0	0.0	0.0	YES	0
05-0316605	MUTUAL BOILER RE	3					3			3	0		0.0	0.0	0.0	0.0	YES	0
13-3138390	NAVAGATORS INSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
06-1053492	NEW ENGLAND REINSURANCE CORP.	85					85			85	0		0.0	0.0	0.0	0.0	YES	0
47-0698507	ODYSSEY AMERICA RE	2					2			2	0		0.0	0.0	0.0	0.0	YES	0
13-3031176	PARTNER REINS OF THE US	20					20			20	0		0.0	0.0	0.0	0.0	YES	0
23-1641984	QBE REINSURANCE CO						0			0	0		0.0	0.0	0.0	0.0	YES	0
37-0915434	RLI	5					5			5	0		0.0	0.0	0.0	0.0	YES	0
43-0727872	SAFETY NATIONAL						0			0	0		0.0	0.0	0.0	0.0	YES	0
75-1444207	SCOR REINSURANCE CO	80					80			80	0		0.0	0.0	0.0	0.0	YES	0
43-0613000	SHELTER MUTUAL	2					2			2	0		0.0	0.0	0.0	0.0	YES	0
13-1675535	SWISS REINSURANCE AMERICA CORP	55					55			55	0		0.0	0.0	0.0	0.0	YES	0
13-5616275	TRANSATLANTIC RE						0			0	0		0.0	0.0	0.0	0.0	YES	0
13-2918573	TOA REINSURANCE CO OF AMERICA						0			0	0		0.0	0.0	0.0	0.0	YES	0
13-1290712	XL REINSURANCE OF AMERICA						0			0	0		0.0	0.0	0.0	0.0	YES	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							44 Total Recoverable on Paid Losses & LAE Amounts in Dispute Included in Col. 43	45 Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute 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 Current	38 Overdue				42 Total Overdue Cols. 38+39 +40+41	43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												
0999999. Total Authorized - Other U.S. Unaffiliated Insurers		417	0	0	0	0	0	417	0	0	417	0	0	0.0	0.0	0.0	XXX	0
AA-9991161 ... COMMONWEALTH AUTO REINSURERS								0			0			0.0	0.0	0.0	YES	0
AA-9991213 ... MASSACHUSETTS FAIR PLAN								0			0			0.0	0.0	0.0	YES	0
1099999. Total Authorized - Pools - Mandatory Pools		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
AA-9995015 ... ASSOCIATED INLAND MARINE		9						9			9			0.0	0.0	0.0	YES	0
1199999. Total Authorized - Pools - Voluntary Pools		9	0	0	0	0	0	9	0	0	9	0	0	0.0	0.0	0.0	XXX	0
AA-1120337 ... ASPEN INSURANCE UK LTD								0			0			0.0	0.0	0.0	YES	0
AA-3194139 ... AXIS SPECIALTY								0			0			0.0	0.0	0.0	YES	0
AA-3194122 ... DAVINCI REINSURANCE LTD								0			0			0.0	0.0	0.0	YES	0
AA-3194130 ... ENDURANCE SPECIALTY INS LTD								0			0			0.0	0.0	0.0	YES	0
AA-1340125 ... HANNOVER RUCKVERSICHERUNGS								0			0			0.0	0.0	0.0	YES	0
AA-3190871 ... LANCASHIRE INS. CO. LTD.								0			0			0.0	0.0	0.0	YES	0
AA-1120337 ... LLOYDS OF LONDON		17						17			17			0.0	0.0	0.0	YES	0
AA-1840000 ... MAPFRE RE COMPANIA DE REASEGUROS, S.A.		2						2			2			0.0	0.0	0.0	YES	0
AA-3190829 ... MARKEL BERMUDA LTD								0			0			0.0	0.0	0.0	YES	0
AA-1121425 ... MARKEL INTERNATIONAL INSURANCE CO LTD								0			0			0.0	0.0	0.0	YES	0
AA-3190686 ... PARTNER RE		2						2			2			0.0	0.0	0.0	YES	0
AA-3190339 ... RENAISSANCE REINS LTD								0			0			0.0	0.0	0.0	YES	0
1299999. Total Authorized - Other Non-U.S. Insurers		21	0	0	0	0	0	21	0	0	21	0	0	0.0	0.0	0.0	XXX	0
1499999. Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)		4,236	0	0	0	0	0	4,236	0	0	4,236	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	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	0.0	XXX	0
2299999. Total Unauthorized - Affiliates		0	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
39-6040366 ... AMERICAN STANDARD INSURANCE CO OF W		5						5			5			0.0	0.0	0.0	YES	0
2399999. Total Unauthorized - Other U.S. Unaffiliated Insurers		5	0	0	0	0	0	5	0	0	5	0	0	0.0	0.0	0.0	XXX	0
AA-1460019 ... AMLIN BERMUDA LTD		1						1			1			0.0	0.0	0.0	YES	0
AA-3191352 ... ASCOT REINSURANCE COMPANY LTD								0			0			0.0	0.0	0.0	YES	0
AA-5760039 ... ASIA CAPITAL								0			0			0.0	0.0	0.0	YES	0
AA-1784115 ... AXIS RE SE								0			0			0.0	0.0	0.0	YES	0
AA-9240012 ... CHINA PROP & CAS REINS CO LTD								0			0			0.0	0.0	0.0	YES	0
AA-1340028 ... DEVK RUCKVERSICHERUNGS								0			0			0.0	0.0	0.0	YES	0
AA-3191289 ... FIDELIS								0			0			0.0	0.0	0.0	YES	0
AA-5340310 ... GENERAL INS. CORP OF INDIA		16						16			16			0.0	0.0	0.0	YES	0
AA-3191190 ... HAMILTON		2						2			2			0.0	0.0	0.0	YES	0
AA-3190060 ... HANNOVER RE		3						3			3			0.0	0.0	0.0	YES	0
AA-1120835 ... KOREAN INSURANCE CO LTD								0			0			0.0	0.0	0.0	YES	0
AA-1440013 ... LANSFORSKRINGER								0			0			0.0	0.0	0.0	YES	0
AA-3191239 ... LUMEN RE LIMITED								0			0			0.0	0.0	0.0	YES	0
AA-3194200 ... MS FRONTIER REINSURANCE LTD								0			0			0.0	0.0	0.0	YES	0
AA-3191298 ... QATAR REINS CO								0			0			0.0	0.0	0.0	YES	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses						44 Total Recoverable on Paid Losses & LAE 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 Current	38 Overdue				43 Total Due Cols. 37+42 (In total should equal Cols. 7+8)										
			38 1 - 29 Days	39 30 - 90 Days	40 91 - 120 Days	41 Over 120 Days												42 Total Overdue Cols. 38+39 +40+41
AA-5320039	PEAK REINS CO LTD						0		0	0		0.0	0.0	0.0		YES	0
AA-1340004	R&V VERSICHERUNG AG	59					59		59	0		0.0	0.0	0.0		YES	0
AA-1320158	SCOR SE	8					8		8	0		0.0	0.0	0.0		YES	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	6					6		6	0		0.0	0.0	0.0		YES	0
AA-5324100	TAIPING RE (formerly China RE)						0		0	0		0.0	0.0	0.0		YES	0
AA-1120583	TOKIO MILLENIUM REINSURANCE LTD	1					1		1	0		0.0	0.0	0.0		YES	0
2699999	Total Unauthorized - Other Non-U.S. Insurers	96	0	0	0	0	96	0	0	96	0	0	0.0	0.0	0.0	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	0.0	XXX	0
3299999	Total Certified - Affiliates - U.S. Non-Pool	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)	0	0	0	0	0	0	0	0	0	0	0	0.0	0.0	0.0	XXX	0
3699999	Total Certified - Affiliates	0	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	0.0	XXX	0
4399999	Total Authorized, Unauthorized and Certified Excluding Protected Cells (Sum of 1499999, 2899999 and 4299999)	4,337	0	0	0	0	4,337	0	0	4,337	0	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	0.0	XXX	0
9999999	Totals	4,337	0	0	0	0	4,337	0	0	4,337	0	0	0.0	0.0	0.0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	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)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
27-0022109	CHARLES RIVER INSURANCE CO	XXX	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	
0499999	Total Authorized - Affiliates - U.S. Non-Pool			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	
0899999	Total Authorized - Affiliates			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-0719665	ALLSTATE INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
36-2661954	AMERICAN AGRICULTURE INS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5124990	AMERICAN HOME ASSURANCE COMPANY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
35-0145400	AMERICAN STATES	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1430254	ARCH REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
39-0712210	CHURCH MUTUAL INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-0542366	CINCINNATI INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
46-4265295	CLEARWATER INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
22-2005057	EVEREST	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2673100	GENERAL REINSURANCE CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-0384680	HARTFORD STEAM BOILER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
74-2195939	HOUSTON CASUALTY CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
31-4259550	MOTORISTS MUTUAL INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-9995035	MUTUAL REINSURANCE BUREAU	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
05-0316605	MUTUAL BOILER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3138390	NAVAGATORS INSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
06-1053492	NEW ENGLAND REINSURANCE CORP.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
47-0698507	ODYSSEY AMERICA RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-3031176	PARTNER REINS OF THE US	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
23-1641984	QBE REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
37-0915434	RLI	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-0727872	SAFETY NATIONAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
75-1444207	SCOR REINSURANCE CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
43-0613000	SHELTER MUTUAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1675535	SWISS REINSURANCE AMERICA CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-5616275	TRANSATLANTIC RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-2918573	TOA REINSURANCE CO OF AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
13-1290712	XL REINSURANCE OF AMERICA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	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)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
0999999	Total Authorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991161	COMMONWEALTH AUTO REINSURERS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9991213	MASSACHUSETTS FAIR PLAN	XXX	XXX	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
AA-9995015	ASSOCIATED INLAND MARINE	XXX	XXX	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
AA-1120337	ASPEN INSURANCE UK LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194139	AXIS SPECIALTY	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194122	DAVINCI REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194130	ENDURANCE SPECIALTY INS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340125	HANNOVER RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190871	LANCASHIRE INS. CO. LTD.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120337	LLOYDS OF LONDON	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190829	MARKEL BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190686	PARTNER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190339	RENAISSANCE REINS LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
1299999	Total Authorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
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
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool			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
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2399999	Total Unauthorized - Other U.S. Unaffiliated Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1460019	AMLIN BERMUDA LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191352	ASCOT REINSURANCE COMPANY LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5760039	ASIA CAPITAL	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1784115	AXIS RE SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-9240012	CHINA PROP & CAS REINS CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1340028	DEVK RUCKVERSICHERUNGS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191289	FIDELIS	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-5340310	GENERAL INS. CORP OF INDIA	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191190	HAMILTON	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3190060	HANNOVER RE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1120835	KOREAN INSURANCE CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-1440013	LANSFORSKRINGER	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191239	LUMEN RE LIMITED	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3194200	MS FRONTIER REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
AA-3191298	QATAR REINS CO	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 3 (Continued)

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

ID Number From Col. 1	Name of Reinsurer From Col. 3	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)
		54	55	56	57	58	59	60	61	62	63	64	65	66	67	68		
		Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% through 100%)	Catastrophe Recoverables Qualifying for Collateral Deferral	Net Recoverables Subject to Collateral Requirements for Full Credit (Col. 19 - Col. 57)	Dollar Amount of Collateral Required (Col. 56 * Col. 58)	Percent of Collateral Provided for Net Recoverables Subject to Collateral Requirements ([Col. 20 + Col. 21 + Col. 22 + Col. 24] / Col. 58)	Percent Credit Allowed on Net Recoverables Subject to Collateral Requirements (Col. 60 / Col. 56, not to exceed 100%)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts in Dispute (Col. 45 * 20%)	Amount of Credit Allowed for Net Recoverables (Col. 57 + [Col. 58 * Col. 61])	Provision for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 19 - Col. 63)	20% of Recoverable on Paid Losses & LAE Over 90 Days Past Due Amounts Not in Dispute (Col. 47 * 20%)	Total Collateral Provided (Col. 20 + Col. 21 + Col. 22 + Col. 24, not to Exceed Col. 63)	Net Unsecured Recoverable for Which Credit is Allowed (Col. 63 - Col. 66)	20% of Amount in Col. 67		
AA-5320039	PEAK REINS CO LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1340004	R&V VERSICHERUNG AG	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1320158	SCOR SE	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-5324100	TAIPING RE (formerly China RE)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
AA-1120583	TOKIO MILLENIUM REINSURANCE LTD	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
2699999	Total Unauthorized - Other Non-U.S. Insurers			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	
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	
3299999	Total Certified - Affiliates - U.S. Non-Pool			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3599999	Total Certified - Affiliates - Other (Non-U.S.)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
3699999	Total Certified - Affiliates			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
4299999	Total Certified Excluding Protected Cells (Sum of 3699999, 3799999, 3899999, 3999999 and 4099999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
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	
4499999	Total Protected Cells (Sum of 1399999, 2799999 and 4199999)			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	
9999999	Totals			XXX	0	0	0	XXX	XXX	0	0	0	0	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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)
04-1255040	DORCHESTER MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
04-1328790	FITCHBURG MUTUAL INSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
0199999	Total Authorized - Affiliates - U.S. Intercompany Pooling	0	XXX	XXX	0	0	0	XXX	XXX	0
27-0022109	CHARLES RIVER INSURANCE CO	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
0499999	Total Authorized - Affiliates - U.S. Non-Pool	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
95-3187355	ALLIANZ GLOBAL RISKS US INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-0719665	ALLSTATE INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
36-2661954	AMERICAN AGRICULTURE INS CO	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5124990	AMERICAN HOME ASSURANCE COMPANY	0	XXX	XXX	0	0	0	XXX	XXX	0
35-0145400	AMERICAN STATES	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1430254	ARCH REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
39-0712210	CHURCH MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
31-0542366	CINCINNATI INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
46-4265295	CLEARWATER INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0234980	EMPLOYERS MUTUAL CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
22-2005057	EVEREST	0	XXX	XXX	0	0	0	XXX	XXX	0
38-1316179	FARMERS MUTUAL INSURANCE COMPANY OF MICHIGAN	0	XXX	XXX	0	0	0	XXX	XXX	0
42-0245840	FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2673100	GENERAL REINSURANCE CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
06-0384680	HARTFORD STEAM BOILER	0	XXX	XXX	0	0	0	XXX	XXX	0
74-2195939	HOUSTON CASUALTY CO	0	XXX	XXX	0	0	0	XXX	XXX	0
61-0392792	KENTUCKY FARM BUREAU INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
31-4259550	MOTORISTS MUTUAL INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9995035	MUTUAL REINSURANCE BUREAU	0	XXX	XXX	0	0	0	XXX	XXX	0
05-0316605	MUTUAL BOILER RE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3138390	NAVAGATORS INSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
06-1053492	NEW ENGLAND REINSURANCE CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
47-0698507	ODYSSEY AMERICA RE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-3031176	PARTNER REINS OF THE US	0	XXX	XXX	0	0	0	XXX	XXX	0
23-1641984	QBE REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
37-0915434	RLI	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0727872	SAFETY NATIONAL	0	XXX	XXX	0	0	0	XXX	XXX	0
75-1444207	SCOR REINSURANCE CO	0	XXX	XXX	0	0	0	XXX	XXX	0
43-0613000	SHELTER MUTUAL	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1675535	SWISS REINSURANCE AMERICA CORP	0	XXX	XXX	0	0	0	XXX	XXX	0
13-5616275	TRANSATLANTIC RE	0	XXX	XXX	0	0	0	XXX	XXX	0
13-2918573	TOA REINSURANCE CO OF AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0
13-1290712	XL REINSURANCE OF AMERICA	0	XXX	XXX	0	0	0	XXX	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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)
0999999	Total Authorized - Other U.S. Unaffiliated Insurers	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991161	COMMONWEALTH AUTO REINSURERS	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9991213	MASSACHUSETTS FAIR PLAN	0	XXX	XXX	0	0	0	XXX	XXX	0
1099999	Total Authorized - Pools - Mandatory Pools	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-9995015	ASSOCIATED INLAND MARINE	0	XXX	XXX	0	0	0	XXX	XXX	0
1199999	Total Authorized - Pools - Voluntary Pools	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120337	ASPEN INSURANCE UK LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194139	AXIS SPECIALTY	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194122	DAVINCI REINSURANCE LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3194130	ENDURANCE SPECIALTY INS LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1340125	HANNOVER RUCKVERSICHERUNGS	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190871	LANCASHIRE INS. CO. LTD.	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1120337	LLOYDS OF LONDON	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1840000	MAPFRE RE COMPANIA DE REASEGUROS, S.A.	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190829	MARKEL BERMUDA LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-1121425	MARKEL INTERNATIONAL INSURANCE CO LTD	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190686	PARTNER RE	0	XXX	XXX	0	0	0	XXX	XXX	0
AA-3190339	RENAISSANCE REINS LTD	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
1499999	Total Authorized Excluding Protected Cells (Sum of 0899999, 0999999, 1099999, 1199999 and 1299999)	0	XXX	XXX	0	0	0	XXX	XXX	0
1899999	Total Unauthorized - Affiliates - U.S. Non-Pool	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
39-6040366	AMERICAN STANDARD INSURANCE CO OF W	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
AA-1460019	AMLIN BERMUDA LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191352	ASCOT REINSURANCE COMPANY LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5760039	ASIA CAPITAL	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1784115	AXIS RE SE	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-9240012	CHINA PROP & CAS REINS CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1340028	DEVK RUCKVERSICHERUNGS	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191289	FIDELIS	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5340310	GENERAL INS. CORP OF INDIA	0	12	0	XXX	XXX	XXX	12	XXX	12
AA-3191190	HAMILTON	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3190060	HANNOVER RE	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1120835	KOREAN INSURANCE CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1440013	LANSFORSKRINGER	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191239	LUMEN RE LIMITED	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3194200	MIS FRONTIER REINSURANCE LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-3191298	QATAR REINS CO	0	0	0	XXX	XXX	XXX	0	XXX	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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)
AA-5320039	PEAK REINS CO LTD	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1340004	R&V VERSICHERUNG AG	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1320158	SCOR SE	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1440076	SIRIUS INTERNATIONAL REINS. CORP	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-5324100	TAIPING RE (formerly China RE)	0	0	0	XXX	XXX	XXX	0	XXX	0
AA-1120583	TOKIO MILLENIUM REINSURANCE LTD	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
2899999	Total Unauthorized Excluding Protected Cells (Sum of 2299999, 2399999, 2499999, 2599999 and 2699999)	0	12	0	XXX	XXX	XXX	12	XXX	12
3299999	Total Certified - Affiliates - U.S. Non-Pool	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3599999	Total Certified - Affiliates - Other (Non-U.S.)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0
3699999	Total Certified - Affiliates	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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 5

Interrogatories for Schedule F, Part 3 (000 Omitted)

A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 <u>Name of Reinsurer</u>	2 <u>Commission Rate</u>	3 <u>Ceded Premium</u>
1.	LLOYDS OF LONDON	33.500	799
2.	HANNOVER RUCKVERSICHERUNGS	33.500	799
3.	HARTFORD STEAM BOILER	32.000	214
4.	.....	
5.	.....	

B. Report the five largest reinsurance recoverables reported in Schedule F, Part 3, Column 15, due from any one reinsurer (based on the total recoverables, Schedule F, Part 3, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 <u>Name of Reinsurer</u>	2 <u>Total Recoverables</u>	3 <u>Ceded Premiums</u>	4 <u>Affiliated</u>
6.	DORCHESTER MUTUAL INSURANCE COMPANY	45,779	35,567	Yes [X] No []
7.	FITCHBURG MUTUAL INSURANCE COMPANY	65,400	50,810	Yes [X] No []
8.	LLOYDS OF LONDON	1,521	4,931	Yes [] No [X]
9.	HANNOVER RUCKVERSICHERUNGS	741	2,096	Yes [] No [X]
10.	HARTFORD STEAM BOILER	624	934	Yes [] No [X]

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE F - PART 6

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	424,018,268	1,509,430	425,527,698
2. Premiums and considerations (Line 15)	45,646,638		45,646,638
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 16.1)	4,337,480	(4,337,481)	(1)
4. Funds held by or deposited with reinsured companies (Line 16.2)	0		0
5. Other assets	22,698,166		22,698,166
6. Net amount recoverable from reinsurers		115,568,358	115,568,358
7. Protected cell assets (Line 27)	0		0
8. Totals (Line 28)	496,700,552	112,740,307	609,440,859
LIABILITIES (Page 3)			
9. Losses and loss adjustment expenses (Lines 1 through 3)	120,840,860	62,952,609	183,793,469
10. Taxes, expenses, and other obligations (Lines 4 through 8)	46,627,289	2,404,516	49,031,805
11. Unearned premiums (Line 9)	86,373,534	47,383,182	133,756,716
12. Advance premiums (Line 10)	3,427,505		3,427,505
13. Dividends declared and unpaid (Line 11.1 and 11.2)	0		0
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12)	1,509,430		1,509,430
15. Funds held by company under reinsurance treaties (Line 13)	28,938		28,938
16. Amounts withheld or retained by company for account of others (Line 14)			0
17. Provision for reinsurance (Line 16)	11,963		11,963
18. Other liabilities	1,087,084		1,087,084
19. Total liabilities excluding protected cell business (Line 26)	259,906,603	112,740,307	372,646,910
20. Protected cell liabilities (Line 27)			0
21. Surplus as regards policyholders (Line 37)	236,793,949	XXX	236,793,949
22. Totals (Line 38)	496,700,552	112,740,307	609,440,859

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? Yes [X] No []

If yes, give full explanation: See Notes to the Financial Statements #26

Schedule H - Part 1 - Analysis of Underwriting Operations

NONE

Schedule H - Part 2 - Reserves and Liabilities

NONE

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

NONE

Schedule H - Part 4 - Reinsurance

NONE

Schedule H - Part 5 - Health Claims

NONE

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	291	139	30	10	46	12	2	206	XXX
2. 2010	187,055	97,243	89,812	90,108	44,865	3,514	1,684	13,581	5,976	4,667	54,679	XXX
3. 2011	165,449	64,768	100,681	92,346	30,565	3,061	1,031	13,353	4,229	6,458	72,935	XXX
4. 2012	171,295	67,438	103,857	76,172	25,318	3,323	1,133	12,927	3,519	6,517	62,453	XXX
5. 2013	179,290	70,129	109,161	79,109	26,183	3,541	1,190	9,688	1,635	6,279	63,331	XXX
6. 2014	192,423	74,299	118,124	83,500	27,562	4,253	1,437	8,981	1,450	6,577	66,286	XXX
7. 2015	206,953	81,397	125,556	116,430	48,199	4,439	1,539	12,392	3,032	7,545	80,491	XXX
8. 2016	224,197	90,744	133,453	89,994	30,636	3,663	1,270	9,347	1,669	7,027	69,429	XXX
9. 2017	248,220	101,149	147,071	93,211	31,882	2,678	921	9,295	1,489	7,511	70,891	XXX
10. 2018	266,198	109,512	156,687	105,337	36,555	1,722	606	9,212	1,564	7,197	77,545	XXX
11. 2019	278,663	114,005	164,658	65,267	23,115	791	308	6,315	980	3,549	47,970	XXX
12. Totals	XXX	XXX	XXX	891,765	325,019	31,014	11,130	105,139	25,553	63,327	666,217	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	984	517	134	46	0	0	0	0	30	10	0	575	XXX
2. 2010	584	198	123	42	6	7	1	0	37	38	0	465	XXX
3. 2011	133	45	328	112	37	25	4	3	38	13	0	343	XXX
4. 2012	718	245	258	88	21	(8)	2	(1)	59	20	0	714	XXX
5. 2013	709	241	415	141	108	54	12	6	121	41	0	882	XXX
6. 2014	1,308	445	1,006	342	271	92	30	10	132	45	0	1,813	XXX
7. 2015	5,703	1,939	(1,404)	(477)	778	326	86	36	335	114	73	3,560	XXX
8. 2016	12,930	4,421	(3,356)	(1,146)	1,651	591	182	65	720	245	198	7,952	XXX
9. 2017	31,383	10,699	(3,239)	523	2,391	813	261	89	1,438	489	238	19,621	XXX
10. 2018	40,400	13,736	1,809	406	4,104	1,395	444	151	2,256	767	634	32,557	XXX
11. 2019	48,990	17,321	14,696	3,782	5,260	1,886	566	203	5,215	1,773	2,673	49,763	XXX
12. Totals	143,842	49,808	10,771	3,857	14,625	5,180	1,587	562	10,379	3,554	3,815	118,243	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	555	20
2. 2010	107,953	52,810	55,144	57.7	54.3	61.4	0	0		466	(2)
3. 2011	109,300	36,022	73,278	66.1	55.6	72.8	0	0		305	38
4. 2012	93,479	30,313	63,166	54.6	44.9	60.8	0	0		644	70
5. 2013	93,704	29,491	64,213	52.3	42.1	58.8	0	0		742	141
6. 2014	99,480	31,382	68,098	51.7	42.2	57.6	0	0		1,528	285
7. 2015	138,759	54,708	84,051	67.0	67.2	66.9	0	0		2,838	722
8. 2016	115,130	37,749	77,381	51.4	41.6	58.0	0	0		6,299	1,653
9. 2017	137,417	46,905	90,512	55.4	46.4	61.5	0	0		16,922	2,699
10. 2018	165,283	55,181	110,103	62.1	50.4	70.3	0	0		28,067	4,490
11. 2019	147,100	49,368	97,733	52.8	43.3	59.4	0	0		42,583	7,179
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	100,948	17,295

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	26,190	25,214	26,610	24,540	27,242	26,064	25,688	24,335	24,428	24,408	(21)	73
2. 2010.....	49,745	48,212	46,713	46,894	47,336	47,922	47,601	47,412	47,502	47,539	37	127
3. 2011.....	XXX	63,917	64,409	65,348	66,534	64,841	64,820	64,653	64,053	64,129	76	(524)
4. 2012.....	XXX	XXX	53,675	54,559	54,052	53,781	54,303	54,862	53,925	53,719	(206)	(1,143)
5. 2013.....	XXX	XXX	XXX	55,019	55,614	59,037	58,331	57,031	55,695	56,080	386	(951)
6. 2014.....	XXX	XXX	XXX	XXX	64,552	64,757	64,948	62,311	61,041	60,480	(561)	(1,830)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	83,716	77,899	77,092	75,132	74,469	(663)	(2,623)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	68,419	70,224	69,925	69,227	(699)	(997)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	87,278	82,957	81,757	(1,200)	(5,521)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	102,353	100,966	(1,387)	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88,955	XXX	XXX
12. Totals											(4,237)	(13,390)

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	9,831	15,398	19,468	22,034	23,013	23,625	23,532	23,681	23,852	XXX	XXX
2. 2010.....	29,282	39,382	42,139	44,451	45,921	46,464	46,701	46,913	46,999	47,074	XXX	XXX
3. 2011.....	XXX	34,735	52,376	57,556	60,917	62,480	63,598	63,606	63,660	63,811	XXX	XXX
4. 2012.....	XXX	XXX	29,087	42,759	46,898	49,639	51,607	52,116	52,992	53,044	XXX	XXX
5. 2013.....	XXX	XXX	XXX	29,193	44,237	49,064	51,600	53,578	54,937	55,278	XXX	XXX
6. 2014.....	XXX	XXX	XXX	XXX	36,505	47,199	52,740	55,058	57,086	58,755	XXX	XXX
7. 2015.....	XXX	XXX	XXX	XXX	XXX	52,544	63,007	66,789	68,660	71,131	XXX	XXX
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	37,440	52,276	57,439	61,751	XXX	XXX
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36,417	55,498	63,085	XXX	XXX
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	48,208	69,898	XXX	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42,634	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.....	(7,032)	(4,449)	(1,207)	(282)	2,019	550	517	143	106	89
2. 2010.....	(1,397)	(1,183)	(1,025)	(330)	(426)	152	300	287	134	81
3. 2011.....	XXX	(811)	(868)	(75)	(150)	(374)	605	618	228	218
4. 2012.....	XXX	XXX	(3,592)	(2,867)	(2,544)	(2,435)	(810)	266	176	173
5. 2013.....	XXX	XXX	XXX	(1,929)	(2,735)	(696)	(536)	100	(443)	280
6. 2014.....	XXX	XXX	XXX	XXX	(550)	(2,304)	877	(865)	(1,067)	684
7. 2015.....	XXX	XXX	XXX	XXX	XXX	(348)	(1,966)	(2,728)	(1,950)	(877)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	1,095	(1,000)	(3,236)	(2,093)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,508	810	(3,591)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,086	1,696
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,278

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1A - HOMEOWNERS/FARMOWNERS
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	0	0	1	0	1	1	XXX
2. 2010	68,395	35,795	32,600	28,333	13,315	1,034	486	3,550	1,619	182	17,497	2,601
3. 2011	52,195	21,930	30,265	29,288	9,726	857	295	3,340	1,073	523	22,390	3,178
4. 2012	52,838	22,417	30,421	24,892	8,263	699	238	3,523	954	426	19,659	2,619
5. 2013	55,167	24,706	30,461	24,699	8,195	605	203	2,022	312	253	18,616	1,255
6. 2014	60,397	26,086	34,311	25,107	8,316	921	307	2,305	342	415	19,368	1,367
7. 2015	66,672	29,249	37,423	47,457	18,863	1,146	395	4,559	1,206	943	32,698	3,860
8. 2016	72,601	33,062	39,539	27,634	9,593	1,049	357	2,637	479	510	20,891	1,359
9. 2017	80,085	35,956	44,129	25,603	8,743	1,033	351	2,680	451	522	19,772	1,304
10. 2018	80,900	37,300	43,601	35,267	12,032	733	249	3,119	587	235	26,251	1,889
11. 2019	81,560	37,404	44,157	24,070	8,228	432	147	2,152	352	47	17,927	1,317
12. Totals	XXX	XXX	XXX	292,348	105,274	8,511	3,030	29,890	7,375	4,058	215,070	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	2	1	0	0	0	0	0	0	0	0	0	1	1
2. 2010	6	2	0	0	0	(1)	0	0	0	0	0	6	0
3. 2011	3	1	0	0	9	6	1	1	0	0	0	5	0
4. 2012	5	2	0	0	(1)	(6)	0	(1)	0	0	0	7	0
5. 2013	5	2	0	0	(10)	(16)	(1)	(2)	0	0	0	10	0
6. 2014	509	173	0	0	35	13	4	1	30	10	0	380	1
7. 2015	582	198	0	0	123	50	13	5	34	11	0	487	1
8. 2016	2,304	783	(315)	(107)	277	99	29	11	104	35	0	1,578	9
9. 2017	2,494	847	(233)	33	394	134	40	14	119	40	3	1,745	13
10. 2018	3,715	1,263	(471)	(160)	868	295	86	29	185	63	7	2,894	35
11. 2019	9,275	3,154	76	26	1,225	417	122	41	706	240	99	7,526	227
12. Totals	18,899	6,426	(942)	(208)	2,920	991	294	100	1,177	400	109	14,638	287

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1	0
2. 2010	32,924	15,420	17,503	48.1	43.1	53.7	0	0	0.0	4	2
3. 2011	33,497	11,102	22,396	64.2	50.6	74.0	0	0	0.0	2	3
4. 2012	29,117	9,451	19,666	55.1	42.2	64.6	0	0	0.0	3	5
5. 2013	27,320	8,694	18,626	49.5	35.2	61.1	0	0	0.0	3	7
6. 2014	28,911	9,163	19,748	47.9	35.1	57.6	0	0	0.0	336	44
7. 2015	53,914	20,729	33,184	80.9	70.9	88.7	0	0	0.0	384	102
8. 2016	33,719	11,250	22,469	46.4	34.0	56.8	0	0	0.0	1,313	265
9. 2017	32,130	10,612	21,518	40.1	29.5	48.8	0	0	0.0	1,381	365
10. 2018	43,503	14,359	29,145	53.8	38.5	66.8	0	0	0.0	2,142	752
11. 2019	38,058	12,605	25,452	46.7	33.7	57.6	0	0	0.0	6,171	1,355
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	11,739	2,899

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 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	.69	.4	.2	.1				.0	.0	.20	XXX
2. 2010.....	36,678	18,515	18,163	19,279	9,127	1,110	529	3,252	1,384	868	12,601	2,617
3. 2011.....	30,309	10,270	20,039	16,433	5,421	978	323	3,084	954	1,225	13,796	2,900
4. 2012.....	31,733	10,721	21,012	15,917	5,241	1,449	482	2,758	704	1,134	13,699	2,526
5. 2013.....	33,273	11,131	22,142	17,251	5,682	1,522	508	2,262	255	1,088	14,591	2,532
6. 2014.....	34,756	11,609	23,147	15,726	5,102	1,520	511	1,751	176	961	13,209	2,350
7. 2015.....	35,605	11,904	23,701	13,743	4,119	1,062	355	1,433	73	928	11,690	2,218
8. 2016.....	34,645	12,063	22,582	14,572	4,801	1,014	345	1,542	120	771	11,862	2,176
9. 2017.....	35,242	12,193	23,049	12,803	4,353	550	187	1,578	101	744	10,291	2,173
10. 2018.....	35,361	12,219	23,142	10,144	3,449	251	85	1,344	67	453	8,138	2,021
11. 2019.....	35,526	12,289	23,237	5,535	1,882	99	34	891	39	100	4,571	2,155
12. Totals	XXX	XXX	XXX	141,487	49,245	9,560	3,360	19,896	3,872	8,271	114,466	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.....	273	273	.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	(1)	.0	.0	.0	.0	.0	.1	0
4. 2012.....	.0	.0	.0	.0	.0	(11)	.0	(1)	.0	.0	.0	12	0
5. 2013.....	125	43	.0	.0	49	29	6	3	10	3	.0	112	1
6. 2014.....	443	151	300	102	63	26	7	3	34	12	.0	555	7
7. 2015.....	1,176	400	(51)	(17)	138	57	15	6	56	19	43	869	14
8. 2016.....	3,792	1,289	(2,031)	(690)	350	127	39	14	191	65	59	1,536	42
9. 2017.....	7,545	2,565	(2,716)	(923)	522	177	58	20	442	150	63	3,861	128
10. 2018.....	10,145	3,449	(1,300)	(442)	667	227	74	25	703	239	83	6,790	277
11. 2019.....	16,571	5,634	(3,064)	(1,042)	960	327	107	36	1,466	498	132	10,587	1,137
12. Totals	40,070	13,804	(8,861)	(3,013)	2,749	958	306	107	2,901	987	380	24,322	1,607

	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.....	23,640	11,040	12,600	64.5	59.6	69.4	.0	.0	0.0	.0	.0
3. 2011.....	20,494	6,697	13,797	67.6	65.2	68.9	.0	.0	0.0	.0	.1
4. 2012.....	20,124	6,414	13,710	63.4	59.8	65.3	.0	.0	0.0	.0	12
5. 2013.....	21,224	6,522	14,702	63.8	58.6	66.4	.0	.0	0.0	83	29
6. 2014.....	19,845	6,081	13,763	57.1	52.4	59.5	.0	.0	0.0	490	64
7. 2015.....	17,571	5,012	12,559	49.4	42.1	53.0	.0	.0	0.0	743	127
8. 2016.....	19,469	6,071	13,398	56.2	50.3	59.3	.0	.0	0.0	1,163	373
9. 2017.....	20,782	6,630	14,152	59.0	54.4	61.4	.0	.0	0.0	3,187	674
10. 2018.....	22,027	7,099	14,928	62.3	58.1	64.5	.0	.0	0.0	5,837	953
11. 2019.....	22,565	7,408	15,157	63.5	60.3	65.2	.0	.0	0.0	8,915	1,671
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	20,418	3,904

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 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	.22	.6	.2	.1	.0	.0	.48	XXX
2. 2010.....	3,541	1,658	1,883	1,174	551	52	25	367	158	15	.859	149
3. 2011.....	3,302	1,113	2,189	1,376	454	91	30	238	71	22	1,151	165
4. 2012.....	3,096	1,042	2,054	1,135	373	83	28	217	56	11	.978	119
5. 2013.....	3,318	1,107	2,211	1,232	399	153	52	329	66	.7	1,197	108
6. 2014.....	3,578	1,193	2,385	1,124	368	38	12	355	56	35	1,081	142
7. 2015.....	3,868	1,290	2,578	1,298	421	83	28	383	60	8	1,255	138
8. 2016.....	4,348	1,509	2,839	1,737	584	199	68	363	58	14	1,588	140
9. 2017.....	5,350	1,843	3,506	1,285	437	50	17	222	7	16	1,097	178
10. 2018.....	6,873	2,363	4,511	1,258	428	89	30	210	.9	.2	1,090	178
11. 2019.....	8,228	2,837	5,391	779	265	23	8	155	5	3	679	231
12. Totals	XXX	XXX	XXX	12,464	4,302	867	299	2,840	546	133	11,023	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	3	.0	.0	.0	.0	.0	.0	(2)	(1)	.0	(3)	0
2. 2010.....	0	0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	0
3. 2011.....	0	0	.0	.0	.0	(1)	.0	.0	.0	.0	.0	.1	0
4. 2012.....	4	1	.0	.0	2	1	.0	.0	.0	.0	.0	.4	1
5. 2013.....	7	2	.2	.1	.0	(2)	.0	.0	.0	.0	.0	.7	0
6. 2014.....	22	8	.1	.0	(2)	(5)	.0	(1)	.0	.0	.0	.20	0
7. 2015.....	152	52	.1	.1	20	8	2	1	14	5	.0	125	2
8. 2016.....	912	310	.35	.12	81	28	9	3	96	33	.0	747	6
9. 2017.....	952	324	.136	.46	110	37	12	4	90	31	.0	858	9
10. 2018.....	3,661	1,245	.114	.39	303	103	34	11	371	126	.0	2,958	33
11. 2019.....	2,899	986	1,176	400	387	131	43	15	559	190	0	3,342	115
12. Totals	8,610	2,930	1,465	498	899	300	100	33	1,129	384	0	8,058	166

	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)	(1)
2. 2010.....	1,593	734	859	45.0	44.2	45.6	.0	.0	0.0	.0	.0
3. 2011.....	1,706	554	1,152	51.7	49.8	52.6	.0	.0	0.0	.0	.1
4. 2012.....	1,440	459	981	46.5	44.1	47.8	.0	.0	0.0	.2	.1
5. 2013.....	1,722	517	1,205	51.9	46.7	54.5	.0	.0	0.0	.5	.2
6. 2014.....	1,539	438	1,100	43.0	36.7	46.1	.0	.0	0.0	.16	.4
7. 2015.....	1,955	575	1,380	50.5	44.6	53.5	.0	.0	0.0	.101	.23
8. 2016.....	3,432	1,096	2,336	78.9	72.6	82.3	.0	.0	0.0	.625	.122
9. 2017.....	2,858	903	1,955	53.4	49.0	55.7	.0	.0	0.0	.718	.140
10. 2018.....	6,039	1,991	4,048	87.9	84.2	89.7	.0	.0	0.0	2,491	.467
11. 2019.....	6,021	1,999	4,021	73.2	70.5	74.6	.0	.0	0.0	2,690	.652
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	6,647	1,411

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 1D - WORKERS' COMPENSATION

(EXCLUDING EXCESS WORKERS' COMPENSATION)

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	49	3	1	42	11	0	127	XXX
2. 2010	9,546	4,768	4,778	3,914	1,828	1	0	1,409	610	45	2,886	218
3. 2011	9,794	3,627	6,167	4,459	1,467	0	0	1,467	447	250	4,011	238
4. 2012	10,141	3,733	6,408	3,545	1,168	3	1	1,485	420	202	3,444	232
5. 2013	10,368	3,801	6,567	5,793	1,889	32	11	1,952	528	332	5,349	246
6. 2014	10,601	3,875	6,726	3,573	1,146	35	11	1,309	338	72	3,422	197
7. 2015	11,571	4,289	7,282	4,097	1,339	8	3	1,349	335	68	3,777	185
8. 2016	12,755	4,839	7,916	3,817	1,295	4	1	1,585	427	93	3,683	226
9. 2017	12,889	4,989	7,900	3,766	1,281	0	0	1,441	397	57	3,530	248
10. 2018	12,841	4,937	7,904	2,146	730	2	1	1,123	283	36	2,258	199
11. 2019	13,383	4,849	8,534	1,064	362	0	0	653	152	0	1,204	232
12. Totals	XXX	XXX	XXX	36,317	12,552	87	29	13,814	3,946	1,156	33,691	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	580	197	134	46	0	0	0	0	25	9	0	488	7
2. 2010	69	23	119	40	0	0	0	0	27	20	0	130	1
3. 2011	74	25	163	55	0	0	0	0	37	13	0	181	2
4. 2012	59	20	190	65	0	0	0	0	40	14	0	190	1
5. 2013	410	140	230	78	0	0	0	0	105	36	0	492	5
6. 2014	269	92	305	104	0	0	0	0	63	22	0	421	2
7. 2015	376	128	363	124	0	0	0	0	120	41	0	567	9
8. 2016	602	205	606	206	0	0	0	0	173	59	0	911	9
9. 2017	787	267	1,125	382	0	0	0	0	316	108	0	1,470	15
10. 2018	1,228	417	1,703	579	1	0	0	0	481	164	0	2,252	27
11. 2019	2,432	827	2,531	860	1	0	0	0	1,209	411	0	4,074	131
12. Totals	6,883	2,340	7,468	2,539	2	1	0	0	2,595	893	0	11,175	209

	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	471	16
2. 2010	5,538	2,522	3,016	58.0	52.9	63.1	0	0	0.0	123	7
3. 2011	6,200	2,008	4,192	63.3	55.4	68.0	0	0	0.0	157	25
4. 2012	5,320	1,686	3,634	52.5	45.2	56.7	0	0	0.0	164	26
5. 2013	8,522	2,681	5,841	82.2	70.5	88.9	0	0	0.0	423	69
6. 2014	5,554	1,711	3,843	52.4	44.2	57.1	0	0	0.0	379	42
7. 2015	6,312	1,969	4,344	54.6	45.9	59.7	0	0	0.0	488	79
8. 2016	6,786	2,192	4,594	53.2	45.3	58.0	0	0	0.0	797	114
9. 2017	7,435	2,435	5,000	57.7	48.8	63.3	0	0	0.0	1,261	209
10. 2018	6,683	2,173	4,510	52.0	44.0	57.1	0	0	0.0	1,934	318
11. 2019	7,889	2,612	5,277	58.9	53.9	61.8	0	0	0.0	3,275	798
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	9,472	1,703

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1E - COMMERCIAL MULTIPLE PERIL

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	5	2	0	1	11	XXX
2. 2010.....	30,458	16,771	13,687	16,425	10,160	1,124	551	2,418	1,044	253	8,212	503
3. 2011.....	30,579	12,964	17,615	9,793	3,266	956	320	2,693	860	228	8,996	778
4. 2012.....	31,739	13,724	18,015	11,947	4,056	892	306	2,385	655	498	10,207	797
5. 2013.....	34,380	14,242	20,138	9,958	3,321	1,047	355	1,155	192	330	8,292	521
6. 2014.....	37,925	15,465	22,460	15,101	5,036	1,576	534	1,104	242	460	11,970	641
7. 2015.....	43,415	18,105	25,310	29,261	16,345	1,784	634	2,180	935	521	15,311	1,232
8. 2016.....	49,606	21,015	28,590	19,044	6,327	1,248	441	1,184	275	521	14,433	626
9. 2017.....	55,922	23,390	32,532	11,985	4,102	894	306	1,316	274	399	9,513	663
10. 2018.....	65,461	27,703	37,758	19,409	7,216	502	188	1,444	345	554	13,606	903
11. 2019.....	72,319	30,693	41,626	13,290	5,348	178	98	899	208	51	8,713	687
12. Totals	XXX	XXX	XXX	156,211	65,178	10,218	3,737	16,780	5,030	3,816	109,264	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					
									13	14			
1. Prior.....	129	44	0	0	0	0	0	0	7	2	0	90	1
2. 2010.....	300	102	(81)	(27)	5	8	1	1	10	17	0	135	1
3. 2011.....	0	0	13	4	28	21	3	2	1	0	0	17	0
4. 2012.....	500	170	(102)	(35)	20	8	2	1	19	6	0	288	1
5. 2013.....	105	36	19	6	69	42	8	5	6	2	0	115	2
6. 2014.....	0	0	79	27	164	56	18	6	4	1	0	175	0
7. 2015.....	3,091	1,051	(2,264)	(770)	465	203	52	23	74	25	10	887	10
8. 2016.....	4,083	1,388	(2,083)	(708)	902	321	100	36	93	32	23	2,027	22
9. 2017.....	12,658	4,304	(6,062)	(1,949)	1,314	447	146	50	375	128	23	5,453	63
10. 2018.....	12,091	4,111	(3,694)	(1,265)	2,170	738	241	82	334	113	50	7,362	84
11. 2019.....	13,164	5,065	255	96	2,502	938	277	104	774	263	132	10,508	207
12. Totals	46,122	16,271	(13,920)	(4,620)	7,639	2,781	848	308	1,695	590	238	27,055	391

	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		
												26	27	28	29	30	31
							26	27		28	29	30	31
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	85	5		
2. 2010.....	20,203	11,856	8,347	66.3	70.7	61.0	0	0	0.0	145	(10)		
3. 2011.....	13,487	4,474	9,013	44.1	34.5	51.2	0	0	0.0	8	9		
4. 2012.....	15,662	5,168	10,495	49.3	37.7	58.3	0	0	0.0	263	26		
5. 2013.....	12,366	3,959	8,408	36.0	27.8	41.8	0	0	0.0	82	34		
6. 2014.....	18,047	5,902	12,145	47.6	38.2	54.1	0	0	0.0	52	123		
7. 2015.....	34,643	18,445	16,198	79.8	101.9	64.0	0	0	0.0	546	341		
8. 2016.....	24,571	8,111	16,460	49.5	38.6	57.6	0	0	0.0	1,320	706		
9. 2017.....	22,626	7,661	14,965	40.5	32.8	46.0	0	0	0.0	4,241	1,211		
10. 2018.....	32,497	11,529	20,967	49.6	41.6	55.5	0	0	0.0	5,550	1,811		
11. 2019.....	31,339	12,119	19,221	43.3	39.5	46.2	0	0	0.0	8,259	2,249		
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	20,552	6,503		

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

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1H - SECTION 1 - OTHER LIABILITY - OCCURRENCE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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.....	3,650	1,919	1,731	305	143	22	10	129	46	0	257	7
3. 2011.....	2,685	1,050	1,635	7	2	2	0	22	2	0	27	3
4. 2012.....	2,717	1,058	1,659	882	290	67	23	108	9	0	735	4
5. 2013.....	2,819	1,096	1,723	88	28	20	6	78	3	0	149	3
6. 2014.....	3,079	1,194	1,885	2,900	926	16	4	193	3	0	2,177	8
7. 2015.....	3,368	1,356	2,012	142	28	140	46	213	4	0	417	11
8. 2016.....	3,371	1,597	1,774	901	306	23	8	165	4	0	769	11
9. 2017.....	3,426	1,821	1,606	103	35	6	2	160	4	0	228	6
10. 2018.....	3,866	2,194	1,673	5	2	6	2	58	1	0	63	5
11. 2019.....	4,355	2,569	1,786	0	0	1	0	33	0	0	34	3
12. Totals	XXX	XXX	XXX	5,332	1,760	303	101	1,160	76	0	4,857	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)	(68)	0	0	0	0	0	0	0	0	0	(132)	0
6. 2014.....	0	0	200	68	10	4	1	1	0	0	0	138	0
7. 2015.....	251	85	400	136	32	11	4	1	37	13	0	477	1
8. 2016.....	468	184	(94)	(37)	36	14	3	1	63	21	0	293	3
9. 2017.....	413	140	220	75	30	10	3	1	95	32	0	502	2
10. 2018.....	588	200	(58)	(20)	57	20	5	2	176	60	0	508	4
11. 2019.....	237	93	1,003	394	66	25	5	2	208	71	0	935	3
12. Totals	1,757	634	1,671	616	231	84	21	8	581	197	0	2,721	13

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX	0		0	XXX	0	0
2. 2010.....	456	199	257	12.5	10.4	14.9	0	0	0.0	0	0
3. 2011.....	32	4	27	1.2	0.4	1.7	0	0	0.0	0	0
4. 2012.....	1,057	321	736	38.9	30.3	44.4	0	0	0.0	0	1
5. 2013.....	(14)	(31)	17	(0.5)	(2.9)	1.0	0	0	0.0	(132)	0
6. 2014.....	3,320	1,005	2,315	107.8	84.2	122.8	0	0	0.0	132	6
7. 2015.....	1,218	324	894	36.2	23.9	44.4	0	0	0.0	429	47
8. 2016.....	1,565	502	1,063	46.4	31.4	59.9	0	0	0.0	227	66
9. 2017.....	1,029	300	729	30.0	16.5	45.4	0	0	0.0	418	84
10. 2018.....	837	266	571	21.6	12.1	34.1	0	0	0.0	350	158
11. 2019.....	1,554	585	969	35.7	22.8	54.2	0	0	0.0	754	182
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	2,178	544

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1H - SECTION 2 - OTHER LIABILITY - CLAIMS-MADE
 (\$000 OMITTED)

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 11 - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY AND THEFT)
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	.89	.28	.17	.6	.27	.6	.30	.93	XXX
2. 2018	9,255	4,479	4,775	2,415	902	72	28	372	48	.1	1,880	XXX
3. 2019	9,594	4,956	4,637	2,349	850	28	11	331	38	0	1,810	XXX
4. Totals	XXX	XXX	XXX	4,853	1,780	116	45	730	92	31	3,782	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	94	5	2	18	4	2	0	1	1	0	201	1
2. 2018	117	40	23	8	18	6	1	0	2	1	0	107	0
3. 2019	583	261	114	39	76	34	8	3	41	14	0	470	22
4. Totals	976	394	142	49	112	44	10	4	44	15	0	777	23

	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	185	16
2. 2018	3,020	1,033	1,986	32.6	23.1	41.6	0	0	0.0	92	14
3. 2019	3,529	1,249	2,279	36.8	25.2	49.2	0	0	0.0	397	73
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	674	103

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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	(896)	(304)	44	15	67	7	620	(501)	XXX
2. 2018	25,288	8,731	16,557	16,677	5,670	67	23	1,542	225	5,916	12,368	6,129
3. 2019	26,996	9,329	17,667	18,059	6,140	30	10	1,202	186	3,349	12,954	5,237
4. Totals	XXX	XXX	XXX	33,840	11,506	141	48	2,811	418	9,884	24,820	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	6	(153)	(52)	10	0	1	0	0	0	284	(77)	2
2. 2018	71	24	(508)	(173)	21	7	2	1	4	1	495	(271)	7
3. 2019	2,370	806	(3,281)	(1,115)	43	15	5	2	253	86	2,310	(402)	584
4. Totals	2,459	836	(3,941)	(1,340)	74	22	8	2	257	87	3,089	(750)	593

	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	(89)	11
2. 2018	17,875	5,778	12,097	70.7	66.2	73.1	0	0	0.0	(289)	18
3. 2019	18,681	6,129	12,552	69.2	65.7	71.0	0	0	0.0	(601)	199
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	(978)	228

Schedule P - Part 1K - Fidelity/Surety

NONE

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

NONE

Schedule P - Part 1M - International

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 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	1,067	1,204	2,274	1,035	0	0	2	1	0	1,239	XXX
3. 2011.....	12,229	4,036	8,193	14,501	4,770	0	0	9	3	0	9,736	XXX
4. 2012.....	13,364	4,410	8,954	3,828	1,256	0	0	27	9	0	2,589	XXX
5. 2013.....	13,556	4,473	9,083	5,785	1,900	0	0	0	0	0	3,885	XXX
6. 2014.....	13,596	4,487	9,109	4,062	1,330	0	0	0	0	0	2,732	XXX
7. 2015.....	12,497	4,124	8,373	1,691	546	0	0	0	0	0	1,145	XXX
8. 2016.....	15,857	5,386	10,471	6,875	2,318	0	0	0	0	0	4,558	XXX
9. 2017.....	21,261	7,872	13,389	20,146	6,850	0	0	0	0	0	13,296	XXX
10. 2018.....	25,645	9,346	16,299	18,017	6,126	0	0	0	0	0	11,892	XXX
11. 2019.....	25,291	8,599	16,692	121	41	0	0	0	0	0	80	XXX
12. Totals	XXX	XXX	XXX	77,299	26,172	0	0	38	13	0	51,152	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	71	85	29	0	0	0	0	0	0	0	194	XXX
3. 2011.....	56	19	152	52	0	0	0	0	0	0	0	137	XXX
4. 2012.....	151	51	170	58	0	0	0	0	0	0	0	212	XXX
5. 2013.....	54	18	165	56	0	0	0	0	0	0	0	144	XXX
6. 2014.....	49	17	121	41	0	0	0	0	0	0	0	112	XXX
7. 2015.....	61	21	146	50	0	0	0	0	0	0	0	136	XXX
8. 2016.....	753	256	542	184	0	0	0	0	0	0	0	854	XXX
9. 2017.....	6,490	2,236	3,930	2,659	0	0	0	0	0	0	0	5,525	XXX
10. 2018.....	8,774	2,984	5,437	1,648	0	0	0	0	0	0	0	9,580	XXX
11. 2019.....	1,458	496	15,259	3,952	0	0	0	0	0	0	0	12,270	XXX
12. Totals	18,055	6,168	26,006	8,728	0	0	0	0	0	0	0	29,164	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.....	2,569	1,136	1,433	113.1	106.5	119.0	0	0	0.0	194	0
3. 2011.....	14,718	4,844	9,874	120.4	120.0	120.5	0	0	0.0	137	0
4. 2012.....	4,176	1,374	2,802	31.3	31.2	31.3	0	0	0.0	212	0
5. 2013.....	6,003	1,974	4,029	44.3	44.1	44.4	0	0	0.0	144	0
6. 2014.....	4,232	1,388	2,844	31.1	30.9	31.2	0	0	0.0	112	0
7. 2015.....	1,897	616	1,281	15.2	14.9	15.3	0	0	0.0	136	0
8. 2016.....	8,170	2,758	5,412	51.5	51.2	51.7	0	0	0.0	854	0
9. 2017.....	30,566	11,745	18,821	143.8	149.2	140.6	0	0	0.0	5,525	0
10. 2018.....	32,229	10,758	21,471	125.7	115.1	131.7	0	0	0.0	9,580	0
11. 2019.....	16,838	4,489	12,349	66.6	52.2	74.0	0	0	0.0	12,270	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	29,164	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 10 - REINSURANCE - NONPROPORTIONAL ASSUMED LIABILITY
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						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		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													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
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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 1P - REINSURANCE - NONPROPORTIONAL ASSUMED FINANCIAL LINES
(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior	XXX	XXX	XXX	0	0	0	0	0	0	0	0	XXX
2. 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	16	30	0	0	0	0	0	0	0	0	XXX
9. 2017	407	138	269	0	0	0	0	0	0	0	0	XXX
10. 2018	709	241	468	0	0	0	0	0	0	0	0	XXX
11. 2019	1,411	480	931	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		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	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	494	245	0	0	0	0	0	0	0	249	XXX
10. 2018	11	4	564	192	0	0	0	0	0	0	0	379	XXX
11. 2019	0	0	627	172	0	0	0	0	0	0	0	455	XXX
12. Totals	11	4	1,684	609	0	0	0	0	0	0	0	1,083	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	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	494	245	249	121.2	176.9	92.5	0	0	0.0	249	0
10. 2018	575	195	379	81.1	81.1	81.1	0	0	0.0	379	0
11. 2019	627	172	455	44.4	35.9	48.8	0	0	0.0	455	0
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	1,083	0

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

NONE

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

NONE

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

NONE

Schedule P - Part 1T - Warranty

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 2A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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.....	4,544	4,596	4,867	4,626	5,033	5,280	4,981	4,647	4,651	4,646	(5)	(1)
2. 2010.....	15,332	15,760	15,869	15,880	15,717	16,136	15,598	15,578	15,577	15,572	(5)	(6)
3. 2011.....	XXX	20,597	19,625	19,810	20,107	20,394	20,200	20,142	20,131	20,128	(3)	(14)
4. 2012.....	XXX	XXX	17,059	17,782	17,790	17,698	17,419	17,137	17,105	17,097	(8)	(40)
5. 2013.....	XXX	XXX	XXX	17,511	16,228	17,598	17,257	16,994	16,941	16,916	(26)	(79)
6. 2014.....	XXX	XXX	XXX	XXX	17,815	19,389	19,288	18,290	18,123	17,764	(358)	(526)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	31,313	30,818	30,091	30,024	29,809	(215)	(282)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	16,985	20,610	20,397	20,242	(155)	(367)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,369	19,153	19,210	57	(159)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,457	26,490	33	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,187	XXX	XXX
12. Totals											(684)	(1,474)

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

1. Prior.....	5,313	5,210	5,390	5,492	7,463	6,102	6,185	5,705	5,704	5,703	(2)	(3)
2. 2010.....	11,667	11,571	11,113	10,887	10,824	10,761	10,726	10,754	10,740	10,733	(6)	(21)
3. 2011.....	XXX	12,115	12,158	12,344	12,088	11,864	11,720	11,702	11,681	11,667	(14)	(35)
4. 2012.....	XXX	XXX	10,370	11,524	11,627	11,892	12,058	11,995	11,767	11,656	(111)	(338)
5. 2013.....	XXX	XXX	XXX	11,891	12,399	13,141	13,666	12,972	12,821	12,688	(133)	(283)
6. 2014.....	XXX	XXX	XXX	XXX	13,141	12,853	12,795	12,479	12,245	12,165	(80)	(314)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	12,815	12,267	11,454	11,400	11,163	(238)	(291)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	11,197	11,612	11,566	11,851	284	238
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,557	12,414	12,383	(31)	(174)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,002	13,187	(815)	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,338	XXX	XXX
12. Totals											(1,145)	(1,220)

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

1. Prior.....	1,737	1,556	1,643	2,114	2,108	2,083	2,121	1,760	1,763	1,749	(14)	(12)
2. 2010.....	599	649	675	667	646	640	651	649	651	650	(1)	1
3. 2011.....	XXX	762	927	1,047	1,026	972	994	981	985	984	(1)	3
4. 2012.....	XXX	XXX	1,167	797	810	931	865	822	825	821	(4)	(1)
5. 2013.....	XXX	XXX	XXX	1,337	1,027	866	1,268	1,002	970	941	(29)	(61)
6. 2014.....	XXX	XXX	XXX	XXX	1,254	833	954	800	822	801	(21)	2
7. 2015.....	XXX	XXX	XXX	XXX	XXX	1,020	1,162	1,043	1,098	1,047	(50)	5
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	1,052	1,294	2,010	1,968	(42)	674
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,202	1,737	1,680	(57)	477
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,770	3,602	832	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,502	XXX	XXX
12. Totals											612	1,087

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

1. Prior.....	4,983	5,000	4,992	4,651	4,836	4,944	4,786	4,627	4,620	4,624	4	(2)
2. 2010.....	2,688	2,722	2,360	2,142	2,191	2,077	2,162	2,150	2,149	2,210	61	61
3. 2011.....	XXX	2,713	3,153	3,257	3,300	3,281	3,171	3,089	2,955	3,148	193	60
4. 2012.....	XXX	XXX	2,647	2,795	2,632	2,539	2,669	2,398	2,519	2,543	23	144
5. 2013.....	XXX	XXX	XXX	3,432	4,435	5,752	4,638	4,745	4,469	4,348	(121)	(398)
6. 2014.....	XXX	XXX	XXX	XXX	5,895	4,461	4,074	3,362	3,213	2,830	(383)	(532)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	3,562	4,223	3,878	3,335	3,250	(84)	(628)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	3,936	4,158	3,637	3,322	(315)	(837)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,389	4,353	3,748	(605)	(641)
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,130	3,352	(778)	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,978	XXX	XXX
12. Totals											(2,005)	(2,773)

SCHEDULE P - PART 2E - COMMERCIAL MULTIPLE PERIL

1. Prior.....	8,877	8,070	8,455	6,866	6,981	6,789	6,778	6,757	6,854	6,851	(3)	93
2. 2010.....	7,519	5,810	5,493	6,242	6,896	7,225	7,111	6,930	7,035	6,980	(55)	50
3. 2011.....	XXX	6,601	5,956	6,534	6,783	6,087	7,096	7,222	7,175	7,179	5	(42)
4. 2012.....	XXX	XXX	9,629	8,061	7,708	7,477	8,078	9,333	8,831	8,752	(78)	(580)
5. 2013.....	XXX	XXX	XXX	7,481	6,883	7,041	6,898	7,235	6,728	7,441	713	206
6. 2014.....	XXX	XXX	XXX	XXX	9,082	9,425	10,946	11,485	10,876	11,280	403	(206)
7. 2015.....	XXX	XXX	XXX	XXX	XXX	19,000	13,535	15,616	14,503	14,904	401	(712)
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	19,286	17,458	16,643	15,489	(1,153)	(1,968)
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,606	13,298	13,675	377	70
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,881	19,648	(2,233)	XXX
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,020	XXX	XXX
12. Totals											(1,623)	(3,090)

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	417	573	1,030	592	812	816	815	816	815	814	.0	(2)
2. 2010	1,162	827	326	175	173	174	175	174	174	174	.0	.0
3. 2011	XXX	83	13	5	17	7	7	7	7	7	.0	.0
4. 2012	XXX	XXX	629	993	803	841	797	862	638	637	(1)	(225)
5. 2013	XXX	XXX	XXX	404	292	451	376	154	(57)	(58)	(1)	(212)
6. 2014	XXX	XXX	XXX	XXX	3,099	3,171	2,603	2,158	2,163	2,125	(38)	(34)
7. 2015	XXX	XXX	XXX	XXX	XXX	1,477	1,214	1,120	1,069	659	(410)	(461)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	264	192	85	860	776	668
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,044	865	511	(354)	(533)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	319	398	79	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	799	XXX	XXX
12. Totals											50	(798)

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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	440	962	844	(118)	405
2. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,413	1,661	248	XXX
3. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,959	XXX	XXX
4. Totals											130	405

SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE

1. Prior.....	XXX	(564)	(1,074)	(1,448)	(374)	(884)						
2. 2018.....	XXX	11,314	10,778	(536)	XXX							
3. 2019.....	XXX	XXX	11,369	XXX	XXX							
4. Totals											(910)	(884)

SCHEDULE P - PART 2K - FIDELITY/SURETY

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

NONE

SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior.....	XXX											
2. 2018.....	XXX				XXX							
3. 2019.....	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											
10. 2018.....	XXX				XXX							
11. 2019.....	XXX		XXX	XXX								
12. Totals												

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 2N - REINSURANCE
NONPROPORTIONAL ASSUMED PROPERTY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 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	572	1,056	1,084	1,104	1,096	1,119	1,390	1,389	1,390	1,432	43	43
3. 2011	XXX	9,286	11,327	11,099	12,062	11,087	10,481	10,361	9,970	9,868	(103)	(493)
4. 2012	XXX	XXX	2,650	3,074	3,210	2,967	2,994	2,885	2,811	2,784	(27)	(101)
5. 2013	XXX	XXX	XXX	3,068	4,559	4,531	4,580	4,288	4,046	4,029	(17)	(259)
6. 2014	XXX	XXX	XXX	XXX	3,275	3,741	3,558	3,024	2,905	2,844	(61)	(180)
7. 2015	XXX	XXX	XXX	XXX	XXX	1,935	2,118	1,431	1,336	1,281	(55)	(150)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	4,850	4,629	5,308	5,412	104	783
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,339	19,151	18,821	(330)	(4,518)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,610	21,471	1,862	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,349	XXX	XXX
12. Totals											1,416	(4,875)

**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											
10. 2018	XXX				XXX							
11. 2019	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	0
4. 2012	XXX	XXX					0	0	0	0	0	0
5. 2013	XXX	XXX	XXX				0	0	0	0	0	0
6. 2014	XXX	XXX	XXX	XXX			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	0
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	249	249	0	232
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	459	379	(80)	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	455	XXX	XXX
12. Totals											(80)	232

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 3A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$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	2,031	3,141	3,731	4,399	4,495	4,615	4,630	4,645	4,645	74	
2. 2010	10,924	14,105	14,721	15,024	15,304	15,437	15,556	15,559	15,561	15,566	2,087	514
3. 2011	XXX	13,134	19,147	19,610	19,961	20,094	20,171	20,118	20,116	20,123	2,633	545
4. 2012	XXX	XXX	10,560	15,672	16,226	16,520	16,864	16,999	17,079	17,090	2,117	502
5. 2013	XXX	XXX	XXX	10,471	15,965	16,694	16,872	16,915	16,899	16,906	992	263
6. 2014	XXX	XXX	XXX	XXX	13,390	16,560	17,127	17,199	17,229	17,404	1,074	292
7. 2015	XXX	XXX	XXX	XXX	XXX	25,295	28,705	29,070	28,889	29,345	3,245	614
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	13,171	17,358	18,506	18,733	1,030	320
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,333	16,763	17,543	986	305
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19,221	23,719	1,376	478
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,127	819	271

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

1. Prior	.000	2,570	4,054	4,825	5,366	5,556	5,647	5,682	5,684	5,703	288	
2. 2010	4,690	8,071	9,210	10,059	10,507	10,672	10,714	10,727	10,733	10,733	2,027	590
3. 2011	XXX	4,862	9,012	10,231	10,932	11,337	11,618	11,647	11,665	11,666	2,254	646
4. 2012	XXX	XXX	4,206	7,965	9,676	10,802	11,078	11,280	11,608	11,645	1,965	561
5. 2013	XXX	XXX	XXX	4,736	8,827	10,282	11,486	12,286	12,496	12,583	1,999	532
6. 2014	XXX	XXX	XXX	XXX	4,474	7,773	9,033	9,981	11,148	11,633	1,850	493
7. 2015	XXX	XXX	XXX	XXX	XXX	4,848	8,297	9,183	9,867	10,331	1,722	482
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	4,141	7,503	8,610	10,440	1,621	513
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,373	7,408	8,813	1,638	407
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,703	6,861	1,429	315
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,718	875	143

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

1. Prior	.000	1,035	1,242	1,601	1,677	1,687	1,693	1,704	1,704	1,751	17	
2. 2010	237	407	495	560	633	638	645	649	649	650	122	27
3. 2011	XXX	302	631	716	868	928	973	976	983	983	138	27
4. 2012	XXX	XXX	237	406	675	701	799	809	815	817	98	20
5. 2013	XXX	XXX	XXX	250	476	544	618	853	870	934	87	21
6. 2014	XXX	XXX	XXX	XXX	374	583	665	710	764	782	118	24
7. 2015	XXX	XXX	XXX	XXX	XXX	342	631	774	855	932	112	24
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	334	698	856	1,284	105	29
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	440	803	881	138	31
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	404	889	132	13
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	529	96	20

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

1. Prior	.000	1,765	2,706	3,058	3,340	3,703	4,082	3,927	4,057	4,153	53	
2. 2010	288	804	1,140	1,772	1,911	1,965	2,004	2,053	2,066	2,087	124	93
3. 2011	XXX	510	1,407	1,932	2,369	2,649	3,010	2,846	2,880	2,992	83	153
4. 2012	XXX	XXX	515	1,230	1,596	1,984	2,240	2,223	2,424	2,379	92	139
5. 2013	XXX	XXX	XXX	594	1,847	2,921	3,373	3,529	3,859	3,925	107	134
6. 2014	XXX	XXX	XXX	XXX	826	1,585	2,019	2,236	2,347	2,451	76	119
7. 2015	XXX	XXX	XXX	XXX	XXX	717	1,693	2,341	2,633	2,763	108	68
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	606	1,690	2,364	2,525	27	190
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	710	2,080	2,486	25	208
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	738	1,417	8	164
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	702	4	97

SCHEDULE P - PART 3E - COMMERCIAL MULTIPLE PERIL

1. Prior	.000	2,306	4,074	5,668	6,434	6,744	6,751	6,754	6,756	6,765	46	
2. 2010	3,583	5,734	6,011	6,294	6,724	6,807	6,765	6,816	6,833	6,838	284	218
3. 2011	XXX	4,171	5,471	6,059	6,647	6,935	7,106	7,174	7,163	7,163	467	311
4. 2012	XXX	XXX	4,446	6,772	7,005	7,287	8,153	8,252	8,475	8,476	520	276
5. 2013	XXX	XXX	XXX	3,747	5,280	5,796	6,030	6,590	7,259	7,329	312	207
6. 2014	XXX	XXX	XXX	XXX	6,035	7,928	9,186	10,163	10,503	11,107	393	248
7. 2015	XXX	XXX	XXX	XXX	XXX	8,518	10,602	11,992	12,824	14,066	857	365
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	8,190	12,265	12,663	13,525	378	226
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,434	7,274	8,471	348	252
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10,773	12,507	523	296
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,022	307	173

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	.119	200	575	810	814	814	814	814	814	814	3	
2. 2010	26	31	162	172	173	174	174	174	174	174	174	1	6
3. 2011	XXX	1	4	5	5	7	7	7	7	7	7	1	2
4. 2012	XXX	XXX	0	1	292	600	616	625	636	636	636	2	2
5. 2013	XXX	XXX	XXX	(2)	4	11	17	19	74	74	74	1	2
6. 2014	XXX	XXX	XXX	XXX	1	15	1,403	1,420	1,726	1,987	1,987	3	5
7. 2015	XXX	XXX	XXX	XXX	XXX	1	63	91	157	207	207	2	8
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	4	15	20	609	609	3	5
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	64	72	72	3	1
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	7	7	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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
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	572	644	XXX	XXX
2. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,172	1,556	XXX	XXX
3. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,516	XXX	XXX

SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE

1. Prior	XXX	.000	(808)	(1,370)								
2. 2018	XXX	12,107	11,051	4,812	1,310							
3. 2019	XXX	XXX	11,938	4,363	290							

SCHEDULE P - PART 3K - FIDELITY/SURETY

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

NONE

SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	XXX											
2. 2018	XXX											
3. 2019	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

**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	62	394	593	774	875	983	1,054	1,147	1,196	1,238	XXX	XXX
3. 2011	XXX	1,007	5,495	7,801	8,984	9,384	9,561	9,689	9,699	9,730	XXX	XXX
4. 2012	XXX	XXX	68	1,289	2,033	2,322	2,433	2,496	2,524	2,571	XXX	XXX
5. 2013	XXX	XXX	XXX	123	2,094	3,142	3,559	3,742	3,839	3,885	XXX	XXX
6. 2014	XXX	XXX	XXX	XXX	843	2,018	2,577	2,671	2,713	2,732	XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX	64	431	918	1,100	1,145	XXX	XXX
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	405	2,369	4,204	4,558	XXX	XXX
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,284	9,225	13,296	XXX	XXX
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	88	11,892	XXX	XXX
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80	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

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	XXX	XXX
3. 2011	XXX								0	0	XXX	XXX
4. 2012	XXX	XXX							0	0	XXX	XXX
5. 2013	XXX	XXX	XXX						0	0	XXX	XXX
6. 2014	XXX	XXX	XXX	XXX					0	0	XXX	XXX
7. 2015	XXX	XXX	XXX	XXX	XXX				0	0	XXX	XXX
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX			0	0	XXX	XXX
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX		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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	(1,454)	(1,011)	(127)	9	2	1	1	0	0	0
2. 2010	(146)	(450)	(191)	(187)	(127)	(1)	1	1	1	0
3. 2011	XXX	(832)	(959)	(524)	(467)	(56)	1	2	1	0
4. 2012	XXX	XXX	(322)	(514)	(487)	(210)	(26)	4	1	0
5. 2013	XXX	XXX	XXX	334	(920)	169	293	(13)	2	1
6. 2014	XXX	XXX	XXX	XXX	(102)	(185)	639	(230)	6	2
7. 2015	XXX	XXX	XXX	XXX	XXX	(533)	702	(198)	(125)	8
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	(1,851)	(150)	(258)	(189)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,450	(402)	(239)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	476	(254)
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131

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

1. Prior	(1,786)	(1,033)	(353)	5	1,774	342	340	(1)	0	0
2. 2010	(1,556)	(247)	182	164	38	37	0	2	1	0
3. 2011	XXX	(2,971)	(941)	(87)	(4)	(168)	0	4	2	0
4. 2012	XXX	XXX	(5,927)	(2,531)	(1,297)	(452)	8	9	4	1
5. 2013	XXX	XXX	XXX	(3,801)	(1,820)	(994)	357	24	7	2
6. 2014	XXX	XXX	XXX	XXX	(2,698)	(589)	(118)	(216)	(71)	202
7. 2015	XXX	XXX	XXX	XXX	XXX	(3,503)	(804)	(646)	(330)	(24)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	(4,078)	(1,262)	(1,826)	(1,315)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(2,849)	(2,168)	(1,754)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(404)	(809)
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(1,952)

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

1. Prior	(541)	(158)	(8)	2	1	0	2	1	0	0
2. 2010	(80)	(50)	0	6	0	(1)	0	0	0	0
3. 2011	XXX	(110)	(14)	6	5	(14)	1	0	0	0
4. 2012	XXX	XXX	493	126	(29)	(12)	2	0	0	0
5. 2013	XXX	XXX	XXX	371	(175)	(184)	(11)	5	0	1
6. 2014	XXX	XXX	XXX	XXX	190	(77)	123	(12)	(1)	1
7. 2015	XXX	XXX	XXX	XXX	XXX	(189)	125	(32)	7	2
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	65	(49)	85	29
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	(38)	240	97
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	329	97
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	804

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

1. Prior	1,502	1,021	769	481	234	206	173	143	104	89
2. 2010	1,241	890	481	208	57	23	22	19	17	78
3. 2011	XXX	1,466	987	611	207	227	11	8	18	108
4. 2012	XXX	XXX	1,270	826	553	263	226	18	16	125
5. 2013	XXX	XXX	XXX	1,900	1,250	1,601	444	439	234	152
6. 2014	XXX	XXX	XXX	XXX	3,286	1,603	1,040	468	321	201
7. 2015	XXX	XXX	XXX	XXX	XXX	1,714	1,484	912	373	240
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	2,232	1,356	750	400
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,523	1,282	742
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,410	1,124
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,670

SCHEDULE P - PART 4E - COMMERCIAL MULTIPLE PERIL

1. Prior	(4,482)	(3,250)	(1,492)	(779)	7	2	1	0	1	0
2. 2010	(809)	(1,376)	(1,620)	(558)	(413)	61	67	149	0	(53)
3. 2011	XXX	(1,841)	(1,810)	(1,318)	(1,707)	(1,666)	(144)	5	1	9
4. 2012	XXX	XXX	(417)	(1,580)	(1,835)	(2,355)	(1,241)	15	3	(66)
5. 2013	XXX	XXX	XXX	(1,511)	(2,057)	(2,141)	(2,400)	(724)	(845)	16
6. 2014	XXX	XXX	XXX	XXX	(2,202)	(4,384)	(2,067)	(1,151)	(1,469)	64
7. 2015	XXX	XXX	XXX	XXX	XXX	1,470	(4,414)	(3,026)	(2,163)	(1,465)
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	2,569	(1,408)	(2,182)	(1,311)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	629	(3,571)	(4,017)
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	762	(2,271)
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333

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	(60)	20	25	1	0	0	0	0	0	0
2. 2010	258	69	101	2	0	0	1	0	0	0
3. 2011	XXX	29	1	0	0	0	0	0	0	0
4. 2012	XXX	XXX	53	106	5	0	(65)	1	0	0
5. 2013	XXX	XXX	XXX	124	1	37	44	0	0	0
6. 2014	XXX	XXX	XXX	XXX	376	292	489	6	2	133
7. 2015	XXX	XXX	XXX	XXX	XXX	469	152	86	163	266
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	241	29	(203)	(55)
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	747	547	147
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	248	(35)
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	613

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									

NONE

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

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	(47)	1	5
2. 2018	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	(2)	16
3. 2019	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	79

SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE

1. Prior	.XXX	(1,913)	(346)	(100)						
2. 2018	.XXX	(2,126)	(334)							
3. 2019	.XXX	.XXX	(2,162)							

SCHEDULE P - PART 4K - FIDELITY/SURETY

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

NONE

SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)

1. Prior	.XXX									
2. 2018	.XXX									
3. 2019	.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									
10. 2018	.XXX									
11. 2019	.XXX									

NONE

**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	171	93	47	36	18	34	211	116	116	56
3. 2011	XXX	4,154	2,109	1,236	1,816	1,303	736	599	206	100
4. 2012	XXX	XXX	2,339	826	580	330	287	219	152	113
5. 2013	XXX	XXX	XXX	1,819	1,101	851	742	370	158	109
6. 2014	XXX	XXX	XXX	XXX	1,659	1,166	813	275	148	80
7. 2015	XXX	XXX	XXX	XXX	XXX	1,742	953	221	141	96
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	2,987	691	398	358
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20,729	5,106	1,271
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18,934	3,789
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11,307

**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									
10. 2018	XXX									
11. 2019	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										
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	17	100	249						
10. 2018	XXX	459	372							
11. 2019	XXX	455								

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

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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	262	45	12	9	5	1	2	0	0	0
2. 2010	1,835	2,056	2,078	2,082	2,087	2,087	2,087	2,087	2,087	2,087
3. 2011	XXX	2,242	2,589	2,624	2,630	2,633	2,633	2,633	2,633	2,633
4. 2012	XXX	XXX	1,566	2,071	2,108	2,115	2,116	2,117	2,117	2,117
5. 2013	XXX	XXX	XXX	799	945	982	990	992	992	992
6. 2014	XXX	XXX	XXX	XXX	898	1,046	1,068	1,070	1,073	1,074
7. 2015	XXX	XXX	XXX	XXX	XXX	2,894	3,182	3,237	3,243	3,245
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	835	1,007	1,027	1,030
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	820	962	986
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,237	1,376
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	819

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	79	38	29	11	8	5	5	1	1	1
2. 2010	255	37	14	9	3	1	0	0	0	0
3. 2011	XXX	425	46	11	6	3	1	0	0	0
4. 2012	XXX	XXX	411	44	27	15	5	1	0	0
5. 2013	XXX	XXX	XXX	226	31	11	1	1	1	0
6. 2014	XXX	XXX	XXX	XXX	202	35	11	6	3	1
7. 2015	XXX	XXX	XXX	XXX	XXX	223	27	9	7	1
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	170	30	12	9
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	218	36	13
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	35
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227

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	97	56	40	12	13	9	11	1	4	1
2. 2010	2,487	2,559	2,578	2,589	2,594	2,596	2,598	2,599	2,600	2,601
3. 2011	XXX	3,029	3,124	3,153	3,168	3,172	3,172	3,176	3,177	3,178
4. 2012	XXX	XXX	2,255	2,548	2,596	2,610	2,613	2,617	2,619	2,619
5. 2013	XXX	XXX	XXX	1,182	1,202	1,237	1,247	1,254	1,255	1,255
6. 2014	XXX	XXX	XXX	XXX	1,280	1,332	1,352	1,364	1,366	1,367
7. 2015	XXX	XXX	XXX	XXX	XXX	3,553	3,764	3,836	3,851	3,860
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,220	1,323	1,344	1,359
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,258	1,279	1,304
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,888	1,889
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,317

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**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	835	176	63	14	19	13	2	1	0	0
2. 2010	1,336	1,886	1,967	2,002	2,016	2,022	2,023	2,026	2,027	2,027
3. 2011	XXX	1,334	2,053	2,172	2,220	2,243	2,248	2,252	2,253	2,254
4. 2012	XXX	XXX	1,143	1,751	1,893	1,945	1,954	1,959	1,963	1,965
5. 2013	XXX	XXX	XXX	1,194	1,810	1,937	1,980	1,992	1,995	1,999
6. 2014	XXX	XXX	XXX	XXX	1,141	1,709	1,803	1,837	1,848	1,850
7. 2015	XXX	XXX	XXX	XXX	XXX	1,040	1,579	1,677	1,713	1,722
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	975	1,493	1,587	1,621
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,028	1,521	1,638
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	894	1,429
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	875

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	321	161	38	18	9	4	2	2	2	1
2. 2010	837	181	43	21	12	3	3	1		0
3. 2011	XXX	1,093	174	72	33	8	3	1	1	0
4. 2012	XXX	XXX	1,205	244	84	29	12	7	2	0
5. 2013	XXX	XXX	XXX	1,168	210	92	38	13	5	1
6. 2014	XXX	XXX	XXX	XXX	1,151	192	79	40	19	7
7. 2015	XXX	XXX	XXX	XXX	XXX	1,142	180	68	32	14
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1,124	194	96	42
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,109	282	128
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,135	277
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,137

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	206	172	29	38	25	60	47	3	44	0
2. 2010	2,402	2,475	2,551	2,589	2,606	2,610	2,614	2,616	2,617	2,617
3. 2011	XXX	2,631	2,735	2,822	2,867	2,886	2,896	2,898	2,900	2,900
4. 2012	XXX	XXX	2,536	2,395	2,459	2,504	2,515	2,520	2,524	2,526
5. 2013	XXX	XXX	XXX	2,542	2,412	2,489	2,515	2,520	2,527	2,532
6. 2014	XXX	XXX	XXX	XXX	2,476	2,267	2,312	2,337	2,347	2,350
7. 2015	XXX	XXX	XXX	XXX	XXX	2,347	2,129	2,174	2,207	2,218
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	2,254	2,111	2,153	2,176
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,272	2,133	2,173
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,158	2,021
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,155

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	62	11	2	2	1	1	0	0	0	0
2. 2010	75	112	119	121	122	122	122	122	122	122
3. 2011	XXX	88	128	134	137	138	138	138	138	138
4. 2012	XXX	XXX	69	89	96	97	98	98	98	98
5. 2013	XXX	XXX	XXX	62	82	85	86	87	87	87
6. 2014	XXX	XXX	XXX	XXX	79	110	115	116	117	118
7. 2015	XXX	XXX	XXX	XXX	XXX	74	103	108	112	112
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	64	101	104	105
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	94	135	138
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81	132
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	96

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	31	11	5	2	1	1	1	1	1	0
2. 2010	38	12	5	1	0		1	0		0
3. 2011	XXX	61	11	7	5	3		0		0
4. 2012	XXX	XXX	42	10	2	2		0		1
5. 2013	XXX	XXX	XXX	50	17	8	5	1	1	0
6. 2014	XXX	XXX	XXX	XXX	52	7	2	1	1	0
7. 2015	XXX	XXX	XXX	XXX	XXX	52	12	6	3	2
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	81	21	11	6
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	73	20	9
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	33
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	115

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	30	2	2	2	1	2	0	2	1	0
2. 2010	121	142	146	147	148	149	150	149	149	149
3. 2011	XXX	161	161	164	166	166	164	165	165	165
4. 2012	XXX	XXX	117	115	117	118	118	118	118	119
5. 2013	XXX	XXX	XXX	123	113	109	109	108	108	108
6. 2014	XXX	XXX	XXX	XXX	138	137	140	141	142	142
7. 2015	XXX	XXX	XXX	XXX	XXX	136	134	135	137	138
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	156	144	141	140
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178	184	178
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	178	178
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	231

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

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	63	21	8	5	6	2	4	5	1	1
2. 2010	49	106	112	114	115	117	119	122	123	124
3. 2011	XXX	16	56	69	76	78	79	82	83	83
4. 2012	XXX	XXX	23	67	79	84	85	90	91	92
5. 2013	XXX	XXX	XXX	34	76	95	100	103	104	107
6. 2014	XXX	XXX	XXX	XXX	21	57	68	74	75	76
7. 2015	XXX	XXX	XXX	XXX	XXX	31	79	94	104	108
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	7	20	26	27
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	23	25
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	8
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4

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	117	74	59	45	27	21	11	11	10	7
2. 2010	69	34	21	16	12	9	6	3	3	1
3. 2011	XXX	127	57	37	23	15	5	5	3	2
4. 2012	XXX	XXX	126	67	29	22	9	3	3	1
5. 2013	XXX	XXX	XXX	139	61	37	22	20	12	5
6. 2014	XXX	XXX	XXX	XXX	134	54	28	15	7	2
7. 2015	XXX	XXX	XXX	XXX	XXX	192	67	21	15	9
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	154	30	15	9
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	104	44	15
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	151	27
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131

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	90	25	12	1	(2)	2	(1)	10	2	1
2. 2010	148	197	200	205	207	211	212	217	219	218
3. 2011	XXX	195	223	231	237	235	229	237	238	238
4. 2012	XXX	XXX	202	233	226	229	223	229	232	232
5. 2013	XXX	XXX	XXX	213	228	240	235	247	247	246
6. 2014	XXX	XXX	XXX	XXX	207	199	195	201	198	197
7. 2015	XXX	XXX	XXX	XXX	XXX	236	185	176	185	185
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	225	205	224	226
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	227	252	248
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	237	199
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	232

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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	89	30	8	4	2	2	0	0	0	0
2. 2010	197	261	272	282	284	284	284	284	284	284
3. 2011	XXX	330	445	460	465	467	467	467	467	467
4. 2012	XXX	XXX	325	496	508	517	520	520	520	520
5. 2013	XXX	XXX	XXX	218	279	300	307	310	312	312
6. 2014	XXX	XXX	XXX	XXX	269	378	385	392	393	393
7. 2015	XXX	XXX	XXX	XXX	XXX	685	820	850	854	857
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	280	359	373	378
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	261	331	348
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	424	523
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	307

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	155	73	41	22	13	4	2	1	2	1
2. 2010	121	34	22	7	5	7	3	1	3	1
3. 2011	XXX	190	39	20	10	4	1	0		0
4. 2012	XXX	XXX	250	37	20	13	5	3	1	1
5. 2013	XXX	XXX	XXX	111	39	27	22	11	4	2
6. 2014	XXX	XXX	XXX	XXX	130	50	30	17	7	0
7. 2015	XXX	XXX	XXX	XXX	XXX	147	59	42	21	10
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	130	63	42	22
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	83	63
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	203	84
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	207

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	108	42	30	17	13	6	6	2	3	2
2. 2010	434	463	481	490	494	501	500	501	504	503
3. 2011	XXX	692	738	755	769	771	773	777	778	778
4. 2012	XXX	XXX	682	754	771	783	790	794	795	797
5. 2013	XXX	XXX	XXX	422	464	494	511	515	518	521
6. 2014	XXX	XXX	XXX	XXX	519	600	610	628	635	641
7. 2015	XXX	XXX	XXX	XXX	XXX	1,050	1,170	1,212	1,222	1,232
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	547	609	618	626
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	592	641	663
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	851	903
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	687

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 5H - OTHER LIABILITY - OCCURRENCE

SECTION 1A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	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	1	1	2	3
7. 2015	XXX	XXX	XXX	XXX	XXX		1	2	2	2
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	1	2	2	3
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	2	3
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		0
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0

SECTION 2A

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	5	6	5	3	1	1	1	0	0	0
2. 2010	4	3	2	0	0			0		0
3. 2011	XXX	1	0	0	1			0		0
4. 2012	XXX	XXX	2	5	5	1		0		0
5. 2013	XXX	XXX	XXX	2	3	1	3	2		0
6. 2014	XXX	XXX	XXX	XXX	9	7	2	1	1	0
7. 2015	XXX	XXX	XXX	XXX	XXX	7	5	4	3	1
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	4	3	3	3
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	2	2
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	4
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

SECTION 3A

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1. Prior	5	3	0	1	2	3	1	(1)	0	0
2. 2010	8	7	7	6	7	7	7	7	7	7
3. 2011	XXX	3	3	3	4	3	3	3	3	3
4. 2012	XXX	XXX	2	5	6	4	3	3	4	4
5. 2013	XXX	XXX	XXX	2	4	4	6	5	3	3
6. 2014	XXX	XXX	XXX	XXX	10	10	7	6	7	8
7. 2015	XXX	XXX	XXX	XXX	XXX	9	11	12	12	11
8. 2016	XXX	XXX	XXX	XXX	XXX	XXX	8	9	9	11
9. 2017	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	5	6
10. 2018	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5
11. 2019	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule P - Part 5T - Warranty - Section 1

NONE

Schedule P - Part 5T - Warranty - Section 2

NONE

Schedule P - Part 5T - Warranty - Section 3

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

**SCHEDULE P - PART 6C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL
SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2010.....	3,541	3,541	3,541	3,541	3,541	3,541	3,541	3,541	3,541	3,541	
3. 2011.....	XXX	3,302	3,302	3,302	3,302	3,302	3,302	3,302	3,302	3,302	
4. 2012.....	XXX	XXX	3,096	3,096	3,096	3,096	3,096	3,096	3,096	3,096	
5. 2013.....	XXX	XXX	XXX	3,318	3,318	3,318	3,318	3,318	3,318	3,318	
6. 2014.....	XXX	XXX	XXX	XXX	3,578	3,578	3,578	3,578	3,578	3,578	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	3,868	3,868	3,868	3,868	3,868	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	4,348	4,348	4,348	4,348	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,350	5,350	5,350	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6,873	6,873	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,228	8,228
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8,228
13. Earned Premiums (Sch P-Pt. 1)	3,541	3,302	3,096	3,318	3,578	3,868	4,348	5,350	6,873	8,228	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	
2. 2010.....	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	1,658	
3. 2011.....	XXX	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	1,113	
4. 2012.....	XXX	XXX	1,042	1,042	1,042	1,042	1,042	1,042	1,042	1,042	
5. 2013.....	XXX	XXX	XXX	1,107	1,107	1,107	1,107	1,107	1,107	1,107	
6. 2014.....	XXX	XXX	XXX	XXX	1,193	1,193	1,193	1,193	1,193	1,193	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	1,290	1,290	1,290	1,290	1,290	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	1,509	1,509	1,509	1,509	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,843	1,843	1,843	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,363	2,363	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,837	2,837
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,837
13. Earned Premiums (Sch P-Pt. 1)	1,658	1,113	1,042	1,107	1,193	1,290	1,509	1,843	2,363	2,837	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	
2. 2010.....	9,546	9,546	9,546	9,546	9,546	9,546	9,546	9,546	9,546	9,546	
3. 2011.....	XXX	9,794	9,794	9,794	9,794	9,794	9,794	9,794	9,794	9,794	
4. 2012.....	XXX	XXX	10,141	10,141	10,141	10,141	10,141	10,141	10,141	10,141	
5. 2013.....	XXX	XXX	XXX	10,368	10,368	10,368	10,368	10,368	10,368	10,368	
6. 2014.....	XXX	XXX	XXX	XXX	10,601	10,601	10,601	10,601	10,601	10,601	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	11,571	11,571	11,571	11,571	11,571	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	12,755	12,755	12,755	12,755	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,889	12,889	12,889	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12,841	12,841	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,383	13,383
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,383
13. Earned Premiums (Sch P-Pt. 1)	9,546	9,794	10,141	10,368	10,601	11,571	12,755	12,889	12,841	13,383	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	
2. 2010.....	4,768	4,768	4,768	4,768	4,768	4,768	4,768	4,768	4,768	4,768	
3. 2011.....	XXX	3,627	3,627	3,627	3,627	3,627	3,627	3,627	3,627	3,627	
4. 2012.....	XXX	XXX	3,733	3,733	3,733	3,733	3,733	3,733	3,733	3,733	
5. 2013.....	XXX	XXX	XXX	3,801	3,801	3,801	3,801	3,801	3,801	3,801	
6. 2014.....	XXX	XXX	XXX	XXX	3,875	3,875	3,875	3,875	3,875	3,875	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	4,289	4,289	4,289	4,289	4,289	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	4,839	4,839	4,839	4,839	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,989	4,989	4,989	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,937	4,937	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,849	4,849
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,849
13. Earned Premiums (Sch P-Pt. 1)	4,768	3,627	3,733	3,801	3,875	4,289	4,839	4,989	4,937	4,849	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P - PART 6E - COMMERCIAL MULTIPLE PERIL

SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	0	0	0	0	0	0	0	0	0	0	
2. 2010.....	30,458	30,458	30,458	30,458	30,458	30,458	30,458	30,458	30,458	30,458	
3. 2011.....	XXX	30,579	30,579	30,579	30,579	30,579	30,579	30,579	30,579	30,579	
4. 2012.....	XXX	XXX	31,739	31,739	31,739	31,739	31,739	31,739	31,739	31,739	
5. 2013.....	XXX	XXX	XXX	34,380	34,380	34,380	34,380	34,380	34,380	34,380	
6. 2014.....	XXX	XXX	XXX	XXX	37,925	37,925	37,925	37,925	37,925	37,925	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	43,415	43,415	43,415	43,415	43,415	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	49,606	49,606	49,606	49,606	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55,922	55,922	55,922	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65,461	65,461	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,319	72,319
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72,319
13. Earned Premiums (Sch P-Pt. 1)	30,458	30,579	31,739	34,380	37,925	43,415	49,606	55,922	65,461	72,319	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	
2. 2010.....	16,771	16,771	16,771	16,771	16,771	16,771	16,771	16,771	16,771	16,771	
3. 2011.....	XXX	12,964	12,964	12,964	12,964	12,964	12,964	12,964	12,964	12,964	
4. 2012.....	XXX	XXX	13,724	13,724	13,724	13,724	13,724	13,724	13,724	13,724	
5. 2013.....	XXX	XXX	XXX	14,242	14,242	14,242	14,242	14,242	14,242	14,242	
6. 2014.....	XXX	XXX	XXX	XXX	15,465	15,465	15,465	15,465	15,465	15,465	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	18,105	18,105	18,105	18,105	18,105	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	21,015	21,015	21,015	21,015	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23,390	23,390	23,390	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27,703	27,703	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,693	30,693
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30,693
13. Earned Premiums (Sch P-Pt. 1)	16,771	12,964	13,724	14,242	15,465	18,105	21,015	23,390	27,703	30,693	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	
2. 2010.....	3,650	3,650	3,650	3,650	3,650	3,650	3,650	3,650	3,650	3,650	
3. 2011.....	XXX	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	2,685	
4. 2012.....	XXX	XXX	2,717	2,717	2,717	2,717	2,717	2,717	2,717	2,717	
5. 2013.....	XXX	XXX	XXX	2,819	2,819	2,819	2,819	2,819	2,819	2,819	
6. 2014.....	XXX	XXX	XXX	XXX	3,079	3,079	3,079	3,079	3,079	3,079	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	3,368	3,368	3,368	3,368	3,368	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	3,371	3,371	3,371	3,371	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,426	3,426	3,426	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,866	3,866	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,355	4,355
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4,355
13. Earned Premiums (Sch P-Pt. 1)	3,650	2,685	2,717	2,819	3,079	3,368	3,371	3,426	3,866	4,355	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	
2. 2010.....	1,919	1,919	1,919	1,919	1,919	1,919	1,919	1,919	1,919	1,919	
3. 2011.....	XXX	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	1,050	
4. 2012.....	XXX	XXX	1,058	1,058	1,058	1,058	1,058	1,058	1,058	1,058	
5. 2013.....	XXX	XXX	XXX	1,096	1,096	1,096	1,096	1,096	1,096	1,096	
6. 2014.....	XXX	XXX	XXX	XXX	1,194	1,194	1,194	1,194	1,194	1,194	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	1,356	1,356	1,356	1,356	1,356	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	1,597	1,597	1,597	1,597	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,821	1,821	1,821	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,194	2,194	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,569	2,569
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,569
13. Earned Premiums (Sch P-Pt. 1)	1,919	1,050	1,058	1,096	1,194	1,356	1,597	1,821	2,194	2,569	XXX

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

N O N E

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

N O N E

Schedule P - Part 6M - International - Section 1

N O N E

Schedule P - Part 6M - International - Section 2

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
SCHEDULE P - PART 6N - REINSURANCE - NONPROPORTIONAL ASSUMED PROPERTY
SECTION 1

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE PREMIUMS EARNED DIRECT AND ASSUMED AT YEAR END (\$000 OMITTED)										11 Current Year Premiums Earned
	1	2	3	4	5	6	7	8	9	10	
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	
1. Prior.....	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	
3. 2011.....	XXX	12,229	12,229	12,229	12,229	12,229	12,229	12,229	12,229	12,229	
4. 2012.....	XXX	XXX	13,364	13,364	13,364	13,364	13,364	13,364	13,364	13,364	
5. 2013.....	XXX	XXX	XXX	13,556	13,556	13,556	13,556	13,556	13,556	13,556	
6. 2014.....	XXX	XXX	XXX	XXX	13,596	13,596	13,596	13,596	13,596	13,596	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	12,497	12,497	12,497	12,497	12,497	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	15,857	15,857	15,857	15,857	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21,261	21,261	21,261	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,645	25,645	
11. 2019.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,291	25,291
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25,291
13. Earned Premiums (Sch P-Pt. 1)	2,271	12,229	13,364	13,556	13,596	12,497	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	
2. 2010.....	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	1,067	
3. 2011.....	XXX	4,036	4,036	4,036	4,036	4,036	4,036	4,036	4,036	4,036	
4. 2012.....	XXX	XXX	4,410	4,410	4,410	4,410	4,410	4,410	4,410	4,410	
5. 2013.....	XXX	XXX	XXX	4,473	4,473	4,473	4,473	4,473	4,473	4,473	
6. 2014.....	XXX	XXX	XXX	XXX	4,487	4,487	4,487	4,487	4,487	4,487	
7. 2015.....	XXX	XXX	XXX	XXX	XXX	4,124	4,124	4,124	4,124	4,124	
8. 2016.....	XXX	XXX	XXX	XXX	XXX	XXX	5,386	5,386	5,386	5,386	
9. 2017.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7,872	7,872	7,872	
10. 2018.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9,346	9,346	
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)	1,067	4,036	4,410	4,473	4,487	4,124	5,386	7,872	9,346	8,599	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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
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	14,638		0.0	45,319		0.0
2. Private Passenger Auto Liability/ Medical	24,322		0.0	22,994		0.0
3. Commercial Auto/Truck Liability/ Medical	8,058		0.0	5,690		0.0
4. Workers' Compensation	11,175		0.0	8,614		0.0
5. Commercial Multiple Peril	27,055		0.0	43,390		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made			0.0	0		0.0
8. Special Liability			0.0	0		0.0
9. Other Liability - Occurrence	2,721		0.0	1,818		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property	777		0.0	4,802		0.0
12. Auto Physical Damage	(750)		0.0	18,192		0.0
13. Fidelity/Surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			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
20. Products Liability - Claims-Made			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Totals	87,996	0	0.0	150,819	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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company
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	14,638		0.0	45,319		0.0
2. Private Passenger Auto Liability/Medical	24,322		0.0	22,994		0.0
3. Commercial Auto/Truck Liability/Medical	8,058		0.0	5,690		0.0
4. Workers' Compensation	11,175		0.0	8,614		0.0
5. Commercial Multiple Peril	27,055		0.0	43,390		0.0
6. Medical Professional Liability - Occurrence			0.0	0		0.0
7. Medical Professional Liability - Claims - Made			0.0	0		0.0
8. Special Liability			0.0	0		0.0
9. Other Liability - Occurrence	2,721		0.0	1,818		0.0
10. Other Liability - Claims-Made			0.0	0		0.0
11. Special Property	777		0.0	4,802		0.0
12. Auto Physical Damage	(750)		0.0	18,192		0.0
13. Fidelity/Surety			0.0	0		0.0
14. Other			0.0	0		0.0
15. International			0.0	0		0.0
16. Reinsurance - Nonproportional Assumed Property	29,164		0.0	15,922		0.0
17. Reinsurance - Nonproportional Assumed Liability			0.0	0		0.0
18. Reinsurance - Nonproportional Assumed Financial Lines	1,083		0.0	931		0.0
19. Products Liability - Occurrence			0.0	0		0.0
20. Products Liability - Claims-Made			0.0	0		0.0
21. Financial Guaranty/Mortgage Guaranty			0.0	0		0.0
22. Warranty			0.0	0		0.0
23. Totals	118,243	0	0.0	167,672	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	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

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	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 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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE P INTERROGATORIES

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

Years in Which Premiums Were Earned and Losses Were Incurred		DDR Reserve Included in Schedule P, Part 1F, Medical Professional Liability Column 24: Total Net Losses and Expenses Unpaid	
		1 Section 1: Occurrence	2 Section 2: Claims-Made
1.601	Prior		
1.602	2010		
1.603	2011		
1.604	2012		
1.605	2013		
1.606	2014		
1.607	2015		
1.608	2016		
1.609	2017		
1.610	2018		
1.611	2019		
1.612	Totals	0	0

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? Yes [X] No []
3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7, below. Are they so reported in this Statement? Yes [X] No []
4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10? Yes [] No [X]
- If yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.
 Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.
5. What were the net premiums in force at the end of the year for:
 (in thousands of dollars)
- | | |
|--------------------|---|
| 5.1 Fidelity | 0 |
| 5.2 Surety | 0 |
6. Claim count information is reported per claim or per claimant (Indicate which) per claim.....
 If not the same in all years, explain in Interrogatory 7.
- 7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? Yes [] No [X]
- 7.2 (An extended statement may be attached.)

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

States, Etc.	1 Active Status (a)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	E	0	0	0	0	0	0	0
2. Alaska	AK	E	0	0	0	0	0	0	0
3. Arizona	AZ	E	0	0	0	0	0	0	0
4. Arkansas	AR	L	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	E	0	0	0	0	0	0	0
9. District of Columbia	DC	E	0	0	0	0	0	0	0
10. Florida	FL	N	0	0	0	0	0	0	0
11. Georgia	GA	E	0	0	0	0	0	0	0
12. Hawaii	HI	E	0	0	0	0	0	0	0
13. Idaho	ID	E	0	0	0	0	0	0	0
14. Illinois	IL	E	0	0	0	0	0	0	0
15. Indiana	IN	E	0	0	0	0	0	0	0
16. Iowa	IA	N	0	0	0	0	0	0	0
17. Kansas	KS	E	0	0	0	0	0	0	0
18. Kentucky	KY	E	0	0	0	0	0	0	0
19. Louisiana	LA	E	0	0	0	0	0	0	0
20. Maine	ME	N	0	0	0	(250)	(99,254)	400,996	0
21. Maryland	MD	N	0	0	0	0	0	0	0
22. Massachusetts	MA	L	172,277,599	165,952,339	0	55,572,847	65,498,879	60,919,066	1,468,106
23. Michigan	MI	E	0	0	0	0	0	0	0
24. Minnesota	MN	E	0	0	0	0	0	0	0
25. Mississippi	MS	E	0	0	0	0	0	0	0
26. Missouri	MO	L	553,013	331,678	0	54,975	218,727	196,848	1,291
27. Montana	MT	E	0	0	0	0	0	0	0
28. Nebraska	NE	E	0	0	0	0	0	0	0
29. Nevada	NV	E	0	0	0	0	0	0	0
30. New Hampshire	NH	L	259,738	271,891	0	551,092	456,040	161,408	1,904
31. New Jersey	NJ	L	0	0	0	0	0	0	0
32. New Mexico	NM	E	0	0	0	0	0	0	0
33. New York	NY	L	0	3	0	11	(6)	6	0
34. North Carolina	NC	E	0	0	0	0	0	0	0
35. North Dakota	ND	E	0	0	0	0	0	0	0
36. Ohio	OH	E	0	0	0	0	0	0	0
37. Oklahoma	OK	E	0	0	0	0	0	0	0
38. Oregon	OR	E	0	0	0	0	0	0	0
39. Pennsylvania	PA	L	0	0	0	60,767	314,840	272,661	0
40. Rhode Island	RI	L	0	0	0	(780)	(780)	0	0
41. South Carolina	SC	E	0	0	0	0	0	0	0
42. South Dakota	SD	E	0	0	0	0	0	0	0
43. Tennessee	TN	E	0	0	0	0	0	0	0
44. Texas	TX	E	0	0	0	0	0	0	0
45. Utah	UT	N	0	0	0	0	0	0	0
46. Vermont	VT	E	0	0	0	0	0	0	0
47. Virginia	VA	E	0	0	0	0	0	0	0
48. Washington	WA	E	0	0	0	0	0	0	0
49. West Virginia	WV	E	0	0	0	0	0	0	0
50. Wisconsin	WI	E	0	0	0	0	0	0	0
51. Wyoming	WY	E	0	0	0	0	0	0	0
52. American Samoa	AS	N	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	180,644,297	173,340,265	0	62,340,847	72,079,835	62,630,440	1,488,914	0
DETAILS OF WRITE-INS									
58001.	XXX	0	0	0	0	0	0	0	0
58002.	XXX	0	0	0	0	0	0	0	0
58003.	XXX	0	0	0	0	0	0	0	0
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0	0	0

(a) Active Status Counts:

L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....	9	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).....	35	Q - Qualified - Qualified or accredited reinsurer.....	0
D - Domestic Surplus Lines Insurer (DSL) - 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.....	13

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

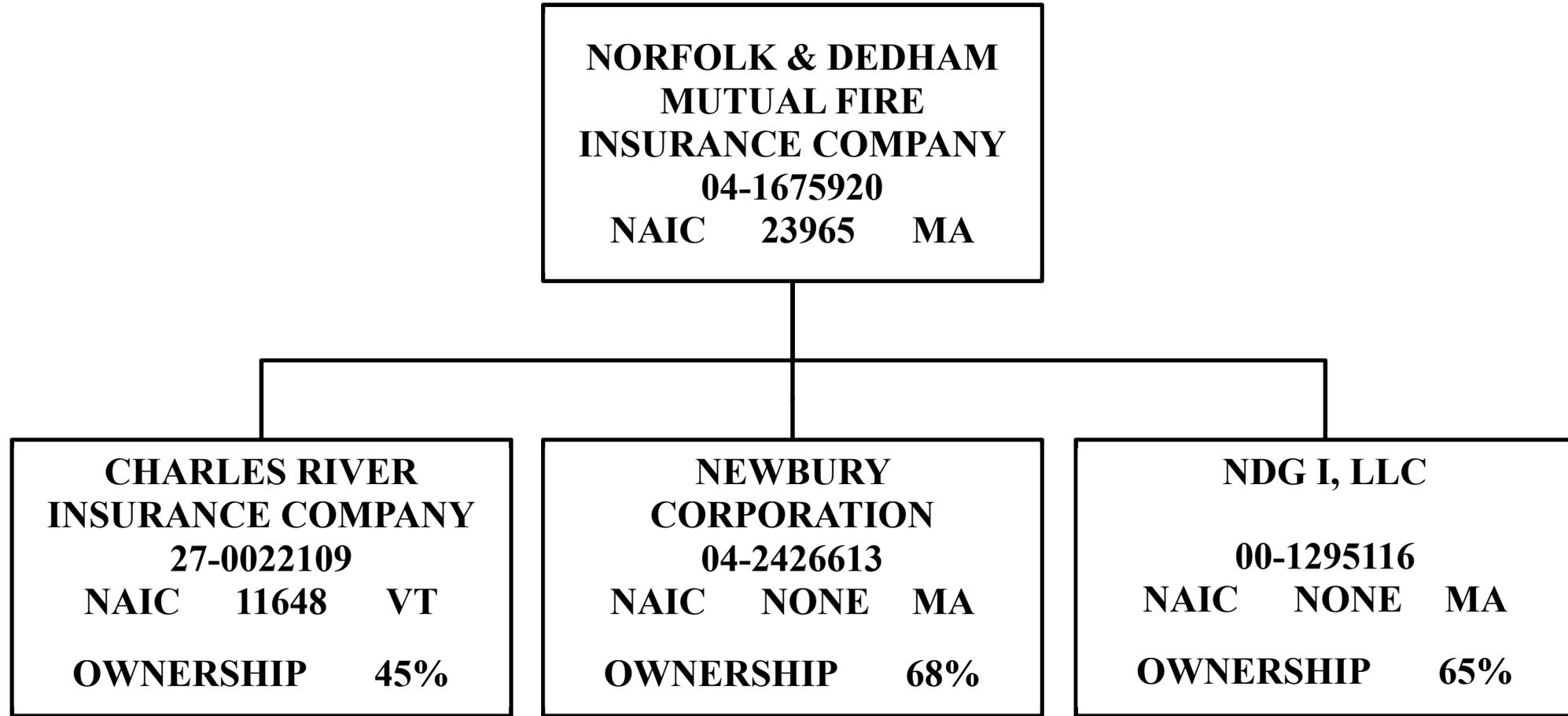
Actual Premium Written

**SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Total						

NONE



ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0144	Norfolk & Dedham Insurance Group	13706	04-1255040				Norfolk & Dedham Mutual Fire Ins. Co.	MA	IA		Management		Norfolk & Dedham Group	N	
							Newbury Corp	MA	NIA	Norfolk & Dedham Mutual Fire Ins. Co	Ownership	68.000	Norfolk & Dedham Group	Y	
							Charles River Ins. Co.	VT	IA	Norfolk & Dedham Mutual Fire Ins. Co.	Ownership	45.000	Norfolk & Dedham Group	N	
							NDG I, LLC	MA	DTH	Norfolk & Dedham Mutual Fire Ins. Co.	Other	65.000	Norfolk & Dedham Group	N	

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE Y

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

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
23965	04-1675920	Norfolk & Dedham Mutual Fire Insurance	540,000				(419,181)	(1,454,607)	*		(1,333,788)	(14,250,000)
13706	04-1255040	Dorchester Mutual Insurance Co	300,000				(88,917)	(307,752)	*		(96,669)	9,626,000
13943	04-1328790	Fitchburg Mutual Insurance Co	360,000				(127,024)	(439,641)	*		(206,665)	4,624,000
11648	27-0022109	Charles River Insurance Co	(1,200,000)					2,202,000			1,002,000	
	04-2426613	Newbury Corp					635,122				635,122	
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	0

NORFOLK & DEDHAM MUTUAL FIRE INS CO. - POOLING 66%, DORCHESTER MUTUAL INS CO. - POOLING 14%, FITCHBURG MUTUAL INS CO. - POOLING 20%

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will an actuarial opinion be filed by March 1?	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?	YES
APRIL FILING	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1?	YES
6. Will Management's Discussion and Analysis be filed by April 1?	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1?	YES
MAY FILING	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1?	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1?	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1?	NO
13. Will the Financial Guaranty Insurance Exhibit be filed by March 1?	NO
14. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
15. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed by March 1?	NO
16. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
17. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1?	NO
18. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1?	NO
19. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
20. Will the confidential Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?	YES
21. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1?	YES
22. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1?	NO
23. Will the Bail Bond Supplement be filed with the state of domicile and the NAIC by March 1?	NO
24. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	YES
25. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
26. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
27. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
28. Will the Supplemental Schedule for Reinsurance Counterparty Reporting Exception - Asbestos and Pollution Contracts be filed with the state of domicile and the NAIC by March 1?	NO
APRIL FILING	
29. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
30. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
31. Will the Accident and Health Policy Experience Exhibit be filed by April 1?	NO
32. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	NO
33. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	NO
34. Will the Cybersecurity and Identity Theft Insurance Coverage Supplement be filed with the state of domicile and the NAIC by April 1?	YES
35. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
36. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1?	NO
AUGUST FILING	
37. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES

Explanations: 12. Not a stock company 13. Does not write this line of business 14. Does not write this line of business 15. Does not write this line of business 16. Does not write this line of business 17. No protected cells 18. Not applicable 19. Does not write this line of business 22. No exception requested 23. Does not write this line of business 25. Not requested 26. Not requested 27. Not applicable 28. Does not write this line of business 29. Does not write this line of business 30. Does not write this line of business 31. Does not write this line of business 32. Does not write this line of business 33. Does not write this line of business 35. Does not write this line of business 36. Does not write this line of business	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="width: 45%;"> 12. SIS Stockholder Information Supplement [Document Identifier 420] </td> <td style="width: 55%; text-align: center;">  </td> </tr> <tr> <td>13. Financial Guaranty Insurance Exhibit [Document Identifier 240]</td> <td style="text-align: center;">  </td> </tr> <tr> <td>14. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]</td> <td style="text-align: center;">  </td> </tr> <tr> <td>15. Supplement A to Schedule T [Document Identifier 455]</td> <td style="text-align: center;">  </td> </tr> <tr> <td>16. Trusteed Surplus Statement [Document Identifier 490]</td> <td style="text-align: center;">  </td> </tr> <tr> <td>17. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]</td> <td style="text-align: center;">  </td> </tr> <tr> <td>18. Reinsurance Summary Supplemental Filing [Document Identifier 401]</td> <td style="text-align: center;">  </td> </tr> <tr> <td>19. Medicare Part D Coverage Supplement [Document Identifier 365]</td> <td style="text-align: center;">  </td> </tr> </tbody> </table>	12. SIS Stockholder Information Supplement [Document Identifier 420]		13. Financial Guaranty Insurance Exhibit [Document Identifier 240]		14. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]		15. Supplement A to Schedule T [Document Identifier 455]		16. Trusteed Surplus Statement [Document Identifier 490]		17. Premiums Attributed to Protected Cells Exhibit [Document Identifier 385]		18. Reinsurance Summary Supplemental Filing [Document Identifier 401]		19. Medicare Part D Coverage Supplement [Document Identifier 365]	
12. SIS Stockholder Information Supplement [Document Identifier 420]																	
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18. Reinsurance Summary Supplemental Filing [Document Identifier 401]																	
19. Medicare Part D Coverage Supplement [Document Identifier 365]																	

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 22. Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400] 
- 23. Bail Bond Supplement [Document Identifier 500] 
- 25. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224] 
- 26. Relief from the one-year cooling off period for independent CPA [Document Identifier 225] 
- 27. Relief from the Requirements for Audit Committees [Document Identifier 226] 
- 28. Reinsurance Counterparty Reporting Exception – Asbestos and Pollution Contracts [Document Identifier 555] 
- 29. Credit Insurance Experience Exhibit [Document Identifier 230] 
- 30. Long-Term Care Experience Reporting Forms [Document Identifier 306] 
- 31. Accident and Health Policy Experience Exhibit [Document Identifier 210] 
- 32. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216] 
- 33. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217] 
- 35. Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 290] 
- 36. Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 300] 

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Account Rec	185		185	171
2505. Pools & Assoc			0	9,102
2506. Prepaid			0	124,690
2597. Summary of remaining write-ins for Line 25 from overflow page	185	0	185	133,963

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
2404. Assumed Reinsurance Origination Expenses	0	1,015,122	0	1,015,122
2497. Summary of remaining write-ins for Line 24 from overflow page	0	1,015,122	0	1,015,122

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	18,280,978	4.311	18,280,978	0	18,280,978	4.311
1.02 All other governments		0.000			0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	998,003	0.235	998,003	0	998,003	0.235
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	2,133,315	0.503	2,133,315	0	2,133,315	0.503
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	157,881,642	37.235	157,881,642	0	157,881,642	37.235
1.06 Industrial and miscellaneous	107,288,191	25.303	107,288,191	0	107,288,191	25.303
1.07 Hybrid securities		0.000			0	0.000
1.08 Parent, subsidiaries and affiliates		0.000			0	0.000
1.09 SVO identified funds		0.000			0	0.000
1.10 Unaffiliated Bank loans		0.000			0	0.000
1.11 Total long-term bonds	286,582,129	67.587	286,582,129	0	286,582,129	67.587
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000			0	0.000
2.02 Parent, subsidiaries and affiliates	0	0.000			0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	61,882,580	14.594	61,882,580	0	61,882,580	14.594
3.02 Industrial and miscellaneous Other (Unaffiliated)		0.000			0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	0	0.000			0	0.000
3.04 Parent, subsidiaries and affiliates Other	7,602,783	1.793	7,602,783	0	7,602,783	1.793
3.05 Mutual funds	19,103,688	4.505	19,103,688	0	19,103,688	4.505
3.06 Unit investment trusts		0.000			0	0.000
3.07 Closed-end funds		0.000			0	0.000
3.08 Total common stocks	88,589,051	20.893	88,589,051	0	88,589,051	20.893
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000			0	0.000
4.02 Residential mortgages	0	0.000			0	0.000
4.03 Commercial mortgages	0	0.000			0	0.000
4.04 Mezzanine real estate loans	0	0.000			0	0.000
4.05 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	1,886,198	0.445	1,886,199		1,886,199	0.445
5.02 Properties held for production of income	0	0.000	0		0	0.000
5.03 Properties held for sale	0	0.000	0		0	0.000
5.04 Total real estate	1,886,198	0.445	1,886,199	0	1,886,199	0.445
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	19,000,798	4.481	19,000,798		19,000,798	4.481
6.02 Cash equivalents (Schedule E, Part 2)	4,092,350	0.965	4,092,350		4,092,350	0.965
6.03 Short-term investments (Schedule DA)		0.000	0		0	0.000
6.04 Total cash, cash equivalents and short-term investments	23,093,149	5.446	23,093,148	0	23,093,148	5.446
7. Contract loans	0	0.000	0		0	0.000
8. Derivatives (Schedule DB)	0	0.000	0		0	0.000
9. Other invested assets (Schedule BA)	23,867,740	5.629	23,867,740		23,867,740	5.629
10. Receivables for securities	0	0.000	0		0	0.000
11. Securities Lending (Schedule DL, Part 1)	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0		0	0.000
13. Total invested assets	424,018,267	100.000	424,018,267	0	424,018,267	100.000

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	1,938,067
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 6)	60,062
2.2	Additional investment made after acquisition (Part 2, Column 9)	0
		60,062
3.	Current year change in encumbrances:	
3.1	Totals, Part 1, Column 13	0
3.2	Totals, Part 3, Column 11	0
4.	Total gain (loss) on disposals, Part 3, Column 18	0
5.	Deduct amounts received on disposals, Part 3, Column 15	0
6.	Total foreign exchange change in book/adjusted carrying value:	
6.1	Totals, Part 1, Column 15	0
6.2	Totals, Part 3, Column 13	0
7.	Deduct current year's other than temporary impairment recognized:	
7.1	Totals, Part 1, Column 12	0
7.2	Totals, Part 3, Column 10	0
8.	Deduct current year's depreciation:	
8.1	Totals, Part 1, Column 11	111,931
8.2	Totals, Part 3, Column 9	111,931
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	1,886,198
10.	Deduct total nonadmitted amounts	0
11.	Statement value at end of current period (Line 9 minus Line 10)	1,886,198

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7)	
2.2	Additional investment made after acquisition (Part 2, Column 8)	
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12	
3.2	Totals, Part 3, Column 11	
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 9	
5.2	Totals, Part 3, Column 8	
6.	Total gain (loss) on disposals, Part 3, Column 18	
7.	Deduct amounts received on disposals, Part 3, Column 15	
8.	Deduct amortization of premium and mortgage interest paid and commitment fees	
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:	
9.1	Totals, Part 1, Column 13	
9.2	Totals, Part 3, Column 13	
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 11	
10.2	Totals, Part 3, Column 10	
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	
12.	Total valuation allowance	
13.	Subtotal (Line 11 plus 12)	
14.	Deduct total nonadmitted amounts	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)	

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	18,800,680
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	3,860,000
2.2	Additional investment made after acquisition (Part 2, Column 9)	1,092,818
		4,952,818
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	0
3.2	Totals, Part 3, Column 12	0
		0
4.	Accrual of discount	
5.	Unrealized valuation increase (decrease):	
5.1	Totals, Part 1, Column 13	312,909
5.2	Totals, Part 3, Column 9	0
		312,909
6.	Total gain (loss) on disposals, Part 3, Column 19	1,009,544
7.	Deduct amounts received on disposals, Part 3, Column 16	1,208,211
8.	Deduct amortization of premium and depreciation	
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	0
9.2	Totals, Part 3, Column 14	0
		0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	0
10.2	Totals, Part 3, Column 11	0
		0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	23,867,740
12.	Deduct total nonadmitted amounts	
13.	Statement value at end of current period (Line 11 minus Line 12)	23,867,740

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	356,193,682
2.	Cost of bonds and stocks acquired, Part 3, Column 7	90,186,614
3.	Accrual of discount	138,970
4.	Unrealized valuation increase (decrease):	
4.1	Part 1, Column 12	0
4.2	Part 2, Section 1, Column 15	
4.3	Part 2, Section 2, Column 13	13,525,576
4.4	Part 4, Column 11	(2,617,301)
		10,908,275
5.	Total gain (loss) on disposals, Part 4, Column 19	6,946,708
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	87,374,759
7.	Deduct amortization of premium	1,834,965
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	0
8.2	Part 2, Section 1, Column 19	
8.3	Part 2, Section 2, Column 16	0
8.4	Part 4, Column 15	0
		0
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	0
9.2	Part 2, Section 1, Column 17	
9.3	Part 2, Section 2, Column 14	0
9.4	Part 4, Column 13	0
		0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	6,657
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	375,171,181
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	375,171,181

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	18,280,978	18,427,343	18,370,503	18,250,000
	2. Canada				
	3. Other Countries				
	4. Totals	18,280,978	18,427,343	18,370,503	18,250,000
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	2,133,315	2,261,380	2,271,963	1,900,000
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	157,881,642	163,395,785	162,370,633	150,392,071
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States	88,352,210	92,136,927	88,484,941	88,323,212
	9. Canada	4,354,686	4,511,045	4,341,115	4,368,000
	10. Other Countries	14,581,295	15,119,626	14,694,893	14,467,936
	11. Totals	107,288,191	111,767,599	107,520,950	107,159,148
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	286,582,129	296,846,126	291,529,489	278,701,218
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States				
	15. Canada				
	16. Other Countries				
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States	80,986,268	80,986,268	61,125,348	
	21. Canada				
	22. Other Countries				
	23. Totals	80,986,268	80,986,268	61,125,348	
Parent, Subsidiaries and Affiliates	24. Totals	7,602,783	7,602,783	11,743,646	
	25. Total Common Stocks	88,589,051	88,589,051	72,868,994	
	26. Total Stocks	88,589,051	88,589,051	72,868,994	
	27. Total Bonds and Stocks	375,171,180	385,435,177	364,398,483	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 1A - SECTION 1

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

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 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	13,070,602	3,534,870	1,675,505	0	0	XXX	18,280,978	6.4	27,447,722	9.8	18,280,978	0
1.2 NAIC 2						XXX	0	0.0		0.0		0
1.3 NAIC 3						XXX	0	0.0		0.0		0
1.4 NAIC 4						XXX	0	0.0		0.0		0
1.5 NAIC 5						XXX	0	0.0		0.0		0
1.6 NAIC 6						XXX	0	0.0		0.0		0
1.7 Totals	13,070,602	3,534,870	1,675,505	0	0	XXX	18,280,978	6.4	27,447,722	9.8	18,280,978	0
2. All Other Governments												
2.1 NAIC 1						XXX	0	0.0		0.0		0
2.2 NAIC 2						XXX	0	0.0		0.0		0
2.3 NAIC 3						XXX	0	0.0		0.0		0
2.4 NAIC 4						XXX	0	0.0		0.0		0
2.5 NAIC 5						XXX	0	0.0		0.0		0
2.6 NAIC 6						XXX	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	0.3	997,250	0.4	998,003	0
3.2 NAIC 2						XXX	0	0.0		0.0		0
3.3 NAIC 3						XXX	0	0.0		0.0		0
3.4 NAIC 4						XXX	0	0.0		0.0		0
3.5 NAIC 5						XXX	0	0.0		0.0		0
3.6 NAIC 6						XXX	0	0.0		0.0		0
3.7 Totals	0	998,003	0	0	0	XXX	998,003	0.3	997,250	0.4	998,003	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	0	0	2,133,315	0	0	XXX	2,133,315	0.7	2,204,147	0.8	2,133,315	0
4.2 NAIC 2						XXX	0	0.0		0.0		0
4.3 NAIC 3						XXX	0	0.0		0.0		0
4.4 NAIC 4						XXX	0	0.0		0.0		0
4.5 NAIC 5						XXX	0	0.0		0.0		0
4.6 NAIC 6						XXX	0	0.0		0.0		0
4.7 Totals	0	0	2,133,315	0	0	XXX	2,133,315	0.7	2,204,147	0.8	2,133,315	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	15,268,785	68,787,762	64,709,536	8,602,501	513,058	XXX	157,881,642	55.1	153,709,252	54.9	157,881,642	0
5.2 NAIC 2						XXX	0	0.0	0	0.0		0
5.3 NAIC 3						XXX	0	0.0		0.0		0
5.4 NAIC 4						XXX	0	0.0		0.0		0
5.5 NAIC 5						XXX	0	0.0		0.0		0
5.6 NAIC 6						XXX	0	0.0		0.0		0
5.7 Totals	15,268,785	68,787,762	64,709,536	8,602,501	513,058	XXX	157,881,642	55.1	153,709,252	54.9	157,881,642	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

NAIC Designation	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)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	5,876,855	39,538,035	31,885,558	338,861	172,372	XXX	77,811,682	27.2	66,783,289	23.9	67,792,164	10,019,517
6.2 NAIC 2	2,196,618	18,824,258	8,455,634	0	0	XXX	29,476,510	10.3	28,696,787	10.3	19,740,634	9,735,876
6.3 NAIC 3						XXX	0	0.0		0.0		0
6.4 NAIC 4						XXX	0	0.0		0.0		0
6.5 NAIC 5						XXX	0	0.0		0.0		0
6.6 NAIC 6						XXX	0	0.0		0.0		0
6.7 Totals	8,073,474	58,362,293	40,341,192	338,861	172,372	XXX	107,288,191	37.4	95,480,076	34.1	87,532,798	19,755,393
7. Hybrid Securities												
7.1 NAIC 1						XXX	0	0.0		0.0		0
7.2 NAIC 2						XXX	0	0.0		0.0		0
7.3 NAIC 3						XXX	0	0.0		0.0		0
7.4 NAIC 4						XXX	0	0.0		0.0		0
7.5 NAIC 5						XXX	0	0.0		0.0		0
7.6 NAIC 6						XXX	0	0.0		0.0		0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1						XXX	0	0.0		0.0		0
8.2 NAIC 2						XXX	0	0.0		0.0		0
8.3 NAIC 3						XXX	0	0.0		0.0		0
8.4 NAIC 4						XXX	0	0.0		0.0		0
8.5 NAIC 5						XXX	0	0.0		0.0		0
8.6 NAIC 6						XXX	0	0.0		0.0		0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX		0	0.0		0.0		0
9.7 Totals	XXX	XXX	XXX	XXX	XXX		0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1						XXX	0	0.0		0.0		0
10.2 NAIC 2						XXX	0	0.0		0.0		0
10.3 NAIC 3						XXX	0	0.0		0.0		0
10.4 NAIC 4						XXX	0	0.0		0.0		0
10.5 NAIC 5						XXX	0	0.0		0.0		0
10.6 NAIC 6						XXX	0	0.0		0.0		0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

NAIC Designation	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)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 34,216,243	112,858,670	100,403,914	8,941,362	685,430	0	257,105,619	89.7	XXX	XXX	247,086,102	10,019,517
11.2 NAIC 2	(d) 2,196,618	18,824,258	8,455,634	0	0	0	29,476,510	10.3	XXX	XXX	19,740,634	9,735,876
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	36,412,861	131,682,927	108,859,548	8,941,362	685,430	0	(b) 286,582,129	100.0	XXX	XXX	266,826,735	19,755,393
11.8 Line 11.7 as a % of Col. 7	12.7	45.9	38.0	3.1	0.2	0.0	100.0	XXX	XXX	XXX	93.1	6.9
12. Total Bonds Prior Year												
12.1 NAIC 1	24,827,290	113,570,509	101,461,044	9,861,803	1,421,014	0	XXX	XXX	251,141,660	89.7	240,778,843	10,362,818
12.2 NAIC 2	190,082	15,468,279	13,038,426	0	0	0	XXX	XXX	28,696,787	10.3	22,013,133	6,683,654
12.3 NAIC 3							XXX	XXX	0	0.0	0	0
12.4 NAIC 4							XXX	XXX	0	0.0	0	0
12.5 NAIC 5							XXX	XXX	0	0.0	0	0
12.6 NAIC 6							XXX	XXX	(c) 0	0.0	0	0
12.7 Totals	25,017,372	129,038,788	114,499,469	9,861,803	1,421,014	0	XXX	XXX	(b) 279,838,447	100.0	262,791,976	17,046,471
12.8 Line 12.7 as a % of Col. 9	8.9	46.1	40.9	3.5	0.5	0.0	XXX	XXX	100.0	XXX	93.9	6.1
13. Total Publicly Traded Bonds												
13.1 NAIC 1	32,023,213	106,034,375	99,401,722	8,941,362	685,430	0	247,086,102	86.2	240,778,843	86.0	247,086,102	XXX
13.2 NAIC 2	1,034,293	10,700,246	8,006,094	0	0	0	19,740,634	6.9	22,013,133	7.9	19,740,634	XXX
13.3 NAIC 3							0	0.0	0	0.0	0	XXX
13.4 NAIC 4							0	0.0	0	0.0	0	XXX
13.5 NAIC 5							0	0.0	0	0.0	0	XXX
13.6 NAIC 6							0	0.0	0	0.0	0	XXX
13.7 Totals	33,057,506	116,734,621	107,407,816	8,941,362	685,430	0	266,826,735	93.1	262,791,976	93.9	266,826,735	XXX
13.8 Line 13.7 as a % of Col. 7	12.4	43.7	40.3	3.4	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	11.5	40.7	37.5	3.1	0.2	0.0	93.1	XXX	XXX	XXX	93.1	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	2,193,030	6,824,295	1,002,192	0	0	0	10,019,517	3.5	10,362,818	3.7	XXX	10,019,517
14.2 NAIC 2	1,162,325	8,124,012	449,540	0	0	0	9,735,876	3.4	6,683,654	2.4	XXX	9,735,876
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	3,355,355	14,948,307	1,451,732	0	0	0	19,755,393	6.9	17,046,471	6.1	XXX	19,755,393
14.8 Line 14.7 as a % of Col. 7	17.0	75.7	7.3	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	1.2	5.2	0.5	0.0	0.0	0.0	6.9	XXX	XXX	XXX	XXX	6.9

(a) Includes \$ 14,368,458 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 1,488,292 current year of bonds with Z designations and \$ 287,448 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 \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ 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 \$; NAIC 2 \$; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 1A - SECTION 2

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

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	13,070,602	3,534,870	1,675,505	0	0	XXX	18,280,978	6.4	27,447,722	9.8	18,280,978	0
1.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
1.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
1.05 Totals	13,070,602	3,534,870	1,675,505	0	0	XXX	18,280,978	6.4	27,447,722	9.8	18,280,978	0
2. All Other Governments												
2.01 Issuer Obligations						XXX	0	0.0		0.0		0
2.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
2.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	998,003	0	0	0	XXX	998,003	0.3	997,250	0.4	998,003	0
3.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
3.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
3.05 Totals	0	998,003	0	0	0	XXX	998,003	0.3	997,250	0.4	998,003	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	0	2,133,315	0	0	XXX	2,133,315	0.7	2,204,147	0.8	2,133,315	0
4.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
4.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
4.05 Totals	0	0	2,133,315	0	0	XXX	2,133,315	0.7	2,204,147	0.8	2,133,315	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	6,778,927	44,748,380	46,905,081	3,298,196	0	XXX	101,730,584	35.5	106,766,651	38.2	101,730,584	0
5.02 Residential Mortgage-Backed Securities	8,489,858	24,025,322	10,496,637	5,304,305	513,058	XXX	48,829,181	17.0	42,893,208	15.3	48,829,181	0
5.03 Commercial Mortgage-Backed Securities	0	14,059	7,307,818	0	0	XXX	7,321,877	2.6	4,049,393	1.4	7,321,877	0
5.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
5.05 Totals	15,268,785	68,787,762	64,709,536	8,602,501	513,058	XXX	157,881,642	55.1	153,709,252	54.9	157,881,642	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	5,521,344	41,804,211	40,074,648	0	0	XXX	87,400,204	30.5	84,894,204	30.3	71,422,876	15,977,328
6.02 Residential Mortgage-Backed Securities	81,952	364,061	266,544	338,861	172,372	XXX	1,223,789	0.4	23,866	0.0	1,223,789	0
6.03 Commercial Mortgage-Backed Securities	802,135	2,805,931	0	0	0	XXX	3,608,066	1.3	4,040,636	1.4	0	3,608,066
6.04 Other Loan-Backed and Structured Securities	1,668,043	13,388,090	0	0	0	XXX	15,056,133	5.3	6,521,369	2.3	14,886,133	170,000
6.05 Totals	8,073,474	58,362,293	40,341,192	338,861	172,372	XXX	107,288,191	37.4	95,480,076	34.1	87,532,798	19,755,393
7. Hybrid Securities												
7.01 Issuer Obligations						XXX	0	0.0		0.0		0
7.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
7.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations						XXX	0	0.0		0.0		0
8.02 Residential Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.03 Commercial Mortgage-Backed Securities						XXX	0	0.0		0.0		0
8.04 Other Loan-Backed and Structured Securities						XXX	0	0.0		0.0		0
8.05 Affiliated Bank Loans - Issued						XXX	0	0.0		0.0		0
8.06 Affiliated Bank Loans - Acquired						XXX	0	0.0		0.0		0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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

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

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
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX		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
9.03 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						XXX	0	0.0		0.0		0
10.02 Unaffiliated Bank Loans - Acquired						XXX	0	0.0		0.0		0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Total Bonds Current Year												
11.01 Issuer Obligations	25,370,873	91,085,464	90,788,550	3,298,196	0	XXX	210,543,083	73.5	XXX	XXX	194,565,756	15,977,328
11.02 Residential Mortgage-Backed Securities	8,571,810	24,389,383	10,763,181	5,643,166	685,430	XXX	50,052,970	17.5	XXX	XXX	50,052,970	0
11.03 Commercial Mortgage-Backed Securities	802,135	2,819,990	7,307,818	0	0	XXX	10,929,943	3.8	XXX	XXX	7,321,877	3,608,066
11.04 Other Loan-Backed and Structured Securities	1,668,043	13,388,090	0	0	0	XXX	15,056,133	5.3	XXX	XXX	14,886,133	170,000
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	36,412,861	131,682,927	108,859,548	8,941,362	685,430	0	286,582,129	100.0	XXX	XXX	266,826,735	19,755,393
11.09 Line 11.08 as a % of Col. 7	12.7	45.9	38.0	3.1	0.2	0.0	100.0	XXX	XXX	XXX	93.1	6.9
12. Total Bonds Prior Year												
12.01 Issuer Obligations	16,632,591	104,962,583	97,413,200	3,301,600	0	XXX	XXX	XXX	222,309,975	79.4	209,364,287	12,945,688
12.02 Residential Mortgage-Backed Securities	5,683,422	18,184,550	11,067,885	6,560,203	1,421,014	XXX	XXX	XXX	42,917,074	15.3	42,917,074	0
12.03 Commercial Mortgage-Backed Securities	593,631	4,036,038	3,460,360	0	0	XXX	XXX	XXX	8,090,029	2.9	4,049,393	4,040,636
12.04 Other Loan-Backed and Structured Securities	2,107,727	1,855,617	2,558,024	0	0	XXX	XXX	XXX	6,521,369	2.3	6,461,222	60,147
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
12.06 Affiliated Bank Loans						XXX	0	0.0	0	0.0	0	0
12.07 Unaffiliated Bank Loans						XXX	0	0.0	0	0.0	0	0
12.08 Totals	25,017,372	129,038,788	114,499,469	9,861,803	1,421,014	0	XXX	XXX	279,838,447	100.0	262,791,976	17,046,471
12.09 Line 12.08 as a % of Col. 9	8.9	46.1	40.9	3.5	0.5	0.0	XXX	XXX	100	XXX	93.9	6.1
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	22,859,286	79,071,456	89,336,818	3,298,196	0	XXX	194,565,756	67.9	209,364,287	74.8	194,565,756	XXX
13.02 Residential Mortgage-Backed Securities	8,571,810	24,389,383	10,763,181	5,643,166	685,430	XXX	50,052,970	17.5	42,917,074	15.3	50,052,970	XXX
13.03 Commercial Mortgage-Backed Securities	0	14,059	7,307,818	0	0	XXX	7,321,877	2.6	4,049,393	1.4	7,321,877	XXX
13.04 Other Loan-Backed and Structured Securities	1,626,410	13,259,723	0	0	0	XXX	14,886,133	5.2	6,461,222	2.3	14,886,133	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						XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans						XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	33,057,506	116,734,621	107,407,816	8,941,362	685,430	0	266,826,735	93.1	262,791,976	93.9	266,826,735	XXX
13.09 Line 13.08 as a % of Col. 7	12.4	43.7	40.3	3.4	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	11.5	40.7	37.5	3.1	0.2	0.0	93.1	XXX	XXX	XXX	93.1	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	2,511,588	12,014,008	1,451,732	0	0	XXX	15,977,328	5.6	12,945,688	4.6	XXX	15,977,328
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	802,135	2,805,931	0	0	0	XXX	3,608,066	1.3	4,040,636	1.4	XXX	3,608,066
14.04 Other Loan-Backed and Structured Securities	41,633	128,367	0	0	0	XXX	170,000	0.1	60,147	0.0	XXX	170,000
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	3,355,355	14,948,307	1,451,732	0	0	0	19,755,393	6.9	17,046,471	6.1	XXX	19,755,393
14.09 Line 14.08 as a % of Col. 7	17.0	75.7	7.3	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	1.2	5.2	0.5	0.0	0.0	0.0	6.9	XXX	XXX	XXX	XXX	6.9

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SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

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

NONE

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1. Book/adjusted carrying value, December 31, prior year (Line 9, prior year)	(366,615)
2. Cost paid/(consideration received) on additions:	
2.1 Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	(373,608)
2.2 Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	(1,055,313) (1,428,921)
3. Unrealized valuation increase/(decrease):	
3.1 Section 1, Column 17	(27,677)
3.2 Section 2, Column 19	12,790 (14,887)
4. SSAP No. 108 Adjustments	
5. Total gain (loss) on termination recognized, Section 2, Column 22	(1,476,566)
6. Considerations received/(paid) on terminations, Section 2, Column 15	(2,885,703)
7. Amortization:	
7.1 Section 1, Column 19	0
7.2 Section 2, Column 21	0 0
8. Adjustment to the book/adjusted carrying value of hedged item:	
8.1 Section 1, Column 20	0
8.2 Section 2, Column 23	0 0
9. Total foreign exchange change in book/adjusted carrying value:	
9.1 Section 1, Column 18	0
9.2 Section 2, Column 20	0 0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	(401,286)
11. Deduct nonadmitted assets	
12. Statement value at end of current period (Line 10 minus Line 11)	(401,286)

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1. Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year).....	
2. Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1 Add:	
Change in variation margin on open contracts - Highly effective hedges	
3.11 Section 1, Column 15, current year minus	
3.12 Section 1, Column 15, prior year	
Change in variation margin on open contracts - All other	
3.13 Section 1, Column 18, current year minus	
3.14 Section 1, Column 18, prior year	
3.2 Add:	
Change in adjustment to basis of hedged item	
3.21 Section 1, Column 17, current year to date minus	
3.22 Section 1, Column 17, prior year	
Change in amount recognized	
3.23 Section 1, Column 19, current year to date minus	
3.24 Section 1, Column 19, prior year plus	
3.25 SSAP No. 108 Adjustments	
3.3 Subtotal (Line 3.1 minus Line 3.2)	
4.1 Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	
4.2 Less:	
4.21 Amount used to adjust basis of hedged item (Section 2, Column 17) ..	
4.22 Amount recognized (Section 2, Column 16)	
4.23 SSAP No. 108 Adjustments	
4.3 Subtotal (Line 4.1 minus Line 4.2)	
5. Dispositions gains (losses) on contracts terminated in prior year:	
5.1 Total gain (loss) recognized for terminations in prior year	
5.2 Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6. Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	
7. Deduct total nonadmitted amounts	
8. Statement value at end of current period (Line 6 minus Line 7)	

NONE

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	(401,286)
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	0
3.	Total (Line 1 plus Line 2)	(401,286)
4.	Part D, Section 1, Column 5	0
5.	Part D, Section 1, Column 6	(401,286)
6.	Total (Line 3 minus Line 4 minus Line 5)	0
		Fair Value Check
7.	Part A, Section 1, Column 16	(401,286)
8.	Part B, Section 1, Column 13	
9.	Total (Line 7 plus Line 8)	(401,286)
10.	Part D, Section 1, Column 8	0
11.	Part D, Section 1, Column 9	(401,286)
12.	Total (Line 9 minus Line 10 minus Line 11)	0
		Potential Exposure Check
13.	Part A, Section 1, Column 21	0
14.	Part B, Section 1, Column 20	
15.	Part D, Section 1, Column 11	0
16.	Total (Line 13 plus Line 14 minus Line 15)	0

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	5,458,130	1,994,541	3,463,589	0
2. Cost of cash equivalents acquired	51,076,744	0	51,076,744	0
3. Accrual of discount	3,707	0	0	3,707
4. Unrealized valuation increase (decrease)	0			
5. Total gain (loss) on disposals	(16)	0	2	(18)
6. Deduct consideration received on disposals	52,446,215	0	50,447,985	1,998,230
7. Deduct amortization of premium	0			
8. Total foreign exchange change in book/adjusted carrying value	0			
9. Deduct current year's other than temporary impairment recognized	0			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	4,092,350	1,994,541	4,092,350	(1,994,541)
11. Deduct total nonadmitted amounts	0			
12. Statement value at end of current period (Line 10 minus Line 11)	4,092,350	1,994,541	4,092,350	(1,994,541)

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

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation and Administrative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership	
			4 City	5 State								13 Unrealized Valuation Increase (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other-Than-Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value				
000000-00-0	NDGI, LLC		MA		NDGI, LLC		12/04/2017		9,750,000	10,735,851	10,735,851	611,770	0	0	0	0	0	0	0.000	
1099999. Non-Registered Private Funds - Bonds - NAIC Designation Not Assigned by the SVO - Affiliated												0	0	0	0	0	0	0	0	XXX
000000-00-0	RIP Road US Fund LP		US		RIP Road US Fund LP		10/01/2019	5	3,860,000	3,814,414	3,814,414	(45,586)	0	0	0	0	0	0	0.000	
1999999. Joint Venture Interests - Common Stock - Unaffiliated												0	0	0	0	0	0	0	0	XXX
000000-00-0	THE MASS PROPERTY & CASUALTY INITIATIVE		US		THE MASS PROPERTY & CASUALTY INITIATIVE		12/30/2015	1	493,255	492,144	492,144	(2,984)	0	0	0	0	8,745	0	0.000	
000000-00-0	BGO Diversified-CLASS B		US		BGO Diversified-CLASS B		01/15/2017		2,811,276	3,267,803	3,267,803	167,813	0	0	0	0	0	0	0.000	
000000-00-0	Hadley Harbor Partners II, L.P.		US		Hadley Harbor Partners II, L.P.		05/19/2017		2,972,736	2,946,841	2,946,841	(342,868)	0	0	0	0	(198,667)	316,403	0.260	
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP		US		BCA MEZZANINE FUND II, LP LIMITED PARTNE		12/30/2015	2	2,063,992	2,610,687	2,610,687	(75,236)	0	0	0	0	0	336,008	4.000	
4699999. Any Other Class of Assets - Unaffiliated												0	0	0	0	0	0	0	0	XXX
4899999. Total - Unaffiliated												0	0	0	0	0	0	0	0	XXX
4999999. Total - Affiliated												0	0	0	0	0	0	0	0	XXX
									9,750,000	10,735,851	10,735,851	611,770	0	0	0	0	0	0	0	
5099999 - Totals									21,951,258	23,867,740	23,867,740	312,909	0	0	0	0	(189,922)	652,411	XXX	

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE BA - PART 2

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
000000-00-0	RIP Road US Fund LP		US	RIP Road US Fund LP	10/01/2019		3,860,000	0	0	0.000
1999999	Joint Venture Interests - Common Stock - Unaffiliated						3,860,000	0	0	XXX
000000-00-0	Hadley Harbor Partners II, L.P.		US	Hadley Harbor Partners II, L.P.	05/19/2017		0	1,092,818	0	0.260
4699999	Any Other Class of Assets - Unaffiliated						0	1,092,818	0	XXX
4899999	Total - Unaffiliated						3,860,000	1,092,818	0	XXX
4999999	Total - Affiliated						0	0	0	XXX
5099999	Totals						3,860,000	1,092,818	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE BA - PART 3

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income	
		3 City	4 State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other- Than- Tempo- rary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value							
000000-00-0	Hadley Harbor Partners II, L.P.		US	VARIOUS	05/19/2017	07/03/2019	215,073	0	0	0	0	0	0	198,667	1,089,364	0	890,697	890,697	198,667	
AC1021-ZN-2	BCA MEZZANINE FUND II, LP LIMITED PARTNERSHIP		US	BCA MEZZANINE FUND II, LP LIMITED PARTNE	12/30/2015	08/21/2019	71,308	0	0	0	0	0	0	0	118,847	0	118,847	118,847	0	
4699999. Any Other Class of Assets - Unaffiliated							286,381	0	0	0	0	0	0	198,667	1,208,211	0	1,009,544	1,009,544	198,667	
4899999. Total - Unaffiliated							286,381	0	0	0	0	0	0	198,667	1,208,211	0	1,009,544	1,009,544	198,667	
4999999. Total - Affiliated							0	0	0	0	0	0	0	0	0	0	0	0	0	0
5099999 - Totals							286,381	0	0	0	0	0	0	198,667	1,208,211	0	1,009,544	1,009,544	198,667	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	B o n d C h a r	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 (Amor-tization) 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
912828-4N-7	UNITED STATES TREASURY	.CF			1	322,474	107.5860	349,655	325,000	322,810	0	227	0	0	2.875	2.967	MM	1,206	9,344	07/24/2018	05/15/2028
912828-5S-5	UNITED STATES TREASURY				1	1,997,734	100.8360	2,016,720	2,000,000	1,998,835	0	1,100	0	0	2.500	2.560	JD	137	50,000	01/17/2019	12/31/2020
912828-6V-7	UNITED STATES TREASURY				1	302,871	100.7190	302,157	300,000	302,299	0	(572)	0	0	2.125	1.574	MM	557	3,188	08/21/2019	05/31/2021
912828-8B-6	UNITED STATES TREASURY	.C			1	759,206	104.2460	781,845	750,000	755,871	0	(1,335)	0	0	2.750	2.548	FA	7,790	20,625	03/15/2018	02/15/2024
912828-9-9	UNITED STATES TREASURY	.CF			1	246,865	99.7720	249,430	250,000	249,461	0	640	0	0	1.375	1.638	AO	586	3,438	11/04/2015	10/31/2020
912828-M5-6	UNITED STATES TREASURY	.CF			1	507,363	102.6410	513,205	500,000	504,584	0	(726)	0	0	2.250	2.083	MM	1,453	11,250	01/14/2016	11/15/2025
912828-M9-8	UNITED STATES TREASURY	.CF			1	798,844	99.9780	799,824	800,000	799,783	0	234	0	0	1.625	1.655	MM	1,137	13,000	12/21/2015	11/30/2020
912828-N4-8	UNITED STATES TREASURY	.CF			1	10,108,594	100.1040	10,010,400	10,000,000	10,022,524	0	(22,247)	0	0	1.750	1.522	JD	481	175,000	01/14/2016	12/31/2020
912828-R2-8	UNITED STATES TREASURY	.SD			1	276,439	99.9500	274,863	275,000	275,709	0	(206)	0	0	1.625	1.545	AO	761	4,469	05/17/2016	04/30/2023
912828-XG-0	UNITED STATES TREASURY	.CF			1	500,586	101.2980	506,490	500,000	500,223	0	(86)	0	0	2.125	2.107	JD	29	10,625	07/20/2015	06/30/2022
912828-XG-0	UNITED STATES TREASURY				1	1,401,641	101.2980	1,418,172	1,400,000	1,400,621	0	(240)	0	0	2.125	2.107	JD	82	29,750	07/20/2015	06/30/2022
912828-XX-3	UNITED STATES TREASURY	.C			1	300,210	101.3160	303,948	300,000	300,146	0	(31)	0	0	2.000	1.989	JD	16	6,000	08/24/2017	06/30/2024
912828-Y7-9	UNITED STATES TREASURY	.CF			1	847,676	105.9570	900,635	850,000	848,112	0	314	0	0	2.875	2.918	JJ	10,227	24,438	08/08/2018	07/31/2025
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						18,370,503	XXX	18,427,343	18,250,000	18,280,978	0	(22,927)	0	0	XXX	XXX	XXX	24,462	361,125	XXX	XXX
0599999. Total - U.S. Government Bonds						18,370,503	XXX	18,427,343	18,250,000	18,280,978	0	(22,927)	0	0	XXX	XXX	XXX	24,462	361,125	XXX	XXX
1099999. Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
939740-YY-8	WASHINGTON ST				1FE	995,440	99.4020	994,020	1,000,000	998,003	0	753	0	0	1.400	1.479	FA	5,833	14,000	07/06/2016	08/01/2022
1199999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						995,440	XXX	994,020	1,000,000	998,003	0	753	0	0	XXX	XXX	XXX	5,833	14,000	XXX	XXX
1799999. Total - U.S. States, Territories and Possessions Bonds						995,440	XXX	994,020	1,000,000	998,003	0	753	0	0	XXX	XXX	XXX	5,833	14,000	XXX	XXX
181059-UA-2	CLARK CNTY NEV SCH DIST				2	2,271,963	119.0200	2,261,380	1,900,000	2,133,315	0	(35,594)	0	0	5.000	2.750	JD	4,222	95,000	12/07/2015	06/15/2028
1899999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						2,271,963	XXX	2,261,380	1,900,000	2,133,315	0	(35,594)	0	0	XXX	XXX	XXX	4,222	95,000	XXX	XXX
2499999. Total - U.S. Political Subdivisions Bonds						2,271,963	XXX	2,261,380	1,900,000	2,133,315	0	(35,594)	0	0	XXX	XXX	XXX	4,222	95,000	XXX	XXX
02765U-EP-5	AMERICAN MUN PIWR OHIO INC REV				1	800,292	127.4640	834,889	655,000	785,995	0	(13,138)	0	0	7.334	4.381	FA	18,148	48,038	11/26/2018	02/15/2028
033285-UI-5	ANCHORAGE ALASKA WTR REV				2	886,305	120.9640	907,230	750,000	857,611	0	(13,027)	0	0	5.000	2.820	MM	6,250	37,500	09/20/2017	05/01/2036
040484-NR-4	ARIZONA BRD REGENTS UNIV ARIZ SYS REV				2	1,130,002	120.3490	1,130,473	995,000	1,110,338	0	995,000	0	0	5.000	3.000	JD	4,146	49,750	10/04/2018	06/01/2031
04048R-TX-4	ARIZONA BRD REGENTS ARIZ ST UNIV SYS REV				1	251,258	109.4660	246,299	225,000	233,346	0	(3,144)	0	0	5.000	3.439	JJ	5,625	11,250	10/04/2013	07/01/2026
04048R-UM-6	ARIZONA BRD REGENTS ARIZ ST UNIV SYS REV				2	307,093	109.1250	300,094	275,000	285,201	0	(3,843)	0	0	5.000	3.439	JJ	6,875	13,750	10/04/2013	07/01/2026
04780M-OF-9	ATLANTA GA ARPT REV				2	1,830,346	107.4840	1,854,099	1,725,000	1,754,520	0	(13,885)	0	0	5.000	4.100	JJ	43,125	86,250	12/13/2013	01/01/2029
072031-AR-8	BAY AREA WTR SUPPLY & CONSV AGY CALIF RE				1	521,015	113.7420	597,146	525,000	521,234	0	204	0	0	3.994	4.059	AO	5,242	20,969	12/07/2018	10/01/2034
114894-MU-9	BROWARD CNTY FLA ARPT SYS REV				2	2,185,640	109.8230	2,196,460	2,000,000	2,064,688	0	(21,923)	0	0	5.000	3.750	AO	25,000	100,000	12/11/2013	10/01/2023
13068L-AG-0	CALIFORNIA ST PUB WKS BRD LEASE REV				2	1,142,630	107.2820	1,072,820	1,000,000	1,036,291	0	(18,990)	0	0	5.000	2.950	MM	8,333	50,000	12/20/2013	11/01/2021
18085P-PN-8	CLARK CNTY NEV ARPT REV				2	824,618	109.9280	824,460	750,000	775,906	0	(8,010)	0	0	5.000	3.771	JJ	18,750	37,500	03/20/2013	07/01/2029
186387-LZ-7	CLEVELAND OHIO INCOME TAX REV				2	1,776,555	118.8720	1,723,644	1,450,000	1,657,983	0	(33,405)	0	0	5.000	2.320	AO	18,125	72,500	05/03/2016	10/01/2028
196474-5K-2	COLORADO HEALTH FACCS AUTH REV				2	1,606,450	123.0850	1,538,563	1,250,000	1,489,094	0	(34,769)	0	0	5.000	1.921	MM	7,986	62,500	07/20/2016	11/15/2036
19648A-P6-6	COLORADO HEALTH FACCS AUTH REV				2	1,054,390	113.2440	1,132,440	1,000,000	1,024,788	0	(5,563)	0	0	5.000	4.319	JJ	25,000	50,000	01/22/2014	01/01/2031
20774Y-YC-5	CONNECTICUT ST HEALTH & EDL FACCS AUTH RE				2	1,614,549	120.1620	1,604,163	1,335,000	1,517,206	0	(25,701)	0	0	5.000	2.671	JD	5,563	66,750	01/13/2016	12/01/2030
235036-40-0	DALLAS FORT WORTH TEX INTL ARPT REV				1	500,000	97.7270	488,635	500,000	500,000	0	0	0	0	2.454	2.454	MM	2,045	2,352	08/08/2019	11/01/2029
235036-XM-7	DALLAS FORT WORTH TEX INTL ARPT REV				2	538,635	105.8720	529,360	500,000	508,822	0	(4,551)	0	0	5.000	3.991	MM	4,167	25,000	07/25/2012	11/01/2042
235036-XY-1	DALLAS FORT WORTH TEX INTL ARPT REV				2	533,805	103.0430	515,215	500,000	503,961	0	(4,591)	0	0	5.000	4.021	MM	4,167	25,000	08/17/2012	11/01/2035
23542J-PP-5	DALLAS TEX WTRWKS & SWR SYS REV				2	1,338,525	123.1640	1,385,595	1,125,000	1,293,718	0	(19,194)	0	0	5.000	2.831	AO	14,063	56,250	07/12/2017	10/01/2033
240523-UK-4	DEKALB CNTY GA WTR & SEW REV				2	1,339,200	123.5340	1,544,175	1,250,000	1,296,819	0	(5,789)	0	0	5.250	4.598	AO	16,406	65,625	11/19/2010	10/01/2032
3130A0-XD-7	FEDERAL HOME LOAN BANKS	.C			1	763,740	100.8610	756,458	750,000	752,789	0	(2,277)	0	0	2.375	2.058	MS	5,393	17,813	12/29/2014	03/12/2021
3130A1-I9-5	FEDERAL HOME LOAN BANKS	.C			1	582,619	100.8770	580,043	575,000	576,956	0	(1,323)	0	0	2.250	2.010	JD	719	12,938	07/21/2015	06/11/2021
3130A2-UI-4	FEDERAL HOME LOAN BANKS	.CF			1	520,115	99.6490	498,245	500,000	511,421	0	(2,289)	0	0	2.875	2.358	MS	4,313	14,375	01/14/2016	09/13/2024
3130A3-DL-5	FEDERAL HOME LOAN BANKS	.C			1	627,111	102.5510	615,306	600,000	614,262	0	(3,712)	0	0	2.375	1.706	MS	4,473	14,250	10/20/2016	09/08/2023
3130A3-VC-5	FEDERAL HOME LOAN BANKS	.C			1	300,462	102.3350	307,005	300,000	300,271	0	(65)	0	0	2.250	2.226	JD	431	6,750	11/21/2016	12/08/2023
3130AE-BV-1	FEDERAL HOME LOAN BANKS	.C			1	602,850	106.6380	639,828	600,000	602,328	0	(387)	0	0	3.125	3.047	JD	998	18,750	07/12/2018	06/13/2025
313370-US-5	FEDERAL HOME LOAN BANKS	.C			1	576,098	100.7260	553,993	550,000	553,250	0	(4,610)	0	0	2.875	2.010	MS	4,832	15,813	11/04/2014	09/11/2020
313378-CR-0	FEDERAL HOME LOAN BANKS	.CF			1	1,010,020	97.8400	978,400	1,000,000	1,003,309	0	(1,458)	0	0	2.250	2.095	MS	6,875	22,500	03/17/2015	03/11/2022
313378-CR-0	FEDERAL HOME LOAN BANKS	.C			1	556,820	101.3020	557,161													

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	B o n d C h a r	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 (Amor-tization) 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
362848-UF-8	GAINESVILLE FLA UTILS SYS REV			2	1FE	1,514,900	123.4090	1,542,613	1,250,000	1,464,991	0	(24,775)	0	0	5.000	2.540	AO	15,625	62,500	12/14/2017	10/01/2033
386442-WP-8	GRAND RIVER DAM AUTH OKLA REV			2	1FE	1,156,600	122.3040	1,134,744	1,000,000	1,134,744	0	(17,394)	0	0	5.000	2.840	JD	4,167	50,000	09/25/2018	06/01/2029
386442-YV-3	GRAND RIVER DAM AUTH OKLA REV			2	1FE	1,169,820	119.1710	1,191,710	1,000,000	1,133,422	0	(15,849)	0	0	5.000	2.981	JD	4,167	50,000	08/09/2017	06/01/2040
392274-F4-3	GREATER ORLANDO AVIATION AUTH ORLANDO FL			2	1FE	1,061,600	108.9450	1,127,581	1,035,000	1,044,505	0	(3,169)	0	0	5.000	4.640	AO	12,938	51,750	12/09/2013	10/01/2030
392274-W8-5	GREATER ORLANDO AVIATION AUTH ORLANDO FL			2	1FE	1,165,821	119.6260	1,196,260	1,000,000	1,132,804	0	(14,954)	0	0	5.000	3.062	AO	12,500	50,000	08/30/2017	10/01/2035
419794-XP-2	HAWAII ST ARPTS SYS REV			2	1FE	1,834,434	101.7380	1,637,982	1,610,000	1,637,883	0	(55,140)	0	0	5.000	1.510	JJ	40,250	80,500	05/09/2016	07/01/2034
419794-WI-6	HAWAII ST ARPTS SYS REV			2	1FE	1,101,350	105.4420	1,054,420	1,000,000	1,022,478	0	(14,357)	0	0	5.000	3.449	JJ	25,000	50,000	01/07/2014	07/01/2022
454898-VN-4	INDIANA MUN PWIR AGY PWIR SUPPLY SYS REV			2	1FE	1,175,940	121.0270	1,210,270	1,000,000	1,143,605	0	(15,685)	0	0	5.000	2.970	JJ	25,000	50,000	10/27/2017	01/01/2035
45505K-BN-9	INDIANA ST FIN AUTH WTR UTIL REV			2	1FE	2,687,218	119.4120	2,836,035	2,375,000	2,600,899	0	(29,266)	0	0	5.000	3.410	AO	29,688	118,750	12/08/2016	10/01/2034
47770V-AZ-3	JOBSCOHO BEVERAGE SYS OHIO STATEWIDE LIQ			1	1FE	1,831,067	117.3190	2,035,485	1,735,000	1,825,189	0	(5,611)	0	0	4.532	3.991	JJ	39,315	78,630	12/07/2018	01/01/2035
491189-FX-9	KENTUCKY ASSET / LIABILITY COMM GEN FD			1	1FE	907,150	102.3200	1,023,200	1,000,000	964,127	0	(10,095)	0	0	2.998	4.191	AO	7,495	29,990	09/20/2013	04/01/2023
506498-WM-0	LAFAYETTE LA UTILS REV			2	1FE	1,154,586	110.6460	1,167,315	1,055,000	1,090,385	0	(11,626)	0	0	5.000	3.741	MM	8,792	52,750	12/19/2013	11/01/2025
53945C-HK-9	LOS ANGELES CALIF WASTEWR SYS REV			1,2	1FE	499,700	107.3910	536,955	500,000	499,731	0	9	0	0	4.029	4.033	JD	1,679	20,145	04/24/2018	06/01/2039
542690-SG-3	LONG ISLAND PWIR AUTH N Y ELEC SYS REV			2	1FE	557,970	116.6690	583,345	500,000	536,072	0	(5,639)	0	0	5.000	3.581	MS	6,333	25,000	11/18/2015	09/01/2036
544525-SL-3	LOS ANGELES CALIF DEPT WTR & PWIR WTRWKS			2	1FE	1,099,170	113.0190	1,130,190	1,000,000	1,041,643	0	(10,944)	0	0	5.000	3.720	JJ	25,000	50,000	04/03/2014	07/01/2035
54811G-VR-8	LOWER COLO RIV AUTH TEX REV			2	1FE	1,279,399	108.2010	1,347,102	1,245,000	1,256,089	0	(4,329)	0	0	5.000	4.599	MM	7,954	62,250	12/10/2013	05/15/2031
574218-FY-4	MARYLAND ST HEALTH & HIGHER EDL FACS AUT			2	1FE	1,079,110	109.4100	1,094,100	1,000,000	1,025,480	0	(9,519)	0	0	5.000	3.920	JJ	25,000	50,000	10/04/2013	07/01/2028
574218-WI-9	MARYLAND ST HEALTH & HIGHER EDL FACS AUT			2	1FE	1,101,173	113.0700	1,142,007	1,010,000	1,048,222	0	(9,653)	0	0	5.000	3.870	FA	19,078	50,500	12/16/2013	08/15/2024
57563C-CN-0	MASSACHUSETTS DEPT TRANS MET HWY SYS REV			2	1FE	1,197,750	100.0000	1,075,000	1,075,000	1,075,000	0	(20,057)	0	0	5.000	3.091	JJ	26,875	53,750	06/06/2013	01/01/2032
576051-WB-8	MASSACHUSETTS ST WTR RES AUTH IAM COML P			2	1FE	500,000	97.9210	489,605	500,000	500,000	0	0	0	0	2.273	2.273	FA	1,894	0	10/10/2019	08/01/2028
592098-T2-3	METROPOLITAN GOVT NASHVILLE & DAVIDSON C			2	1FE	885,345	121.6200	912,150	750,000	858,149	0	(12,762)	0	0	5.000	2.851	JJ	18,750	37,500	10/26/2017	07/01/2037
59261A-AN-7	METROPOLITAN TRANS AUTH N Y REV		CF	2	1FE	2,382,280	118.5740	2,371,480	2,000,000	2,238,903	0	(36,949)	0	0	5.000	2.780	MM	12,778	100,000	12/10/2015	11/15/2029
592647-EA-5	METROPOLITAN WASH D C ARPTS AUTH ARPT SY			2	1FE	902,955	116.3780	872,835	750,000	853,966	0	(20,685)	0	0	5.000	1.931	AO	9,375	37,500	08/04/2017	10/01/2024
59333A-LG-4	MIAMI-DADE CNTY FLA EDL FACS AUTH REV			2	1FE	981,191	110.8770	892,560	805,000	865,819	0	(17,720)	0	0	5.000	2.560	AO	10,063	40,250	02/12/2014	04/01/2024
59333P-B6-4	MIAMI-DADE CNTY FLA AVIATION REV			2	1FE	884,955	109.9370	824,528	750,000	791,708	0	(14,364)	0	0	5.000	2.880	AO	9,375	37,500	12/03/2012	10/01/2023
59334D-EN-0	MIAMI-DADE CNTY FLA WTR & SWIR REV			2	1FE	583,380	107.2390	536,195	500,000	520,405	0	(11,215)	0	0	5.250	2.840	AO	6,563	26,250	12/23/2013	10/01/2021
59334D-HK-3	MIAMI-DADE CNTY FLA WTR & SWIR REV			2	1FE	1,089,413	114.2670	1,142,670	1,000,000	1,038,015	0	(9,273)	0	0	5.000	3.897	AO	12,500	50,000	05/14/2014	10/01/2027
59334K-HP-6	MIAMI-DADE CNTY FLA EXPIRY AUTH TOLL SYS			2	1FE	1,393,797	107.9340	1,478,696	1,370,000	1,377,982	0	(2,939)	0	0	5.000	4.750	JJ	34,250	68,500	12/09/2013	07/01/2033
59465H-TE-6	MICHIGAN ST HOSP FIN AUTH REV			2	1	52,312	109.1530	54,577	50,000	50,643	0	(315)	0	0	5.000	4.294	JD	208	2,500	12/16/2013	12/01/2029
59465H-TK-2	MICHIGAN ST HOSP FIN AUTH REV			2	1FE	993,928	109.2790	1,038,151	950,000	964,232	0	(5,473)	0	0	5.000	4.340	JD	3,958	47,500	12/16/2013	12/01/2029
606092-HR-8	MISSOURI JT MUN ELEC UTIL COMM PWIR PROJ			2	1FE	1,807,165	114.2810	1,702,787	1,490,000	1,643,295	0	(37,050)	0	0	5.000	2.240	JD	6,208	74,500	05/18/2016	12/01/2023
60637A-ES-7	MISSOURI ST HEALTH & EDL FACS AUTH HEALT		CF	2	1FE	576,080	114.5080	573,540	500,000	533,916	0	(7,831)	0	0	5.000	3.181	JJ	12,500	25,000	03/07/2014	01/01/2025
61075T-LF-3	MONROE CNTY N Y INDL DEV CORP REV			1	1FE	1,090,000	106.6770	1,162,779	1,090,000	1,090,000	0	0	0	0	3.692	3.692	JJ	20,121	40,243	06/17/2015	07/01/2025
646108-WM-7	NEW JERSEY ST HSG & MTG FIN AGY MULTI-FA			2	1FE	84,170	103.4960	98,321	95,000	87,671	0	635	0	0	4.208	5.314	MM	666	3,998	09/16/2013	11/01/2028
64763H-JH-9	NEW ORLEANS LA AVIATION BRD REV			2	1FE	862,470	116.3000	872,250	750,000	838,527	0	(11,157)	0	0	5.000	3.111	JJ	18,750	37,500	10/20/2017	01/01/2038
64971X-GG-7	NEW YORK N Y CITY TRANSITIONAL FIN AUTH			1,2	1FE	1,006,590	108.3290	1,083,290	1,000,000	1,006,001	0	(574)	0	0	3.900	3.817	FA	16,250	33,150	12/19/2018	08/01/2031
64986D-EQ-4	NEW YORK ST ENVIRONMENTAL FACS CORP ST C			1,2	1FE	1,000,000	107.4590	1,074,590	1,000,000	1,000,000	0	0	0	0	3.716	3.716	JD	1,652	37,160	04/06/2017	06/15/2032
649883-TM-7	NEW YORK ST MTG AGY HOMEOWNER MTG REV			2	1FE	334,945	102.7510	359,629	350,000	340,248	0	1,024	0	0	4.203	4.635	AO	3,678	14,503	09/06/2013	10/01/2027
66285W-ZA-7	NORTH TEX TWY AUTH REV			2	1FE	2,436,160	123.0110	2,460,220	2,000,000	2,420,352	0	(15,808)	0	0	5.000	2.391	JJ	37,778	0	07/17/2019	01/01/2038
67756A-3F-7	OHIO ST HIGHER EDL FAC COMM REV			2	1FE	1,884,348	107.2370	1,876,648	1,750,000	1,786,693	0	(17,311)	0	0	5.000	3.900	JJ	43,750	87,500	10/02/2013	01/01/2028
67760H-JR-3	OHIO ST TPK COMM TPK REV			2	1FE	1,451,030	111.8450	1,487,539	1,330,000	1,376,355	0	(13,665)	0	0	5.250	4.050	FA	26,378	69,825	12/13/2013	02/15/2029
67760H-LG-4	OHIO ST TPK COMM TPK REV			2	1FE	615,680	122.6920	613,460	500,000	589,993	0	(11,527)	0	0	5.000	2.251	FA	9,444	25,000	09/13/2017	02/15/2030
682001-RR-8	OMAHA PUB PWIR DIST NEB ELEC REV			2	1FE	1,138,940	123.7140	1,237,140	1,000,000	1,123,550	0	(13,478)	0	0	5.000	3.220	FA	20,833	50,000	11/06/2018	02/01/2033
685869-DF-3	OREGON HEALTH SCIENCES UNIV REV			2	1FE	1,140,410	109.5920	1,095,920	1,000,000	1,045,122	0	(17,096)	0	0	5.000	3.110	JJ	25,000	50,000	12/20/2013	07/01/2022
709224-KV-0	PENNSYLVANIA ST TPK COMM TPK REV			2	1FE	1,827,805	117.1130	1,826,963	1,560,000	1,730,598	0	(26,003)	0	0	5.000	2.970	JD	6,500	78,000	02/03/2016	12/01/2034
717893-H7-9	PHILADELPHIA PA WTR & WASTEWR REV			2	1FE	277,245	122.7300	306,825	250,000	274,664	0	(2,361)	0	0	5.000	3.671	AO	3,125	10,521	11/16/2018	10/01/2038

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	B o n d C h a r	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 (Amor-tization) 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
84247P-JC-6	SOUTHERN CALIF PUB PWIR AUTH REV			2	1FE	1,057,070		1,071,580	1,000,000	1,036,703	0	(7,463)	0	0	4.108	3.225	JJ	20,540	41,080	03/03/2017	07/01/2027
875124-GB-9	TAMPA BAY WTR FLA A REGL WTR SUPPLY AUTH			2	1FE	2,002,186		1,20,6840	1,997,320	1,655,000	0	(30,761)	0	0	5.000	2.721	AO	82,750	82,750	01/13/2016	10/01/2035
875301-FF-5	TAMPA-HILLSBOROUGH CNTY FLA EXPIRY AUTH R			1,2	1FE	474,205		102,9670	514,835	500,000	0	2,691	0	0	3.420	4.058	JJ	8,550	17,100	08/08/2013	07/01/2023
875301-FM-0	TAMPA-HILLSBOROUGH CNTY FLA EXPIRY AUTH R			2	1FE	1,339,638		109,1510	1,364,388	1,250,000	0	(10,997)	0	0	5.000	3.999	JJ	31,250	62,500	12/12/2013	07/01/2027
89602N-XY-5	TRIBOROUGH BRDG & TUNL AUTH N Y REVS			2	1FE	1,311,964		111,2700	1,251,788	1,125,000	0	(21,707)	0	0	5.000	2.860	MM	7,188	56,250	01/07/2014	11/15/2022
897825-GR-0	TRUCKEE MEADOWS NEV WTR AUTH WTR REV			2	1FE	1,199,336		120,0140	1,224,143	1,020,000	0	(19,412)	0	0	5.000	2.690	JJ	25,500	51,000	11/30/2017	07/01/2034
91412H-BP-7	THE REGENTS OF THE UNIVERSITY OF CALIFOR			1	1FE	125,796		109,4850	125,000	125,677	0	(79)	0	0	3.762	3.677	MM	601	4,703	06/20/2018	05/15/2027
91417K-ZZ-7	UNIVERSITY COLO ENTERPRISE SYS REV			2	1FE	1,090,600		113,2000	1,132,000	1,000,000	0	(9,719)	0	0	5.000	3.860	JD	4,167	50,000	10/10/2013	06/01/2029
914301-3Z-7	UNIVERSITY HOUSTON TEX UNIV REVS			2	1FE	101,547		104,3430	100,000	100,442	0	(195)	0	0	4.450	4.230	FA	1,681	4,450	08/20/2013	02/15/2026
914805-FA-9	UNIVERSITY PITTSBURGH PA HIGHER ED			1,2	1FE	949,410		106,7540	1,067,540	1,000,000	0	2,003	0	0	3.646	4.046	MS	10,735	36,460	10/25/2018	09/15/2036
917565-MF-7	UTAH TRAN AUTH SALES TAX REV			2	1FE	1,632,274		109,4270	1,531,978	1,400,000	0	(25,662)	0	0	5.000	2.984	JD	3,111	70,000	01/07/2013	06/15/2029
92778L-BK-5	VIRGINIA COMMLTH UNIV HEALTH SYS AUTH RE			1	1FE	200,000		106,4960	212,992	200,000	0	0	0	0	3.858	3.858	JJ	3,858	7,716	01/30/2014	01/01/2024
92818N-HS-0	VIRGINIA ST RES AUTH INFRASTRUCTURE REV			2	1FE	300,000		100,0360	300,000	300,000	0	0	0	0	2.750	2.750	MM	940	0	10/30/2019	11/01/2031
92937N-BA-1	WPI ENERGY WIS PWIR SUPPLY SYS REV			2	1FE	414,554		115,4310	404,009	390,000	0	(6,601)	0	0	5.000	2.816	JJ	8,750	17,500	10/06/2014	07/01/2027
940093-7X-9	WASHINGTON ST UNIV REVS			2	1FE	1,781,341		121,3610	1,686,918	1,390,000	0	(39,182)	0	0	5.000	1.800	AO	17,375	69,500	08/12/2016	10/01/2027
944514-YY-8	WAYNE CNTY MICH ARPT AUTH REV			2	1FE	1,719,285		125,5760	1,883,640	1,500,000	0	(18,809)	0	0	5.000	3.280	JD	6,250	78,542	10/31/2018	12/01/2030
977100-GH-3	WISCONSIN ST GEN FD ANNUAL APPROPRIATION			2	1FE	500,000		103,8770	519,385	500,000	0	0	0	0	3.154	3.154	MM	2,628	15,770	05/03/2017	05/01/2027
2599999	Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations					106,169,588	XXX	107,274,392	95,570,000	101,730,584	0	(1,141,756)	0	0	XXX	XXX	XXX	1,302,523	4,199,820	XXX	XXX
312862-XA-7	FH D89673 - RMBS	CF		4	1	16,362		105,9260	16,108	16,140	0	15	0	7.000	6.864	MON	94	1,359	05/01/1998	04/01/2028	
3128M7-SM-9	FH G05624 - RMBS	CF		4	1	254,356		104,0470	251,767	241,975	0	(254)	0	0	4.500	3.399	MON	907	10,911	05/08/2018	09/01/2039
3128M7-CD-5	FH G13468 - RMBS	CF		4	1	118,468		103,3560	119,458	115,580	0	(525)	0	0	4.500	3.101	MON	433	6,150	03/25/2009	03/01/2024
3128M7-KW-7	FH G16409 - RMBS	CF		4	1	335,353		97,1720	338,456	348,306	0	874	0	0	2.500	3.355	MON	726	8,732	11/19/2018	01/01/2033
3128MJ-2A-7	FH G08768 - RMBS	CF		4	1	602,246		103,3590	593,761	603,291	0	819	0	0	4.500	3.141	MON	2,154	25,936	03/28/2018	06/01/2047
3128MJ-6L-9	FH G08974 - RMBS	CF		4	1	223,519		106,9690	226,263	211,522	0	1,333	0	0	5.000	2.867	MON	881	6,169	05/08/2019	04/01/2049
3128MJ-QR-4	FH G08463 - RMBS	CF		4	1	147,415		102,8080	143,463	139,544	0	(1,742)	0	0	4.000	2.380	MON	465	5,709	10/13/2011	10/01/2041
3128MJ-SY-7	FH G08534 - RMBS	CF		4	1	1,096,173		97,6230	1,093,700	1,120,330	0	2,477	0	0	3.000	3.338	MON	2,801	33,820	06/04/2014	06/01/2043
3128MJ-T6-7	FH G08572 - RMBS	CF		4	1	223,284		100,3350	221,266	220,527	0	(433)	0	0	3.500	3.234	MON	643	7,857	03/04/2014	02/01/2044
3128MJ-TL-4	FH G08554 - RMBS	CF		4	1	802,540		100,3350	798,121	802,240	0	(375)	0	0	3.500	3.336	MON	2,320	28,126	03/19/2014	10/01/2043
3128MJ-UF-5	FH G08581 - RMBS	CF		4	1	149,754		100,3350	148,918	148,420	0	(188)	0	0	3.500	3.285	MON	433	5,310	04/21/2014	04/01/2044
3128MJ-US-7	FH G08592 - RMBS	CF		4	1	149,268		102,3440	144,802	141,486	0	(1,721)	0	0	4.000	2.601	MON	472	5,808	07/08/2014	06/01/2044
3128MJ-UZ-1	FH G08599 - RMBS	CF		4	1	152,815		100,2020	147,857	147,559	0	(890)	0	0	3.500	2.755	MON	430	5,242	11/21/2014	08/01/2044
3128MJ-V7-2	FH G08637 - RMBS	CF		4	1	746,702		102,3410	721,299	704,800	0	(6,891)	0	0	4.000	2.554	MON	2,349	28,908	06/17/2015	04/01/2045
3128MJ-W9-7	FH G08671 - RMBS	CF		4	1	540,343		99,9330	522,194	522,544	0	(1,622)	0	0	3.500	2.855	MON	1,524	18,444	01/07/2016	10/01/2045
3128MJ-WV-8	FH G08659 - RMBS	CF		4	1	235,848		99,9330	226,014	226,166	0	(770)	0	0	3.500	2.616	MON	660	7,966	03/04/2016	08/01/2045
3128MJ-X7-0	FH G08701 - RMBS	CF		4	1	720,497		96,9670	705,256	727,315	0	479	0	0	3.000	3.150	MON	1,818	21,907	12/13/2016	04/01/2046
3128MJ-XE-5	FH G08676 - RMBS	CF		4	1	1,112,962		99,9330	1,070,645	1,071,363	0	(3,865)	0	0	3.500	2.772	MON	3,125	37,810	02/24/2016	11/01/2045
3128MJ-XR-6	FH G08687 - RMBS	CF		4	1	640,685		99,9130	623,849	624,392	0	(640)	0	0	3.500	3.000	MON	1,821	21,960	12/05/2016	01/01/2046
3128MJ-YS-4	FH G08688 - RMBS	CF		4	1	420,911		102,3430	405,433	396,151	0	(2,285)	0	0	4.000	2.616	MON	1,321	16,022	11/16/2016	01/01/2046
3128MJ-YN-4	FH G08716 - RMBS	CF		4	1	646,416		99,7690	630,153	631,612	0	(381)	0	0	3.500	3.054	MON	1,842	22,219	12/13/2016	08/01/2046
3128MJ-YU-8	FH G08722 - RMBS	CF		4	1	567,688		99,7270	549,440	550,944	0	(1,051)	0	0	3.500	2.925	MON	1,607	19,435	11/18/2016	09/01/2046
3128MJ-Z6-0	FH G08764 - RMBS	CF		4	1	525,192		104,0740	506,283	486,465	0	(2,305)	0	0	4.500	2.476	MON	1,824	22,082	05/22/2017	05/01/2047
3128MJ-Z6-0	FH G08764 - RMBS	CF		4	1	366,981		105,7660	366,665	346,676	0	(443)	0	0	4.500	3.250	MON	1,300	15,416	04/04/2018	05/01/2047
3128MM-LH-4	FH G18327 - RMBS	CF		4	1	67,980		103,3870	67,865	65,641	0	(276)	0	0	4.500	3.117	MON	246	3,219	11/17/2009	10/01/2024
3128MM-US-0	FH G18592 - RMBS	CF		4	1	817,018		99,2760	775,074	780,727	0	(3,178)	0	0	3.000	1.957	MON	1,952	23,685	03/31/2016	03/01/2031
3128PB-GL-9	FH C92003 - RMBS	CF		4	1	754,182		100,6720	767,161	762,040	0	(30)	0	0	3.500	3.784	MON	2,223	26,736	10/23/2018	07/01/2038
3128PN-A8-1	FH J09931 - RMBS	CF		4	1	163,255		102,7090	166,120	161,739	0	(99)	0	0	4.000	3.663	MON	539	7,116	06/16/2009	06/01/2024
3128PQ-BG-5	FH J10939 - RMBS	CF		4	1	47,378		103,3770	47,494	45,942	0	(121)	0	0	4.500	3.546	MON	172	2,255	09/22/2009	10/01/2024
3128PU-C8-3	FH J14595 - RMBS	CF		4	1	160,773		101,1100	162,609	160,824	0	103	0	0	3.500	3.504	MON	469	5,952	03/08/2011	03/01/2026
312946-C7-9	FH A97294 - RMBS	CF		4	1	284,094		102,8030	299,354	291,192	0	1,643	0	0	4.000	4.572	MON				

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	B o n d C h a r	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 (Amor-tization) 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
3132GR-VR-9	FH 006624 - RMBS	CF		4	1	599,191	100.3360	579,256	577,316	590,236	0	(2,338)	0	0	3.500	3.065	MON	1,684	20,302	05/02/2012	03/01/2042
3132XU-V3-6	FH 052433 - RMBS	CF		4	1	786,889	103.5310	789,269	762,351	787,232	0	588	0	0	4.500	3.604	MON	2,859	34,431	09/19/2018	11/01/2047
3132Y2-7D-2	FH 058991 - RMBS	CF		4	1	507,713	101.6720	515,215	506,743	507,543	0	(151)	0	0	4.000	3.929	MON	1,689	20,327	10/19/2018	10/01/2048
31334W-3R-0	FH 040808 - RMBS			4	1	389,706	103.2190	392,171	379,941	389,238	0	(468)	0	0	3.500	2.811	MON	1,108	5,541	07/17/2019	07/01/2049
31334Y-6Z-5	FH 042688 - RMBS			4	1	500,280	101.6250	501,939	493,913	500,185	0	(95)	0	0	3.000	2.763	MON	1,235	2,470	10/29/2019	09/01/2049
31335B-23-0	FH 061675 - RMBS			4	1	1,092,149	104.9840	1,143,332	1,089,053	1,091,777	0	(372)	0	0	3.500	3.434	MON	3,176	34,940	01/17/2019	09/01/2048
31335B-TD-8	FH 061448 - RMBS	CF		4	1	991,134	101.5310	1,002,237	987,124	997,451	0	(647)	0	0	4.000	3.863	MON	3,290	39,575	10/23/2018	06/01/2048
31335B-TW-6	FH 061465 - RMBS	CF		4	1	1,359,279	103.4060	1,359,687	1,314,901	1,365,396	0	4,360	0	0	4.500	3.453	MON	4,931	59,436	12/10/2018	11/01/2047
31339S-E2-7	FH 0A2853 - RMBS			4	1	488,685	101.5780	489,262	481,661	488,530	0	(155)	0	0	3.000	2.736	MON	1,204	3,612	09/18/2019	09/01/2049
31346Y-GG-2	FH 0A4699 - RMBS			4	1	490,711	101.4530	490,258	483,236	490,634	0	(78)	0	0	3.000	2.723	MON	1,208	1,208	11/19/2019	11/01/2049
31358Q-5Q-4	FNR 92180 F - CMO/RMBS			4	1	12,338	101.1300	11,923	11,923	12,003	0	(29)	0	0	2.942	2.027	MON	6	453	09/08/1999	10/25/2022
31359Q-VQ-5	FNR 92150 MA - CMO/RMBS			4	1	4,007	102.8600	4,316	4,196	4,150	0	16	0	0	5.500	6.298	MON	19	276	03/24/1999	09/25/2022
3138A6-AK-6	FN AH4509 - RMBS	CF		4	1	323,814	101.2010	332,904	328,954	326,347	0	776	0	0	3.500	3.788	MON	959	11,801	03/16/2011	01/01/2026
3138A8-EL-6	FN AH6438 - RMBS	CF		4	1	122,670	101.2010	122,756	122,288	122,279	0	89	0	0	3.500	3.416	MON	357	4,482	02/15/2011	02/01/2026
3138A8-SL-1	FN AH6822 - RMBS	CF		4	1	471,177	101.2010	472,993	467,380	468,596	0	9	0	0	3.500	3.287	MON	1,363	17,305	04/18/2011	03/01/2026
3138EP-A3-8	FN AL6325 - RMBS	CF		4	1	308,857	97.7120	296,009	302,940	308,475	0	(371)	0	0	3.000	2.677	MON	9,137	9,137	10/19/2015	10/01/2044
3138EQ-T3-6	FN AL7769 - RMBS	CF		4	1	967,896	97.7090	936,503	958,461	966,890	0	(221)	0	0	3.000	2.835	MON	2,396	28,884	01/11/2016	12/01/2043
3138ER-MM-7	FN AL9372 - RMBS	CF		4	1	620,328	97.3380	600,344	616,762	619,630	0	(49)	0	0	2.500	2.348	MON	1,285	15,550	12/06/2016	11/01/2031
3138ET-GX-8	FN AL8313 - RMBS			4	1	1,083,446	108.2030	1,145,299	1,058,473	1,083,881	0	435	0	0	4.000	3.441	MON	3,528	38,811	01/17/2019	12/01/2045
3138M6-MD-6	FN AP3055 - RMBS	CF		4	1	400,738	97.8180	380,260	388,742	400,012	0	(1,300)	0	0	3.000	2.489	MON	972	11,755	08/09/2012	09/01/2042
3138M7-G4-1	FN AP3818 - RMBS	CF		4	1	434,086	97.7490	411,613	421,092	433,098	0	(1,442)	0	0	3.000	2.485	MON	1,053	12,698	08/09/2012	09/01/2042
3138MD-KV-2	FN AS3907 - RMBS			4	1	201,702	105.9530	201,257	189,949	203,781	0	(1,932)	0	0	4.000	2.414	MON	633	6,875	01/06/2016	11/01/2044
3138X0-Y2-8	FN AU1628 - RMBS	CF		4	1	544,023	97.7090	511,499	523,492	543,116	0	(978)	0	0	3.000	2.360	MON	1,309	15,780	09/02/2016	07/01/2043
3138X3-EH-1	FN AU3735 - RMBS	CF		4	1	327,854	97.7110	319,004	326,477	327,706	0	55	0	0	3.000	2.920	MON	816	9,843	01/05/2016	08/01/2043
3138X3-XM-9	FN AU4283 - RMBS	CF		4	1	473,659	100.1420	473,075	472,404	473,317	0	277	0	0	3.500	3.443	MON	1,878	16,702	12/17/2013	09/01/2043
31397N-FD-2	FNR 0917B PM - CMO/RMBS			4	1	16,782	105.4530	17,272	16,379	16,953	0	(74)	0	0	4.000	2.862	MON	55	912	01/22/2010	03/25/2039
3140EB-7J-4	FN BA7196 - RMBS			4	1	841,608	106.1410	875,641	824,979	841,409	0	(303)	0	0	4.000	3.534	MON	2,750	32,999	12/19/2018	12/01/2045
3140EU-HZ-5	FN BC0247 - RMBS	CF		4	1	431,016	102.0350	419,297	410,934	429,519	0	(1,208)	0	0	4.000	2.986	MON	1,370	16,503	02/22/2017	02/01/2046
3140EV-OP-6	FN BC1105 - RMBS	CF		4	1	790,220	99.8340	750,866	752,115	786,654	0	(3,524)	0	0	3.500	2.589	MON	2,194	26,436	05/16/2016	02/01/2046
3140FO-HX-5	FN BC4745 - RMBS			4	1	1,067,514	102.9530	1,122,518	1,090,321	1,067,724	0	210	0	0	3.000	3.343	MON	2,726	29,984	01/17/2019	10/01/2046
3140F9-WA-9	FN BD2440 - RMBS	CF		4	1	483,861	99.8180	472,497	473,359	482,567	0	(723)	0	0	3.500	3.098	MON	1,381	16,638	01/20/2017	01/01/2047
3140FT-LC-3	FN BE7522 - RMBS			4	1	312,558	101.1560	311,403	307,844	312,587	0	29	0	0	2.500	2.086	MON	2,658	2,658	08/29/2019	02/01/2032
3140HM-2D-5	FN BK7971 - RMBS			4	1	615,190	104.4690	624,059	597,363	614,421	0	(769)	0	0	4.000	2.888	MON	1,991	21,903	01/04/2019	11/01/2028
3140J7-LZ-6	FN BM3043 - RMBS	CF		4	1	545,608	101.8590	526,817	517,202	543,218	0	(1,497)	0	0	4.000	2.756	MON	1,724	20,719	11/20/2017	11/01/2047
3140J8-UG-6	FN BM4182 - RMBS	CF		4	1	1,628,292	101.8130	1,624,835	1,595,902	1,623,001	0	(3,988)	0	0	4.000	3.384	MON	5,320	63,977	08/07/2018	07/01/2048
3140J9-AR-2	FN BM4515 - RMBS			4	1	344,760	104.8750	349,974	333,706	344,483	0	(277)	0	0	4.000	2.689	MON	1,112	8,899	04/01/2019	10/01/2028
3140JA-DV-7	FN BM5515 - RMBS			4	1	851,610	105.0470	866,432	824,804	849,944	0	(1,666)	0	0	4.000	2.831	MON	2,749	24,744	03/14/2019	02/01/2029
3140X4-5Y-8	FN FM1762 - RMBS			4	1	334,118	103.0630	334,120	324,190	334,101	0	(17)	0	0	3.500	2.665	MON	946	0	12/18/2019	09/01/2049
3140X4-HU-3	FN FM1142 - RMBS			4	1	488,600	102.2810	493,728	482,717	488,403	0	(198)	0	0	3.000	2.775	MON	1,207	6,034	07/09/2019	06/01/2049
31410L-NL-2	FN 890595 - RMBS	CF		4	1	122,234	99.5310	118,261	118,818	120,316	0	(386)	0	0	2.500	1.551	MON	248	3,357	01/24/2014	01/01/2024
31417F-YY-8	FN AB8826 - RMBS	CF		4	1	518,533	97.7060	488,841	500,318	517,570	0	(745)	0	0	3.000	2.410	MON	1,251	15,052	10/13/2016	03/01/2043
31417K-TX-5	FN AC1465 - RMBS	CF		4	1	36,542	103.2190	36,809	35,662	36,431	0	(117)	0	0	4.500	3.139	MON	134	1,782	09/01/2009	09/01/2024
31418A-LX-4	FN MA1241 - RMBS	CF		4	1	206,880	99.1890	200,136	201,773	203,629	0	(608)	0	0	2.500	1.637	MON	420	5,900	01/15/2014	11/01/2022
31418A-N3-8	FN MA1309 - RMBS	CF		4	1	150,529	99.1650	145,610	148,218	148,218	0	(418)	0	0	2.500	1.667	MON	306	4,209	12/17/2013	01/01/2023
31418A-N3-8	FN MA1309 - RMBS			4	1	51,255	100.8910	50,240	49,796	50,389	0	(165)	0	0	2.500	1.479	MON	104	845	06/18/2014	01/01/2023
31418A-SV-1	FN MA1431 - RMBS	CF		4	1	231,543	99.1150	223,964	225,964	228,224	0	(559)	0	0	2.500	1.688	MON	471	6,415	01/15/2014	05/01/2023
31418A-TS-7	FN MA1460 - RMBS	CF		4	1	179,264	99.0720	173,189	174,811	176,729	0	(482)	0	0	2.500	1.641	MON	364	4,756	06/17/2014	06/01/2023
31418A-YS-1	FN MA1620 - RMBS			4	1	227,930	99.5310	221,159	222,201	224,725	0	(560)	0	0	2.500	1.689	MON	463	5,967	06/17/2014	10/01/2023
31418B-BA-3																					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	B o n d C h a r	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 (Amor-tization) 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
31418C-X0-2	FN MA3386 - RMBS	.CF		4	1	613,743	104.8280	606,243	578,321	616,229	0	3,242	0	0	5.000	2.513	MON	2,410	29,209	06/29/2018	06/01/2048
31418C-YN-8	FN MA3416 - RMBS			4	1	1,117,260	105.3130	1,118,551	1,062,121	1,122,355	0	5,095	0	0	4.500	2.612	MON	3,983	19,915	07/02/2019	07/01/2048
31418D-E5-7	FN MA3755 - RMBS			4	1	1,707,464	107.1090	1,711,202	1,597,627	1,705,791	0	(1,672)	0	0	5.000	2.825	MON	6,657	19,970	08/13/2019	08/01/2049
31418D-ET-5	FN MA3745 - RMBS			4	1	1,521,650	102.8280	1,520,493	1,478,676	1,520,018	0	(1,632)	0	0	3.500	2.731	MON	4,313	17,251	08/19/2019	08/01/2049
31418W-PP-9	FN AD8529 - RMBS	.CF		4	1	369,874	105.1490	358,244	340,701	373,419	0	(3,698)	0	0	4.500	2.418	MON	1,278	15,579	06/18/2015	08/01/2040
2699999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						48,868,373	XXX	48,495,314	47,642,071	48,829,181	0	(46,810)	0	0	XXX	XXX	XXX	144,896	1,502,258	XXX	XXX
313692-HA-3	FNA 18H10 A2 - CMBS	.CF		4	1	1,001,250	99.0870	990,870	1,000,000	1,001,446	0	90	0	0	3.384	3.462	MON	2,820	34,315	08/24/2018	07/25/2028
3137F6-R3-1	FHMS K078 A2 - CMBS			4	1	1,035,625	110.1910	1,011,910	1,000,000	1,031,063	0	(3,404)	0	0	3.854	3.414	MON	3,212	38,540	08/24/2018	06/25/2028
3137FJ-KE-8	FHMS K082 A2 - CMBS			4	1	2,013,828	110.8870	2,217,740	2,000,000	2,011,940	0	(1,630)	0	0	3.920	3.834	MON	6,533	78,400	11/02/2018	09/25/2028
3137FL-YV-0	FHMS K092 A2 - CMBS			4	1	295,138	106.7370	298,864	280,000	294,349	0	(789)	0	0	3.298	2.660	MON	770	4,617	06/07/2019	04/25/2029
3137FM-TY-8	FHMS K094 A2 - CMBS			4	1	2,986,832	104.0240	3,016,696	2,900,000	2,935,079	0	(3,752)	0	0	2.903	2.550	MON	7,016	35,078	07/09/2019	06/25/2029
2799999. Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities						7,332,672	XXX	7,626,080	7,180,000	7,321,877	0	(9,485)	0	0	XXX	XXX	XXX	20,350	190,950	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						162,370,633	XXX	163,395,785	150,392,071	157,881,642	0	(1,198,051)	0	0	XXX	XXX	XXX	1,467,769	5,893,028	XXX	XXX
00287Y-BF-5	ABBVIE INC			1,2	2FE	496,472	110.5570	552,785	500,000	496,880	0	308	0	0	4.250	4.336	MON	2,774	24,556	09/13/2018	11/14/2028
00507U-AS-0	ALLERGAN FUNDING SCS	C		1,2	2FE	759,893	105.0580	787,935	750,000	755,488	0	(987)	0	0	3.800	3.638	MS	8,392	28,500	03/18/2015	03/15/2025
012725-AC-1	ALBEMARLE CORP			1,2	2FE	1,069,897	107.1520	1,071,520	1,000,000	1,043,140	0	(8,446)	0	0	4.150	3.149	JD	3,458	41,500	09/14/2020	12/01/2024
0258M0-EL-9	AMERICAN EXPRESS CREDIT CORP			2	1FE	1,593,295	106.1950	1,699,120	1,600,000	1,594,825	0	612	0	0	3.300	3.350	MON	8,507	52,800	07/06/2017	05/03/2027
02665W-CT-6	AMERICAN HONDA FINANCE CORP			1	1FE	650,517	105.5500	686,075	650,000	650,423	0	(94)	0	0	3.550	3.533	JJ	11,345	11,345	01/10/2019	01/12/2024
03027X-AR-1	AMERICAN TOWER CORP			1,2	2FE	980,470	105.0460	1,050,460	1,000,000	983,808	0	1,690	0	0	3.600	3.836	JJ	16,600	36,000	01/10/2018	01/15/2028
037833-AS-9	APPLE INC			1	1FE	453,050	106.1780	472,492	445,000	449,228	0	(892)	0	0	3.450	3.214	MON	2,346	15,353	06/15/2015	05/06/2024
05279F-AG-4	AUTOLIV ASP, INC.			1	2FE	1,000,000	105.6000	1,056,000	1,000,000	1,000,000	0	0	0	0	4.090	4.090	AO	7,726	40,900	04/23/2014	04/23/2024
05565E-BC-8	BMW US CAPITAL LLC			1	1FE	998,980	102.2790	1,022,790	1,000,000	999,437	0	333	0	0	3.400	3.436	FA	13,033	33,906	08/07/2018	08/13/2021
05565Q-DH-8	BP CAPITAL MARKETS PLC	C		1,2	1FE	1,254,863	109.0480	1,363,100	1,250,000	1,253,903	0	(371)	0	0	3.723	3.681	MON	4,266	46,538	03/03/2017	11/28/2028
05607M-AA-5	HEATHROW FUNDING LTD	C		1	1FE	1,108,750	104.1640	1,041,640	1,000,000	1,025,576	0	(15,983)	0	0	4.875	3.158	JJ	22,479	49,250	05/27/2014	07/15/2023
06051G-HT-9	BANK OF AMERICA CORP			1,2,5	1FE	800,000	105.6920	845,536	800,000	800,000	0	0	0	0	3.559	3.560	AO	14,236	14,236	04/17/2019	04/23/2027
06406H-DA-4	BANK OF NEW YORK MELLON CORP			2	1FE	997,860	103.9760	1,039,760	1,000,000	998,819	0	209	0	0	3.000	3.025	FA	10,583	30,000	02/19/2015	02/24/2025
06739F-JJ-1	BARCLAYS BANK PLC	C		2	1FE	999,309	100.6590	1,006,590	1,000,000	999,757	0	230	0	0	2.650	2.674	JJ	12,514	26,500	01/05/2018	01/11/2021
07274N-AJ-2	BAYER US FINANCE II LLC			1,2	2FE	449,445	107.8900	485,505	450,000	449,540	0	67	0	0	4.250	4.270	JD	850	19,125	06/18/2018	12/15/2025
07330M-AA-5	BRANCH BANKING AND TRUST CO			2	1FE	1,062,170	107.4980	1,074,980	1,000,000	1,038,729	0	(5,070)	0	0	3.800	3.158	AO	6,439	38,000	01/28/2015	10/30/2026
097023-CA-1	BOEING CO			1,2	1FE	146,411	105.8990	158,849	150,000	146,753	0	295	0	0	3.450	3.740	MON	863	5,189	10/29/2018	11/01/2028
10112R-AY-0	BOSTON PROPERTIES LP			1,2	2FE	794,168	101.4060	811,248	800,000	795,947	0	537	0	0	2.750	2.833	AO	5,500	22,000	08/08/2016	10/01/2026
124857-AM-5	CBS CORP			1,2	2FE	199,520	105.8520	211,704	200,000	199,755	0	48	0	0	3.700	3.729	FA	2,796	7,400	08/11/2014	08/15/2024
126650-DG-2	CVS HEALTH CORP			1,2	2FE	495,485	101.6920	508,460	500,000	495,300	0	145	0	0	3.250	3.357	FA	6,139	0	08/08/2019	08/15/2029
13607R-AD-2	CANADIAN IMPERIAL BANK OF COMMERCE	C		1	1FE	988,820	105.0600	1,050,600	1,000,000	991,346	0	2,161	0	0	3.500	3.753	MS	10,500	35,000	10/31/2018	09/13/2023
136375-CJ-9	CANADIAN NATIONAL RAILWAY CO	C		1,2	1FE	996,170	102.4300	1,024,300	1,000,000	997,523	0	363	0	0	2.750	2.794	MS	9,167	27,500	02/18/2016	03/01/2026
13645R-AP-9	CANADIAN PACIFIC RAILWAY CO	C		1	2FE	736,133	104.8080	786,060	750,000	746,690	0	1,513	0	0	4.500	4.730	JJ	15,563	33,750	11/28/2011	01/15/2022
140420-NB-2	CAPITAL ONE BANK USA NA			1	2FE	728,355	103.3190	774,893	750,000	741,864	0	2,407	0	0	3.375	3.746	FA	9,563	25,313	01/22/2014	02/15/2023
141781-AY-0	CARGILL INC			1	1FE	791,340	103.2270	774,203	750,000	758,461	0	(5,938)	0	0	4.307	3.455	MON	4,217	32,303	12/17/2013	05/14/2021
151020-AR-5	CELGENE CORP			1	1FE	349,052	103.2800	361,480	350,000	349,618	0	137	0	0	3.550	3.584	FA	4,694	12,425	08/03/2015	08/15/2022
151895-BF-5	CENTERPOINT PROPERTIES TRUST			2	1FE	1,000,000	100.4247	1,004,247	1,000,000	1,000,000	0	0	0	0	3.020	3.020	N/A	1,594	30,200	06/12/2013	06/12/2020
172967-KG-5	CITIGROUP INC			1	1FE	347,484	106.6260	373,191	350,000	348,204	0	260	0	0	3.700	3.796	JJ	6,079	12,950	03/07/2017	01/12/2026
172967-ME-8	CITIGROUP INC			1,2,5	1FE	750,000	109.4020	820,515	750,000	750,000	0	0	0	0	3.980	3.981	MS	8,375	14,925	03/13/2019	03/20/2030
191216-BZ-2	COCA-COLA CO			1	1FE	249,710	100.6460	251,615	250,000	249,800	0	28	0	0	2.250	2.263	MS	1,875	5,625	08/29/2016	09/01/2026
20030N-BS-9	COMCAST CORP			1,2	1FE	1,221,625	104.8180	1,310,225	1,250,000	1,229,611	0	2,916	0	0	3.150	3.446	MS	13,125	39,375	03/03/2017	03/01/2026
202795-JN-1	COMMONWEALTH EDISON CO			1,2	1FE	997,600	109.3540	1,093,540	1,000,000	997,882	0	205	0	0	3.700	3.729	FA	13,978	37,103	08/07/2018	08/15/2028
20826F-AD-8	CONOCOPHILLIPS CO			1,2	1FE	299,469	105.7900	317,370	300,000	299,720	0	52	0	0	3.350	3.371	MON	1,284	10,050	11/06/2014	11/15/2024
209111-FS-7	CONSOLIDATED EDISON COMPANY OF NEW YORK			1,2	1FE	499,630	111.0600	555,300	500,000	499,664	0	31	0	0	4.000	4.009	JD	1,667	20,056	11/27/2018	12/01/2028
21685W-DD-6	RABOBANK NEDERLAND NV	C																			

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	B o n d C h a r	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 (Amor-tization) 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
26442C-AX-2	DUKE ENERGY CAROLINAS LLC			1,2	1FE	997,582		1,114,270	1,000,000	997,820	0	207	0	0	3.950	3.979	MM	5,047	40,268	11/06/2018	11/15/2028
26442E-AD-2	DUKE ENERGY OHIO INC			1,2	1FE	1,292,452		1,311,985	1,241,000	1,282,820	0	(6,477)	0	0	3.800	3.203	MS	15,719	47,158	06/25/2015	09/01/2023
26884A-BF-9	ERP OPERATING LP			1,2	1FE	995,355		1,026,100	1,000,000	996,708	0	429	0	0	2.850	2.903	MM	4,750	28,500	10/05/2016	11/01/2026
30219G-AM-0	EXPRESS SCRIPTS HOLDING CO			1,2	2FE	874,157		1,08,3110	850,000	867,305	0	(2,534)	0	0	4.500	4.109	FA	13,388	38,250	03/07/2017	02/25/2026
30231G-AJ-1	EXXON MOBIL CORP			1,2	1FE	1,001,500		1,011,390	1,000,000	1,000,483	0	(224)	0	0	2.397	2.373	MS	7,657	23,970	03/18/2015	03/06/2022
31428X-AY-2	FEDEX CORP			1	2FE	177,167		106,9960	175,000	175,986	0	(222)	0	0	4.000	3.848	JJ	3,228	7,000	02/13/2014	01/15/2024
316770-BM-0	FIFTH THIRD BANK (OHIO)			2	1FE	1,001,770		1,087,290	1,000,000	1,001,446	0	(228)	0	0	3.950	3.921	JJ	16,788	39,719	07/23/2018	07/28/2025
340711-AV-2	FLORIDA GAS TRANSMISSION CO			1,2	2FE	791,200		1,02,9760	800,000	796,409	0	1,317	0	0	3.875	4.063	JJ	14,294	31,000	10/22/2015	07/15/2022
345397-XQ-1	FORD MOTOR CREDIT COMPANY LLC			1,2	2FE	153,732		100,5650	150,000	150,950	0	(891)	0	0	3.200	2.578	JJ	2,213	4,800	10/11/2016	01/15/2021
35137L-AB-1	FOX CORP			1,2	2FE	1,003,813		1,066,6080	1,000,000	1,003,146	0	(667)	0	0	4.030	3.944	JJ	17,463	20,150	01/15/2019	01/25/2024
354613-AK-7	FRANKLIN RESOURCES INC			1	1FE	962,050		1,032,420	1,000,000	974,775	0	4,322	0	0	2.850	3.379	MS	7,264	28,500	12/15/2016	03/30/2025
361640-6M-5	GE CAPITAL INTERNATIONAL FUNDING CO			C	1	2FE	939,150	104,1660	931,000	936,114	0	(778)	0	0	3.373	3.269	MM	4,013	31,403	11/02/2015	11/15/2025
369550-AU-2	GENERAL DYNAMICS CORP			1,2	1FE	608,762		1,01,0770	640,000	626,863	0	4,317	0	0	2.250	3.002	MM	1,840	14,400	08/04/2015	11/15/2022
36962G-6S-8	GENERAL ELECTRIC CO			1,2	2FE	347,647		102,1740	358,000	354,363	0	1,123	0	0	3.100	3.457	JJ	5,302	11,098	06/05/2013	01/09/2023
375558-BC-6	GILEAD SCIENCES INC			1,2	1FE	1,013,770		1,033,500	1,000,000	1,005,592	0	(2,110)	0	0	3.250	3.017	MS	10,833	32,500	12/08/2015	09/01/2022
38141G-RD-8	GOLDMAN SACHS GROUP INC			1,2	1FE	329,092		104,1630	325,000	326,805	0	(551)	0	0	3.625	3.432	JJ	5,203	11,781	08/04/2015	01/22/2023
40414L-AJ-8	HCP INC			1,2	2FE	253,450		106,7050	250,000	251,488	0	(371)	0	0	4.250	4.073	MM	1,358	10,625	02/13/2014	11/15/2023
404280-AW-9	HSCB HOLDINGS PLC			C	1	1FE	1,072,150	1,088,830	1,000,000	1,049,014	0	(6,995)	0	0	4.300	3.414	MM	13,497	43,000	07/19/2016	03/08/2026
43474T-AC-7	HOLCIM US FINANCE SARL & CIE SCS			C	1	2FE	1,341,070	1,07,4190	1,220,000	1,277,760	0	(14,302)	0	0	5.150	3.766	JD	175	62,830	05/20/2015	09/12/2023
437076-BW-1	HOME DEPOT INC			1,2	1FE	995,452		1,122,2510	1,000,000	995,859	0	380	0	0	3.900	3.955	JD	2,708	39,000	11/27/2018	12/06/2028
454889-AS-5	INDIANA MICHIGAN POWER CO			1,2	1FE	498,796		109,2150	500,000	498,971	0	102	0	0	3.850	3.879	MM	2,460	19,250	04/30/2018	05/15/2028
45866F-AA-2	INTERCONTINENTALEXCHANGE INC			1	1FE	201,372		106,6550	200,000	200,586	0	(141)	0	0	4.000	3.916	AO	1,689	8,000	10/17/2013	10/15/2023
460146-CJ-0	INTERNATIONAL PAPER CO			1,2	2FE	995,040		1,049,930	1,000,000	997,557	0	496	0	0	3.650	3.710	JD	1,622	36,500	07/30/2014	06/15/2024
465685-AG-0	ITC HOLDINGS CORP			1,2	2FE	388,392		104,9820	385,000	386,379	0	(385)	0	0	4.050	3.933	JJ	7,796	15,593	03/17/2014	07/01/2023
46625H-RS-1	JPMORGAN CHASE & CO			1,2	1FE	499,785		104,4570	500,000	499,856	0	20	0	0	3.200	3.205	JD	711	16,000	05/31/2016	06/15/2026
46625H-RV-4	JPMORGAN CHASE & CO			1,2	1FE	997,840		1,030,490	1,000,000	998,539	0	193	0	0	2.950	2.974	AO	7,375	29,500	07/14/2016	10/01/2026
49328E-E6-4	KEYCORP			1,2	2FE	499,145		109,6230	500,000	499,265	0	73	0	0	4.100	4.121	AO	3,474	20,500	04/23/2018	04/30/2028
494550-BM-7	KINDER MORGAN ENERGY PARTNERS LP			1,2	2FE	703,293		103,1470	750,000	732,020	0	5,276	0	0	3.450	4.279	FA	9,775	25,875	01/22/2014	02/15/2023
501044-CY-5	THE KROGER CO			1,2	2FE	498,980		106,5790	500,000	499,534	0	103	0	0	4.000	4.025	FA	8,333	20,000	01/23/2014	02/01/2024
532457-BP-2	ELI LILLY AND CO			1,2	1FE	499,825		104,8020	500,000	499,868	0	16	0	0	3.100	3.104	MM	1,981	15,500	05/04/2017	05/15/2027
548661-DR-5	LOWE'S COMPANIES INC			1,2	2FE	1,000,248		1,068,950	1,000,000	1,000,233	0	(15)	0	0	3.650	3.647	AO	8,719	18,250	04/03/2019	04/05/2029
581557-BE-4	MCKESSON CORP			1,2	2FE	1,021,450		1,052,310	1,000,000	1,009,952	0	(2,294)	0	0	3.796	3.525	MS	11,177	37,960	07/30/2014	03/15/2024
584918-BA-1	MICROSOFT CORP			1,2	1FE	451,218		101,3770	452,000	451,750	0	114	0	0	2.375	2.402	FA	4,145	10,735	02/09/2015	02/12/2022
617446-8G-7	MORGAN STANLEY			1,2,5	1FE	1,007,003		1,130,400	1,000,000	1,006,465	0	(539)	0	0	4.431	4.344	JJ	19,447	22,155	01/17/2019	01/23/2030
61746B-DJ-2	MORGAN STANLEY			1	1FE	185,428		104,7570	175,000	180,335	0	(1,601)	0	0	3.750	2.733	FA	2,297	6,563	09/15/2016	02/25/2023
63254A-AE-8	NATIONAL AUSTRALIA BANK LTD (NEW YORK B			1,2	1FE	123,953		102,4970	125,000	124,549	0	139	0	0	3.000	3.125	JJ	1,677	3,750	06/23/2015	01/20/2023
63254A-AS-7	NATIONAL AUSTRALIA BANK LTD (NEW YORK B			1,2	1FE	983,280		1,004,520	1,000,000	988,576	0	1,580	0	0	2.500	2.692	JJ	11,736	25,000	07/12/2016	07/12/2026
637432-NS-0	NATIONAL RURAL UTILITIES COOPERATIVE FIN			1,2	1FE	399,108		109,3530	400,000	399,158	0	50	0	0	3.700	3.727	MS	4,358	9,250	01/28/2019	03/15/2029
655664-AS-9	NORDSTROM INC			1,2	2FE	249,060		103,9150	250,000	249,289	0	83	0	0	4.000	4.046	MS	2,944	10,000	03/06/2017	03/15/2027
655844-CA-4	NORFOLK SOUTHERN CORP			1,2	2FE	498,930		106,9980	500,000	499,124	0	139	0	0	3.650	3.685	FA	7,604	18,199	07/30/2018	08/01/2025
665859-AT-1	NORTHERN TRUST CORP			2	1FE	799,330		109,1920	800,000	799,411	0	57	0	0	3.650	3.660	FA	12,004	29,200	07/31/2018	08/03/2028
66989H-AJ-7	NOVARTIS CAPITAL CORP			1,2	1FE	495,050		105,0930	500,000	496,904	0	172	0	0	3.000	3.116	MM	1,708	15,000	11/17/2015	11/20/2025
674599-CU-7	OCCIDENTAL PETROLEUM CORP			1,2	2FE	139,877		100,7530	140,000	139,901	0	24	0	0	2.600	2.645	FA	1,446	0	08/06/2019	08/13/2021
68389X-BC-8	ORACLE CORP			1,2	1FE	428,152		104,0870	445,000	435,182	0	1,639	0	0	2.950	3.403	MM	1,677	13,128	06/15/2015	05/15/2025
69349L-AG-3	PNC BANK NA			2	1FE	916,183		101,9050	1,000,000	907,129	0	9,799	0	0	2.700	3.823	MM	4,500	27,000	12/17/2013	11/01/2022
695114-OM-8	PACIFICORP			1,2	1FE	853,974		102,4640	806,000	817,583	0	(9,330)	0	0	3.850	2.631	JD	1,379	31,031	12/09/2015	06/15/2021
717081-DV-2	PFIZER INC			1,2	1FE	301,149		103,4380	300,000	300,773	0	(109)	0	0	2.750	2.706	JD	642	8,250	05/31/2016	06/03/2026
718546-AC-8	PHILLIPS 66			1,2	1FE	485,588		104,9600	475,000	478,207	0	(1,336)	0	0	4.300	3.983	AO	5,106	20,425	11/20/2013	04/01/2022
74005P-BQ-6	PRAAIR INC			1,2	1FE	497,920		105,3940	500,000	498,687	0	192	0	0	3.200	3.248	JJ	6,711	16,000	09/21/2015	01/30/2026
74340X-BE-0	PROLOGIS LP			1,2	1FE	370,541		1													

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	B o n d C h a r	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
822582-AS-1	SHELL INTERNATIONAL FINANCE BV	C		1	1FE	1,056,704		1,114,707	1,100,000	1,082,687	0	6,216	0	0	2.375	3.000	FA	9,434	26,125	08/05/2015	08/21/2022
824348-AR-7	SHERWIN-WILLIAMS CO	1,2		2FE		249,853		263,580	250,000	249,897	0	16	0	0	3.450	3.458	FA	3,594	8,625	07/28/2015	08/01/2025
828807-CS-4	SIMON PROPERTY GROUP LP	1,2		1FE		449,118		473,846	450,000	449,551	0	86	0	0	3.375	3.398	AO	3,797	15,188	09/03/2014	10/01/2024
842434-CP-5	SOUTHERN CALIFORNIA GAS CO	1,2		1FE		997,630		1,043,700	1,000,000	998,612	0	229	0	0	3.200	3.228	JD	1,422	32,000	06/15/2015	06/15/2025
863667-AF-8	STRYKER CORP	1,2		1FE		444,924		467,513	445,000	444,965	0	7	0	0	3.375	3.377	MM	1,919	15,019	06/15/2015	05/15/2024
86787E-AV-9	SUNTRUST BANK	1,2		1FE		448,912		461,516	450,000	449,309	0	210	0	0	3.000	3.053	FA	5,588	13,500	01/26/2018	02/02/2023
867914-BS-1	SUNTRUST BANKS INC	1,2		1FE		224,712		224,905	225,000	224,775	0	37	0	0	4.000	4.021	MM	1,500	9,000	04/24/2018	05/01/2025
87124V-AD-1	SYDNEY AIRPORT FINANCE CO PTY LTD	C		2FE		979,990		1,048,660	1,000,000	992,087	0	2,247	0	0	3.900	4.165	MS	10,725	39,000	01/29/2014	03/22/2023
871829-BF-3	SYSCO CORP	1,2		2FE		497,910		523,890	500,000	498,379	0	187	0	0	3.250	3.299	JJ	7,493	16,250	06/19/2017	07/15/2027
873050-CX-5	TTX CO	1,2		1FE		346,668		350,693	350,000	349,646	0	765	0	0	2.600	2.826	JD	404	9,100	12/07/2015	06/15/2020
873128-AC-2	TWE US FINANCE CO			2		1,000,000		1,055,450	1,000,000	1,000,000	0	0	0	0	4.380	4.380	JD	1,825	43,800	12/16/2013	12/16/2023
87612E-BD-7	TARGET CORP	1		1FE		1,009,250		1,071,630	1,000,000	1,004,598	0	(931)	0	0	3.500	3.389	JJ	17,500	35,000	07/30/2014	07/01/2024
884903-BQ-7	THOMSON REUTERS CORP	C		2FE		372,430		394,875	368,000	369,914	0	(472)	0	0	4.300	4.146	MM	1,670	15,824	01/24/2014	11/23/2021
89114Q-BL-1	TORONTO-DOMINION BANK	C		1FE		997,620		1,000,710	1,000,000	999,247	0	480	0	0	1.800	1.850	JJ	8,400	18,000	07/06/2016	07/13/2021
89236T-EC-5	TOYOTA MOTOR CREDIT CORP	1		1FE		498,985		503,790	500,000	499,442	0	200	0	0	2.150	2.193	MS	3,374	10,750	09/05/2017	09/08/2022
902613-AA-6	UBS GROUP AG	C	2,5	1FE		1,002,267		1,018,530	1,000,000	1,002,192	0	(75)	0	0	3.126	3.100	FA	11,983	0	08/06/2019	08/13/2030
90352J-AA-1	UBS GROUP FUNDING SWITZERLAND AG	C	2	1FE		911,619		926,199	900,000	906,564	0	(2,599)	0	0	3.491	3.172	MM	3,316	31,419	01/04/2018	05/23/2023
907818-DY-1	UNION PACIFIC CORP	1,2		1FE		994,380		1,047,620	1,000,000	996,821	0	571	0	0	3.250	3.319	JJ	14,986	32,500	06/24/2015	01/15/2025
907818-EP-9	UNION PACIFIC CORP	1,2		1FE		986,998		1,049,250	1,000,000	990,163	0	1,182	0	0	3.000	3.152	AO	6,333	30,000	03/29/2017	04/15/2027
913017-BV-0	UNITED TECHNOLOGIES CORP	1		2FE		1,006,090		1,025,490	1,000,000	1,002,313	0	(910)	0	0	3.100	3.000	JD	2,583	31,000	08/05/2015	06/01/2022
92343V-DY-7	VERIZON COMMUNICATIONS INC	1		2FE		198,462		212,980	200,000	198,829	0	136	0	0	4.125	4.220	MS	2,406	8,250	03/13/2017	03/16/2027
92826C-AC-6	VISA INC	1,2		1FE		249,653		257,273	250,000	249,845	0	50	0	0	2.800	2.822	JD	331	7,000	12/09/2015	12/14/2022
92857W-AZ-3	VODAFONE GROUP PLC	C	1	2FE		452,260		508,630	500,000	483,231	0	5,710	0	0	2.500	3.804	MS	3,299	12,500	01/23/2014	09/26/2022
931142-DH-3	WAL MART STORES INC	2		1FE		965,500		1,021,650	1,000,000	984,513	0	4,426	0	0	2.550	3.050	AO	5,667	25,500	06/23/2015	04/11/2023
949746-SK-8	WELLS FARGO & CO	2		1FE		1,000,000		1,020,950	1,000,000	1,000,000	0	0	0	0	3.069	3.069	JJ	13,384	30,690	01/17/2017	01/24/2023
98978V-AJ-2	ZOTIS INC	1,2		2FE		1,008,950		1,010,860	1,000,000	1,001,590	0	(1,964)	0	0	3.450	3.244	MM	4,600	34,500	01/14/2016	11/13/2020
68967#-AP-8	TRITON CONTAINER INTERNATIONAL LIMITED	C		2FL		716,936		720,305	716,936	716,936	0	0	0	0	3.710	3.710	JD	74	31,800	06/12/2014	06/30/2024
02107#-AH-9	CONTACT ENERGY LIMITED	D		2		500,000		527,085	500,000	500,000	0	0	0	0	4.090	4.088	JD	682	20,450	09/19/2013	12/19/2023
07160#-AJ-8	ORICA FINANCE LIMITED	C		2FE		1,000,000		1,062,290	1,000,000	1,000,000	0	0	0	0	4.590	4.590	MS	13,133	45,900	09/18/2013	09/18/2023
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						87,578,798	XXX	91,589,374	87,342,936	87,400,204	0	(39,610)	0	0	XXX	XXX	XXX	808,832	2,899,385	XXX	XXX
31339U-EY-2	QA3751 - RMBS			4	1	1,204,342		1,203,971	1,186,179	1,204,304	0	(39)	0	0	3.000	2.805	MON	2,965	0	12/06/2019	10/01/2049
45254N-DM-6	1MM 029F M1 - RMBS			4	1FM	19,614		19,789	19,517	19,485	0	31	0	0	5.867	5.820	MON	95	1,202	01/07/2003	12/25/2032
3399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						1,223,956	XXX	1,223,761	1,205,695	1,223,789	0	(7)	0	0	XXX	XXX	XXX	3,061	1,202	XXX	XXX
03063N-AA-5	ACRE 10ART A1 - CMBS			4	1FM	133,720		134,636	133,720	133,683	0	4	0	0	3.847	3.870	MON	286	6,107	12/09/2010	01/14/2029
12527E-AD-0	CFORE 11C1 A4 - CMBS			4	1FM	695,942		692,213	677,187	679,472	0	(1,963)	0	0	4.961	4.511	MON	2,800	35,766	06/22/2011	04/15/2044
36249K-AA-8	GSM5 10C1 A1 - CMBS			4	1FM	6,737		6,536	6,541	6,541	0	(144)	0	0	3.679	2.807	MON	20	9,876	08/04/2010	08/10/2043
617459-AD-4	MSC 11C2 A4 - CMBS			4	1FM	2,019,924		2,044,840	2,000,000	2,000,138	0	(2,508)	0	0	4.661	4.555	MON	7,768	93,220	06/10/2011	06/17/2044
92909P-AA-7	VNO 10VNO A1 - CMBS			4	1FM	89,452		89,580	89,452	89,432	0	1	0	0	2.970	2.981	MON	355	3,621	08/10/2010	09/13/2028
92935J-BC-8	WFRBS 11C2 A4 - CMBS			4	1FM	712,287		711,963	698,373	698,800	0	(1,706)	0	0	4.869	4.626	MON	2,834	34,030	03/10/2011	02/15/2044
3499999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						3,658,062	XXX	3,679,769	3,605,273	3,608,066	0	(6,316)	0	0	XXX	XXX	XXX	13,863	182,620	XXX	XXX
02008Q-AB-6	ALLYA 192 A2 - ABS			4	1FE	499,949		500,930	500,000	499,973	0	24	0	0	2.340	2.361	MON	520	5,980	06/04/2019	07/15/2022
02588Q-AB-4	AMXCA 191 A - ABS			4	1FE	821,954		838,540	820,000	821,427	0	(527)	0	0	2.870	2.805	MON	1,046	19,677	02/22/2019	10/15/2024
05522R-CN-6	BACCT 171 A - ABS			4	1FE	1,130,322		1,130,124	1,130,000	1,130,000	0	(113)	0	0	1.950	1.949	MON	979	22,035	06/21/2017	08/15/2022
05565E-G8-8	BMM US CAPITAL, LLC - ABS			4	1	170,000		179,943	170,000	170,000	0	0	0	0	3.880	3.880	FA	2,528	6,596	02/13/2014	02/13/2024
126650-BC-3	CVS CAREMARK CORP - ABS			1	2FE	151,242		143,695	130,244	141,713	0	(1,371)	0	0	5.880	3.663	MON	447	7,367	10/23/2012	01/10/2028
17305E-GM-1	CCICIT 18A3 A3 - ABS			4	1FE	449,981		467,897	450,000	449,996	0	15	0	0	3.290	3.294	MM	1,563	14,805	05/21/2018	05/23/2025
254683-BZ-7	DCENT 174 A - ABS			4	1FE	2,551,975		2,696,826	2,650,000	2,571,925	0	16,688	0	0	2.530	3.289	MON	2,980	67,445	12/11/2018	10/15/2026
43814W-AC-9	HAROT 191 A3 - ABS			4	1FE	805,139		817,325	805,000	805,095	0	(44)	0	0	2.830	2.839	MON	823	18,415	03/12/2019	03/20/2023
58769T-AE-5	MBART 191 A4 - ABS			4	1FE	749,941		747,953	750,000	749,925	0	(16)	0	0	2.040	2.052	MON	638	3,400	09/18/2019	01/15/2026
58772T-AD-2	MBALT 19A A4 - ABS			4	1FE</																

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

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	B o n d C h a r	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
981464-HC-7	WFNMT 19B A - ABS			4	1FE	1,007,148	100.8560	1,008,560	1,000,000	1,006,388	0	(761)	0	0	2.490	2.233	MON	1,107	8,300	09/11/2019	04/15/2026
98162X-AD-7	WOLS 19A A4 - ABS			4	1FE	1,349,834	101.6800	1,372,680	1,350,000	1,349,889	0	55	0	0	3.010	3.034	MON	1,806	30,702	03/05/2019	07/15/2024
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						15,060,134	XXX	15,274,695	15,005,244	15,056,133	0	1,053	0	0	XXX	XXX	XXX	21,660	289,028	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						107,520,950	XXX	111,767,599	107,159,148	107,288,191	0	(44,881)	0	0	XXX	XXX	XXX	847,416	3,372,234	XXX	XXX
4899999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6099999. Subtotal - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6599999. Subtotal - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7699999. Total - Issuer Obligations						215,386,291	XXX	220,546,508	204,062,936	210,543,083	0	(1,239,135)	0	0	XXX	XXX	XXX	2,145,873	7,569,329	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						50,092,330	XXX	49,719,074	48,847,766	50,052,970	0	(46,817)	0	0	XXX	XXX	XXX	147,957	1,503,460	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities						10,990,735	XXX	11,305,849	10,785,273	10,929,943	0	(15,801)	0	0	XXX	XXX	XXX	34,213	373,571	XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						15,060,134	XXX	15,274,695	15,005,244	15,056,133	0	1,053	0	0	XXX	XXX	XXX	21,660	289,028	XXX	XXX
8099999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8199999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8299999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999 - Total Bonds						291,529,489	XXX	296,846,126	278,701,218	286,582,129	0	(1,300,700)	0	0	XXX	XXX	XXX	2,349,703	9,735,387	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP 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
NONE																				
8999999	Total Preferred Stocks							XXX											XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1	2	3 Codes		5	6	7 Fair Value		9	10 Dividends			13 Change in Book/Adjusted Carrying Value				17	18
		3	4			7	8		10	11	12	13	14	15	16		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate Per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared But Unpaid	Unrealized Valuation Increase/(Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Date Acquired	NAIC Designation
00206R-10-2	AT&T ORD			61,825,000	2,416,121	39.080	2,416,121	1,694,121	0	126,123	0	651,636	0	651,636	0	12/27/2018	
025816-10-9	AMERICAN EXPRESS ORD			4,900,000	621,205	124.490	621,205	597,557	0	0	0	23,648	0	23,648	0	11/18/2019	
037833-10-0	APPLE ORD			10,800,000	3,171,420	293.650	3,171,420	1,334,633	0	32,832	0	1,466,640	0	1,466,640	0	12/27/2018	
060505-10-4	BANK OF AMERICA ORD			40,200,000	1,415,844	35.220	1,415,844	1,157,456	0	25,437	0	412,563	0	412,563	0	06/26/2019	
097023-10-5	BOEING ORD			8,200,000	2,671,232	325.760	2,671,232	1,079,456	0	66,788	0	26,732	0	26,732	0	09/26/2016	
110122-10-8	BRISTOL MYERS SQUIBB ORD			24,500,000	1,572,655	64.190	1,572,655	1,128,580	0	20,090	0	444,075	0	444,075	0	06/26/2019	
14040H-10-5	CAPITAL ONE FINANCIAL ORD			6,525,000	671,488	102.910	671,488	451,093	0	10,440	0	178,263	0	178,263	0	06/24/2016	
149123-10-1	CATERPILLAR ORD			4,000,000	590,720	147.680	590,720	502,603	0	15,064	0	82,152	0	82,152	0	03/27/2019	
166764-10-0	CHEVRON ORD			15,624,000	1,882,848	120.510	1,882,848	1,846,863	0	0	0	35,985	0	35,985	0	11/25/2019	
172967-42-4	CITIGROUP ORD			12,695,000	1,014,204	79.890	1,014,204	963,985	0	0	0	50,218	0	50,218	0	12/24/2019	
189054-10-9	CLOROX ORD			7,500,000	1,151,550	153.540	1,151,550	766,398	0	28,991	0	(4,500)	0	(4,500)	0	02/12/2018	
191216-10-0	COCA-COLA ORD			47,000,000	2,601,450	55.350	2,601,450	2,031,969	0	75,200	0	376,000	0	376,000	0	09/06/2018	
194162-10-3	COLGATE PALMOLIVE ORD			12,705,000	874,612	68.840	874,612	750,582	0	21,726	0	118,411	0	118,411	0	12/27/2018	
20030N-10-1	COMCAST CL A ORD			28,055,000	1,261,633	44.970	1,261,633	1,029,784	0	17,675	0	231,850	0	231,850	0	02/01/2019	
244199-10-5	DEERE ORD			3,525,000	610,742	173.260	610,742	528,525	2,679	7,421	0	84,917	0	84,917	0	04/29/2016	
247361-70-2	Delta Air Lines, Inc.			7,515,000	439,477	58.480	439,477	441,386	0	0	0	(1,909)	0	(1,909)	0	12/30/2019	
254687-10-6	WALT DISNEY ORD			15,100,000	2,183,913	144.630	2,183,913	1,808,185	13,288	13,200	0	375,728	0	375,728	0	09/26/2019	
254709-10-8	DISCOVER FINANCIAL SERVICES ORD			7,580,000	642,936	84.820	642,936	407,615	0	12,734	0	195,867	0	195,867	0	02/12/2018	
265504-10-0	DUNKIN BRANDS GROUP ORD			8,000,000	604,320	75.540	604,320	321,741	0	12,000	0	91,360	0	91,360	0	02/12/2018	
30040W-10-8	EVERSOURCE ENERGY ORD			17,000,000	1,446,190	85.070	1,446,190	786,695	0	36,380	0	340,510	0	340,510	0	02/12/2018	
370334-10-4	GENERAL MILLS ORD			23,000,000	1,231,880	53.560	1,231,880	881,998	0	44,683	0	332,092	0	332,092	0	06/26/2019	
427866-10-8	HERSHEY FOODS ORD			3,450,000	507,081	146.980	507,081	372,011	0	10,316	0	137,310	0	137,310	0	11/07/2018	
437076-10-2	HOME DEPOT ORD			4,849,000	1,058,925	218.380	1,058,925	885,670	0	23,767	0	172,090	0	172,090	0	04/11/2019	
438516-10-6	HONEYWELL INTERNATIONAL ORD			6,900,000	1,221,300	177.000	1,221,300	736,133	0	23,184	0	309,672	0	309,672	0	12/08/2016	
458140-10-0	INTEL ORD			23,700,000	1,418,445	59.850	1,418,445	720,586	0	29,862	0	306,204	0	306,204	0	10/24/2018	
459200-10-1	INTERNATIONAL BUSINESS MACHINES ORD			12,500,000	1,675,500	134.040	1,675,500	1,695,849	0	75,325	0	(20,349)	0	(20,349)	0	09/26/2019	
46625H-10-0	JPMORGAN CHASE ORD			11,000,000	1,533,400	139.400	1,533,400	620,447	0	35,644	0	459,580	0	459,580	0	06/23/2014	
478160-10-4	JOHNSON & JOHNSON ORD			15,300,000	2,231,811	145.870	2,231,811	1,484,579	0	57,375	0	257,346	0	257,346	0	12/27/2018	
49271V-10-0	KEURIG DR PEPPER ORD			20,460,000	592,317	28.950	592,317	571,675	0	3,069	0	20,642	0	20,642	0	08/06/2019	
539830-10-9	LOCKHEED MARTIN ORD			7,000,000	2,725,660	389.380	2,725,660	1,753,673	0	63,000	0	892,780	0	892,780	0	12/27/2018	
580135-10-1	MCDONALD'S ORD			8,500,000	1,679,685	197.610	1,679,685	1,252,580	0	39,857	0	157,756	0	157,756	0	03/27/2019	
58933Y-10-5	MERCK & CO ORD			34,000,000	3,092,300	90.950	3,092,300	1,746,886	20,740	72,882	0	494,360	0	494,360	0	02/12/2018	
594918-10-4	MICROSOFT ORD			17,055,000	2,689,574	157.700	2,689,574	1,440,543	0	32,234	0	957,297	0	957,297	0	04/27/2018	
713448-10-8	PEPSICO ORD			17,000,000	2,323,390	136.670	2,323,390	1,633,633	16,235	64,005	0	445,230	0	445,230	0	02/12/2018	
742718-10-9	PROCTER & GAMBLE ORD			21,490,000	2,684,101	124.900	2,684,101	1,852,842	0	56,827	0	665,688	0	665,688	0	02/01/2019	
844741-10-8	SOUTHWEST AIRLINES ORD			0	0	54.196	0	0	1,464	0	0	0	0	0	0	11/25/2019	
855244-10-9	STARBUCKS ORD			14,200,000	1,248,464	87.920	1,248,464	814,214	0	13,559	0	234,684	0	234,684	0	11/15/2019	
87612E-10-6	TARGET ORD			13,445,000	1,723,783	128.210	1,723,783	1,100,572	0	22,067	0	623,211	0	623,211	0	08/07/2019	
88579Y-10-1	3M ORD			5,800,000	1,023,236	176.420	1,023,236	797,280	0	33,408	0	(81,896)	0	(81,896)	0	12/05/2016	
92826C-83-9	VISA CL A ORD			6,330,000	1,189,407	187.900	1,189,407	878,664	0	5,382	0	229,195	0	229,195	0	07/30/2019	
931142-10-3	WALMART ORD			5,550,000	659,562	118.840	659,562	461,049	2,942	11,711	0	142,580	0	142,580	0	05/09/2018	
988002-51-9	FEDERAL HOME LOAN BANK OF BOSTON CO.	CF		15,282,000	1,528,200	100.000	1,528,200	1,528,200	0	96,475	0	0	0	0	0	09/11/2018	
9099999	Subtotal - Common Stock - Industrial and Miscellaneous (Unaffiliated)				61,882,580	XXX	61,882,580	42,588,310	57,348	1,336,732	0	11,915,616	0	11,915,616	0	XXX	XXX
	Publicly Traded																
65087E-10-7	NEWBURY CORPORATION			8,400,000	(4,517,893)	(537.844)	(4,517,893)	10,065,291	0	0	0	(525,421)	0	(525,421)	0	12/18/1996	
990002-52-6	CHARLES RIVER INSURANCE COMPANY			4,500,000	12,120,676	2,693.355	12,120,676	1,678,355	540,000	720,000	0	1,568,730	0	1,568,730	0	08/02/2004	
9399999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Other				7,602,783	XXX	7,602,783	11,743,646	540,000	720,000	0	1,043,309	0	1,043,309	0	XXX	XXX
464288-25-7	ISHARES:MSCI ACWI			241,056,000	19,103,688	79.250	19,103,688	18,537,038	0	227,335	0	566,650	0	566,650	0	11/05/2019	1
9499999	Subtotal - Mutual Funds				19,103,688	XXX	19,103,688	18,537,038	0	227,335	0	566,650	0	566,650	0	XXX	XXX
9799999	Total Common Stocks				88,589,051	XXX	88,589,051	72,868,994	597,348	2,284,067	0	13,525,576	0	13,525,576	0	XXX	XXX
9899999	Total Preferred and Common Stocks				88,589,051	XXX	88,589,051	72,868,994	597,348	2,284,067	0	13,525,576	0	13,525,576	0	XXX	XXX

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-55-5	UNITED STATES TREASURY		01/17/2019	CITIGROUP GLOBAL MARKETS INC.		1,997,734	2,000,000	2,486
912828-6V-7	UNITED STATES TREASURY		08/21/2019	JP MORGAN SECURITIES INC.		302,871	300,000	1,463
0599999. Subtotal - Bonds - U.S. Governments						2,300,605	2,300,000	3,949
235036-40-0	DALLAS FORT WORTH TEX INTL ARPT REV		08/08/2019	JP MORGAN SECURITIES INC.		500,000	500,000	.0
3128MJ-6L-9	FH Q08874 - RMBS		05/08/2019	Bank of Oklahoma		302,408	286,177	477
3132D5-3H-3	FH S88000 - RMBS		07/09/2019	WELLS FARGO SECURITIES LLC		455,233	446,444	632
31334W-3R-0	FH Q08908 - RMBS		08/01/2019	CANTOR FITZGERALD & CO. INC.		410,281	400,000	817
31334Y-6Z-5	FH Q02688 - RMBS		11/01/2019	JPM Prime		503,983	497,570	1,244
31335B-2G-0	FH G61675 - RMBS		01/17/2019	GOLDMAN		1,186,565	1,183,202	2,495
31339S-E2-7	FH Q02853 - RMBS		09/18/2019	WELLS FARGO SECURITIES LLC		497,146	490,000	776
31346Y-6G-2	FH Q04699 - RMBS		11/19/2019	CANTOR FITZGERALD & CO. INC.		492,502	485,000	808
3137FL-VY-0	FHMS K092 A2 - CMBS		06/07/2019	PNC BANK		295,138	280,000	257
3137FM-TY-8	FHMS K094 A2 - CMBS		07/09/2019	WELLS FARGO SECURITIES LLC		2,986,832	2,900,000	3,976
3138ET-GX-8	FN AL8313 - RMBS		01/17/2019	Bank of Oklahoma		1,295,047	1,265,196	3,093
3140FO-HX-5	FN BC4745 - RMBS		01/17/2019	WELLS FARGO SECURITIES LLC		1,192,264	1,217,736	1,875
3140FT-LC-3	FN BE7522 - RMBS		08/29/2019	KEYBANC CAPITAL MARKETS INC		334,686	329,639	664
3140HM-2D-5	FN BK7971 - RMBS		01/04/2019	JP MORGAN		811,595	788,076	1,401
3140J9-AR-2	FN BM4515 - RMBS		04/01/2019	CANTOR FITZGERALD & CO. INC.		430,376	416,577	139
3140JA-DV-7	FN BM5515 - RMBS		03/14/2019	JP MORGAN		1,022,922	990,724	1,871
3140X4-5Y-8	FN FM1762 - RMBS		12/18/2019	CANTOR FITZGERALD & CO. INC.		334,118	324,190	599
3140X4-HU-3	FN FM1142 - RMBS		08/01/2019	JPM Prime		505,285	499,201	582
31418C-7C-2	FN MA3590 - RMBS		07/02/2019	WELLS FARGO SECURITIES LLC		1,441,327	1,379,673	2,146
31418C-YN-8	FN MA3416 - RMBS		08/01/2019	Morgan Stanley		1,400,694	1,331,567	333
31418D-E5-7	FN MA3755 - RMBS		09/01/2019	SunTrust Robinson-Humphrey		1,820,182	1,703,095	2,602
31418D-ET-5	FN MA3745 - RMBS		08/19/2019	TD SECURITIES		1,586,111	1,541,316	2,997
576051-WB-8	MASSACHUSETTS ST WTR RES AUTH IAM COML P		10/10/2019	CitiGroup		500,000	500,000	.0
66285W-ZA-7	NORTH TEX TIVY AUTH REV		07/17/2019	BARCLAYS CAPITAL INC.		2,436,160	2,000,000	.0
73474T-AR-1	PORT MORROW ORE TRANSMISSION FACS REV		06/28/2019	CitiGroup		1,495,275	1,500,000	.0
837227-7F-8	SOUTH CENT CONN REGL WTR AUTH WTR SYS RE		06/19/2019	JANNEY MONTGOMERY SCOTT INC		550,000	550,000	.0
92818N-HS-0	VIRGINIA ST RES AUTH INFRASTRUCTURE REV		10/30/2019	RAYMOND JAMES/FI		300,000	300,000	.0
3199999. Subtotal - Bonds - U.S. Special Revenues						25,086,132	24,105,381	29,783
02008Q-AB-6	ALLYA 192 A2 - ABS		06/04/2019	CITIGROUP GLOBAL MARKETS INC.		499,949	500,000	.0
02589Q-AB-4	AMXCA 191 A - ABS		02/22/2019	BARCLAYS CAPITAL INC.		821,954	820,000	784
02665W-CT-6	AMERICAN HONDA FINANCE CORP	C.	01/10/2019	VARIOUS		650,517	650,000	.0
06051G-HT-9	BANK OF AMERICA CORP		04/17/2019	MLPFS INC FIXED INCOME		800,000	800,000	.0
126650-DG-2	CVS HEALTH CORP		08/08/2019	BARCLAYS CAPITAL INC.		495,485	500,000	.0
172967-ME-8	CITIGROUP INC		03/13/2019	CITIGROUP GLOBAL MARKETS INC.		750,000	750,000	.0
31339U-EY-2	QA3751 - RMBS		12/06/2019	NOMURA SECS		1,204,342	1,186,179	1,087
35137L-AB-1	FOX CORP		01/15/2019	VARIOUS		1,003,813	1,000,000	.0
43814W-AC-9	HAROT 191 A3 - ABS		03/12/2019	VARIOUS		805,139	805,000	174
548661-DR-5	LOWE'S COMPANIES INC		04/03/2019	VARIOUS		1,000,248	1,000,000	.0
58769T-AE-5	MBART 191 A4 - ABS		09/18/2019	MIZUHO SECURITIES USA INC.		749,941	750,000	.0
58772T-AD-2	MBALT 19A A4 - ABS		01/23/2019	PERSHING/DONALDSON LUFKIN		1,749,639	1,750,000	.0
617446-8G-7	MORGAN STANLEY		01/17/2019	VARIOUS		1,007,003	1,000,000	.0
637432-NS-0	NATIONAL RURAL UTILITIES COOPERATIVE FIN		01/28/2019	MIZUHO SECURITIES USA INC.		399,108	400,000	.0
674599-CU-7	OCCIDENTAL PETROLEUM CORP		08/06/2019	CITIGROUP GLOBAL MARKETS INC.		139,877	140,000	.0
89231P-AE-8	TAOT 18D A4 - ABS		08/21/2019	TORONTO DOMINION BK		3,123,047	3,000,000	2,200
902613-AA-6	UBS GROUP AG	C.	08/06/2019	UBS SECURITIES LLC		1,002,267	1,000,000	.0
92348A-AA-3	VZOT 19C A1A - ABS		10/01/2019	BARCLAYS CAPITAL INC.		499,961	500,000	.0
981464-HC-7	WFMNT 19B A - ABS		09/11/2019	JP MORGAN CLEARING CORP		1,007,148	1,000,000	1,937
98162X-AD-7	WOLS 19A A4 - ABS		03/05/2019	MITSUBISHI UFJ SECURITIES		1,349,834	1,350,000	.0
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						19,059,274	18,901,179	6,182
8399997. Total - Bonds - Part 3						46,446,012	45,306,560	39,915
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds						46,446,012	45,306,560	39,915
8999997. Total - Preferred Stocks - Part 3						0	XXX	0
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks						0	XXX	0
025816-10-9	AMERICAN EXPRESS ORD		11/18/2019	Unknown	4,900,000	597,557		.0
060505-10-4	BANK OF AMERICA ORD		06/26/2019	Unknown	3,900,000	108,849		.0
110122-10-8	BRISTOL MYERS SQUIBB ORD		06/26/2019	Unknown	24,500,000	1,128,580		.0
149123-10-1	CATERPILLAR ORD		03/27/2019	Unknown	65,000	8,548		.0

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
166764-10-0	CHEVRON ORD		11/25/2019	Unknown	15,624.000	1,846,863		0
172967-42-4	CITIGROUP ORD		12/24/2019	Unknown	12,695.000	963,985		0
20030N-10-1	COMCAST CL A ORD		02/01/2019	Unknown	28,055.000	1,029,784		0
247361-70-2	Delta Air Lines, Inc.		12/30/2019	Unknown	7,515.000	441,386		0
254687-10-6	WALT DISNEY ORD		09/26/2019	Unknown	15,100.000	1,808,185		0
370334-10-4	GENERAL MILLS ORD		06/26/2019	Unknown	405.000	19,939		0
437076-10-2	HOME DEPOT ORD		04/11/2019	Unknown	1,920.000	383,573		0
459200-10-1	INTERNATIONAL BUSINESS MACHINES ORD		09/26/2019	Unknown	12,500.000	1,695,849		0
49271V-10-0	KEURIG DR PEPPER ORD	C	08/06/2019	Unknown	20,460.000	571,675		0
580135-10-1	MCDONALD'S ORD		03/27/2019	Unknown	2,500.000	456,509		0
742718-10-9	PROCTER & GAMBLE ORD		02/01/2019	Unknown	8,225.000	799,094		0
844741-10-8	SOUTHWEST AIRLINES ORD		11/25/2019	Unknown	8,135.000	469,192		0
855244-10-9	STARBUCKS ORD		11/15/2019	Unknown	5,100.000	427,740		0
87612E-10-6	TARGET ORD		08/07/2019	Unknown	13,445.000	1,100,572		0
92826C-83-9	VISA CL A ORD		07/30/2019	Unknown	2,530.000	458,840		0
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					14,316,722	XXX	0
464288-25-7	ISHARES:MSCI ACWI		11/05/2019	Merrill Lynch	241,056.000	18,537,038		0
9499999	Subtotal - Common Stocks - Mutual Funds					18,537,038	XXX	0
9799997	Total - Common Stocks - Part 3					32,853,760	XXX	0
9799998	Total - Common Stocks - Part 5					10,886,842	XXX	0
9799999	Total - Common Stocks					43,740,602	XXX	0
9899999	Total - Preferred and Common Stocks					43,740,602	XXX	0
9999999	Totals					90,186,614	XXX	39,915

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
912828-N6-3	UNITED STATES TREASURY		01/15/2019	Maturity @ 100.00		9,450,000	9,450,000	9,440,771	9,449,881	0	119	0	119	0	9,450,000	0	0	0	53,156	01/15/2019
0599999 Subtotal - Bonds - U.S. Governments						9,450,000	9,450,000	9,440,771	9,449,881	0	119	0	119	0	9,450,000	0	0	0	53,156	XXX
442331-M3-5	HOUSTON TEX		03/01/2019	Call @ 100.00		1,965,000	1,965,000	2,134,599	1,968,704	0	(3,704)	0	(3,704)	0	1,965,000	0	0	0	49,125	03/01/2022
442331-N2-6	HOUSTON TEX		10/11/2019	Call @ 100.00		235,000	235,000	255,283	235,443	0	(443)	0	(443)	0	235,000	0	0	0	13,056	03/01/2022
2499999 Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						2,200,000	2,200,000	2,389,882	2,204,147	0	(4,147)	0	(4,147)	0	2,200,000	0	0	0	62,181	XXX
3128G2-XA-7	FH D89673 - RMBS		12/01/2019	Paydown		35,503	35,503	36,063	35,536	0	(33)	0	(33)	0	35,503	0	0	0	239	04/01/2028
3128M7-SM-9	FH G05624 - RMBS		12/01/2019	Paydown		44,063	44,063	46,317	46,291	0	(2,228)	0	(2,228)	0	44,063	0	0	0	1,272	09/01/2039
3128MC-CD-5	FH G13468 - RMBS		12/01/2019	Paydown		60,491	60,491	62,002	61,872	0	(1,356)	0	(1,356)	0	60,491	0	0	0	442	03/01/2024
3128MF-KW-7	FH G16409 - RMBS		12/01/2019	Paydown		48,582	48,582	46,775	46,773	0	1,808	0	1,808	0	48,582	0	0	0	640	01/01/2033
3128MJ-2A-7	FH G08768 - RMBS		12/01/2019	Paydown		178,037	178,037	186,647	186,717	0	(8,680)	0	(8,680)	0	178,037	0	0	0	5,040	06/01/2047
3128MJ-6L-9	FH G08874 - RMBS		12/01/2019	Paydown		74,655	74,655	78,889	78,889	0	(4,234)	0	(4,234)	0	74,655	0	0	0	1,342	04/01/2049
3128MJ-OR-4	FH G08463 - RMBS		12/01/2019	Paydown		26,399	26,399	27,888	28,864	0	(2,462)	0	(2,462)	0	26,399	0	0	0	526	10/01/2041
3128MJ-SY-7	FH G08534 - RMBS		12/01/2019	Paydown		141,113	141,113	138,071	138,066	0	3,047	0	3,047	0	141,113	0	0	0	2,269	06/01/2043
3128MJ-T6-7	FH G08572 - RMBS		12/01/2019	Paydown		39,470	39,470	39,964	40,034	0	(564)	0	(564)	0	39,470	0	0	0	711	02/01/2044
3128MJ-TL-4	FH G08554 - RMBS		12/01/2019	Paydown		117,652	117,652	118,700	118,711	0	(1,058)	0	(1,058)	0	117,652	0	0	0	2,213	10/01/2043
3128MJ-UF-5	FH G08581 - RMBS		12/01/2019	Paydown		27,950	27,950	28,201	28,263	0	(313)	0	(313)	0	27,950	0	0	0	475	04/01/2044
3128MJ-US-7	FH G08592 - RMBS		12/01/2019	Paydown		29,593	29,593	31,221	31,844	0	(2,249)	0	(2,249)	0	29,593	0	0	0	594	06/01/2044
3128MJ-UZ-1	FH G08599 - RMBS		12/01/2019	Paydown		26,640	26,640	27,589	27,760	0	(1,120)	0	(1,120)	0	26,640	0	0	0	505	08/01/2044
3128MJ-V7-2	FH G08637 - RMBS		12/01/2019	Paydown		175,674	175,674	186,118	189,254	0	(13,570)	0	(13,570)	0	175,674	0	0	0	3,512	04/01/2045
3128MJ-W9-7	FH G08671 - RMBS		12/01/2019	Paydown		96,906	96,906	100,207	100,409	0	(3,502)	0	(3,502)	0	96,906	0	0	0	1,990	10/01/2045
3128MJ-WV-8	FH G08659 - RMBS		12/01/2019	Paydown		42,466	42,466	44,284	44,556	0	(2,090)	0	(2,090)	0	42,466	0	0	0	878	08/01/2045
3128MJ-X7-0	FH G08701 - RMBS		12/01/2019	Paydown		111,240	111,240	110,197	110,187	0	1,053	0	1,053	0	111,240	0	0	0	1,986	04/01/2046
3128MJ-XE-5	FH G08676 - RMBS		12/01/2019	Paydown		199,016	199,016	206,743	207,190	0	(8,173)	0	(8,173)	0	199,016	0	0	0	4,122	11/01/2045
3128MJ-XR-6	FH G08687 - RMBS		12/01/2019	Paydown		120,614	120,614	123,761	123,764	0	(3,151)	0	(3,151)	0	120,614	0	0	0	2,536	01/01/2046
3128MJ-XS-4	FH G08688 - RMBS		12/01/2019	Paydown		96,433	96,433	102,460	103,160	0	(6,725)	0	(6,725)	0	96,433	0	0	0	2,292	01/01/2046
3128MJ-YN-4	FH G08716 - RMBS		12/01/2019	Paydown		132,477	132,477	135,582	135,542	0	(3,064)	0	(3,064)	0	132,477	0	0	0	2,774	08/01/2046
3128MJ-YU-8	FH G08722 - RMBS		12/01/2019	Paydown		123,652	123,652	127,409	127,505	0	(3,853)	0	(3,853)	0	123,652	0	0	0	2,551	09/01/2046
3128MJ-Z6-0	FH G08764 - RMBS		12/01/2019	Paydown		254,538	254,538	271,351	271,655	0	(17,117)	0	(17,117)	0	254,538	0	0	0	7,294	05/01/2047
3128MJ-LH-4	FH G18327 - RMBS		12/01/2019	Paydown		26,428	26,428	27,370	27,150	0	(717)	0	(717)	0	26,428	0	0	0	384	10/01/2024
3128MJ-US-0	FH G18592 - RMBS		12/01/2019	Paydown		166,977	166,977	174,739	173,811	0	(6,832)	0	(6,832)	0	166,977	0	0	0	2,540	03/01/2031
3128P8-GL-9	FH C92003 - RMBS		12/01/2019	Paydown		228,931	228,931	226,570	226,592	0	2,339	0	2,339	0	228,931	0	0	0	5,444	07/01/2038
3128PN-A8-1	FH J09931 - RMBS		12/01/2019	Paydown		51,946	51,946	52,433	52,208	0	(256)	0	(256)	0	51,946	0	0	0	448	06/01/2024
3128PQ-BG-5	FH J10939 - RMBS		12/01/2019	Paydown		19,550	19,550	20,161	19,914	0	(363)	0	(363)	0	19,550	0	0	0	298	10/01/2024
3128PU-C8-3	FH J14595 - RMBS		12/01/2019	Paydown		51,269	51,269	51,253	51,187	0	82	0	82	0	51,269	0	0	0	635	03/01/2026
312946-C7-9	FH A97294 - RMBS		12/01/2019	Paydown		41,676	41,676	40,660	40,375	0	1,300	0	1,300	0	41,676	0	0	0	680	02/01/2041
31294K-ZT-5	FH E01654 - RMBS		07/01/2019	VARIOUS		1,769	1,769	1,769	1,765	0	4	0	4	0	1,769	0	0	0	23	06/01/2019
312965-AD-8	FH B12704 - RMBS		04/01/2019	Paydown		686	686	683	685	0	1	0	1	0	686	0	0	0	3	02/01/2019
312967-3X-8	FH B15314 - RMBS		07/01/2019	Paydown		15,853	15,853	15,773	15,816	0	37	0	37	0	15,853	0	0	0	194	07/01/2019
312967-6K-3	FH B15374 - RMBS		07/01/2019	Paydown		3,068	3,068	3,092	3,063	0	5	0	5	0	3,068	0	0	0	41	07/01/2019
312967-ZK-1	FH B15246 - RMBS		07/01/2019	VARIOUS		1,515	1,515	1,508	1,511	0	4	0	4	0	1,515	0	0	0	21	06/01/2019
312968-W6-3	FH B16069 - RMBS		06/01/2019	Paydown		741	741	752	740	0	1	0	1	0	741	0	0	0	8	08/01/2019
31307A-G2-2	FH J22017 - RMBS		12/01/2019	Paydown		158,555	158,555	163,262	161,530	0	(2,962)	0	(2,962)	0	158,555	0	0	0	1,515	02/01/2023
3130A1-GM-4	FEDERAL HOME LOAN BANKS		10/24/2019	Maturity @ 100.00		600,000	600,000	600,696	600,107	0	(107)	0	(107)	0	600,000	0	0	0	12,000	10/24/2019
3130A2-FH-4	FEDERAL HOME LOAN BANKS		06/14/2019	Maturity @ 100.00		75,000	75,000	75,168	75,016	0	(16)	0	(16)	0	75,000	0	0	0	656	06/14/2019
3132D5-3H-3	FH SB8000 - RMBS		12/01/2019	Paydown		40,012	40,012	40,799	40,799	0	(788)	0	(788)	0	40,012	0	0	0	336	07/01/2034
3132GE-3X-6	FH Q01714 - RMBS		12/01/2019	Paydown		33,902	33,902	34,114	34,188	0	(286)	0	(286)	0	33,902	0	0	0	739	07/01/2041
3132GE-S5-5	FH Q01757 - RMBS		12/01/2019	Paydown		124,383	124,383	126,055	126,024	0	(1,640)	0	(1,640)	0	124,383	0	0	0	3,484	02/01/2041
3132GE-VT-4	FH Q01526 - RMBS		12/01/2019	Paydown		91,153	91,153	92,378	92,586	0	(1,432)	0	(1,432)	0	91,153	0	0	0	2,265	06/01/2041
3132GF-KP-1	FH Q02102 - RMBS		12/01/2019	Paydown		25,501	25,501	25,660	25,650	0	(149)	0	(149)	0	25,501	0	0	0	324	07/01/2041
3132GK-DQ-6	FH Q04011 - RMBS		12/01/2019	Paydown		37,388	37,388	39,497	39,497	0	(3,070)	0	(3,070)	0	37,388	0	0	0	711	10/01/2041
3132GR-VR-9	FH Q06624 - RMBS		12/01/2019	Paydown		59,647	59,647	61,907	61,223	0	(1,576)	0	(1,576)	0	59,647	0	0	0	977	03/01/2042
3132XU-Y3-6	FH Q52433 - RMBS		12/01/2019	Paydown		225,839	225,839	233,108	233,035	0	(7,196)	0	(7,196)	0	225,839	0	0	0	6,003	11/01/2047
3132Y2-7D-2	FH Q58991 - RMBS		12/01/2019	Paydown		105,366	105,366	105,568	105,564	0	(198)	0	(198)	0						

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
31335B-TW-6	FH 061465 - RMBS		12/01/2019	Paydown		613,922	613,922	634,642	907,879	0	(18,760)	0	(18,760)	0	613,922	0	0	0	17,995	11/01/2047
31339S-E2-7	FH 0A2853 - RMBS		12/01/2019	Paydown		8,339	8,339	8,460	0	0	(122)	0	(122)	0	8,339	0	0	0	44	09/01/2049
31346Y-GG-2	FH 0A4699 - RMBS		12/01/2019	Paydown		1,764	1,764	1,791	0	0	(27)	0	(27)	0	1,764	0	0	0	4	11/01/2049
31358Q-50-4	FNR 92180 F - CMO/RMBS		12/25/2019	Paydown		7,454	7,454	7,714	7,522	0	(68)	0	(68)	0	7,454	0	0	0	101	10/25/2022
31358Q-VQ-5	FNR 92150 MA - CMO/RMBS		12/01/2019	Paydown		2,291	2,291	2,188	2,258	0	33	0	33	0	2,291	0	0	0	23	09/25/2022
3135G0-ZA-4	FEDERAL NATIONAL MORTGAGE ASSOCIATION		02/19/2019	Maturity @ 100.00		1,000,000	1,000,000	1,017,200	1,000,599	0	(599)	0	(599)	0	1,000,000	0	0	0	9,375	02/19/2019
31371L-WL-9	FN 255451 - RMBS		08/01/2019	VARIOUS		4,216	4,205	4,283	4,198	0	6	0	6	0	4,204	0	13	13	75	10/01/2019
31371L-XY-0	FN 255495 - RMBS		12/25/2019	VARIOUS		10,789	10,789	10,988	10,767	0	23	0	23	0	10,789	0	0	0	241	12/01/2019
31376K-GX-8	FN 357614 - RMBS		10/01/2019	VARIOUS		3,221	3,212	3,272	3,206	0	5	0	5	0	3,211	0	10	10	59	09/01/2019
3138A6-AK-6	FN AH4509 - RMBS		12/01/2019	Paydown		74,630	74,630	73,464	73,863	0	766	0	766	0	74,630	0	0	0	1,020	01/01/2026
3138A8-EL-6	FN AH6438 - RMBS		12/01/2019	Paydown		34,806	34,806	34,915	34,778	0	28	0	28	0	34,806	0	0	0	464	02/01/2026
3138A8-SL-1	FN AH6822 - RMBS		12/01/2019	Paydown		146,169	146,169	147,357	146,547	0	(375)	0	(375)	0	146,169	0	0	0	1,841	03/01/2026
3138EP-A3-8	FN AL6325 - RMBS		12/01/2019	Paydown		34,514	34,514	35,188	35,187	0	(673)	0	(673)	0	34,514	0	0	0	547	10/01/2044
3138EQ-T3-6	FN AL7769 - RMBS		12/01/2019	Paydown		122,947	122,947	124,157	124,057	0	(1,109)	0	(1,109)	0	122,947	0	0	0	1,974	12/01/2043
3138ER-HM-7	FN AL9372 - RMBS		12/01/2019	Paydown		125,894	125,894	126,622	126,489	0	(595)	0	(595)	0	125,894	0	0	0	1,535	11/01/2031
3138ET-GX-8	FN AL8313 - RMBS		12/01/2019	Paydown		206,723	206,723	211,601	0	0	(4,877)	0	(4,877)	0	206,723	0	0	0	4,068	12/01/2045
3138M6-MD-6	FN AP3055 - RMBS		12/01/2019	Paydown		36,601	36,601	37,731	37,785	0	(1,183)	0	(1,183)	0	36,601	0	0	0	449	09/01/2042
3138M7-G4-1	FN AP3818 - RMBS		12/01/2019	Paydown		29,828	29,828	30,748	30,780	0	(952)	0	(952)	0	29,828	0	0	0	402	09/01/2042
3138WD-KV-2	FN AS3907 - RMBS		12/01/2019	Paydown		41,852	41,852	44,441	45,327	0	(3,484)	0	(3,484)	0	41,852	0	0	0	1,748	11/01/2044
3138X0-Y2-8	FN AU1628 - RMBS		12/01/2019	Paydown		71,364	71,364	74,163	74,172	0	(2,808)	0	(2,808)	0	71,364	0	0	0	1,159	07/01/2043
3138X3-EH-1	FN AU3735 - RMBS		12/01/2019	Paydown		40,321	40,321	40,491	40,466	0	(145)	0	(145)	0	40,321	0	0	0	663	08/01/2043
3138X3-XM-9	FN AU4283 - RMBS		12/01/2019	Paydown		65,902	65,902	66,077	65,990	0	(89)	0	(89)	0	65,902	0	0	0	1,203	09/01/2043
31393W-3W-7	FHR 2650C PN - CMO/RMBS		04/01/2019	Paydown		1,184	1,184	1,185	1,184	0	0	0	0	0	1,184	0	0	0	4	12/15/2032
31397N-FD-2	FNR 0917B PM - CMO/RMBS		12/01/2019	Paydown		6,550	6,550	6,712	6,803	0	(235)	0	(235)	0	6,550	0	0	0	(89)	03/25/2039
31402D-MZ-0	FN 725876 - RMBS		10/01/2019	Paydown		3,462	3,462	3,514	3,452	0	10	0	10	0	3,462	0	0	0	48	10/01/2019
3140EB-7J-4	FN BA7196 - RMBS		12/01/2019	Paydown		150,908	150,908	153,950	153,969	0	(3,061)	0	(3,061)	0	150,908	0	0	0	3,912	12/01/2045
3140EU-HZ-5	FN BC0247 - RMBS		12/01/2019	Paydown		82,209	82,209	86,227	86,169	0	(3,960)	0	(3,960)	0	82,209	0	0	0	2,146	02/01/2046
3140EV-GP-6	FN BC1105 - RMBS		12/01/2019	Paydown		115,474	115,474	121,325	121,318	0	(5,844)	0	(5,844)	0	115,474	0	0	0	2,581	02/01/2046
3140FO-HX-5	FN BC4745 - RMBS		12/01/2019	Paydown		127,415	127,415	124,749	0	0	2,665	0	2,665	0	127,415	0	0	0	2,083	10/01/2046
3140F9-WA-9	FN BD2440 - RMBS		12/01/2019	Paydown		78,937	78,937	80,688	80,593	0	(1,656)	0	(1,656)	0	78,937	0	0	0	1,642	01/01/2047
3140FT-LC-3	FN BE7522 - RMBS		12/01/2019	Paydown		21,794	21,794	22,128	21,794	0	(334)	0	(334)	0	21,794	0	0	0	116	02/01/2032
3140HM-2D-5	FN BK7971 - RMBS		12/01/2019	Paydown		190,714	190,714	196,405	0	0	(5,692)	0	(5,692)	0	190,714	0	0	0	4,860	11/01/2028
3140J7-LZ-6	FN BM3043 - RMBS		12/01/2019	Paydown		82,118	82,118	86,628	86,486	0	(4,368)	0	(4,368)	0	82,118	0	0	0	1,899	11/01/2047
3140JB-UG-6	FN BM4182 - RMBS		12/01/2019	Paydown		264,373	264,373	269,739	269,523	0	(5,150)	0	(5,150)	0	264,373	0	0	0	6,690	07/01/2048
3140JB-AR-2	FN BM4515 - RMBS		12/01/2019	Paydown		82,871	82,871	85,616	0	0	(2,745)	0	(2,745)	0	82,871	0	0	0	1,323	10/01/2028
3140JA-DV-7	FN BM5515 - RMBS		12/01/2019	Paydown		165,919	165,919	171,312	0	0	(5,392)	0	(5,392)	0	165,919	0	0	0	2,936	02/01/2029
3140X4-HU-3	FN FM1142 - RMBS		12/01/2019	Paydown		16,484	16,484	16,685	0	0	(201)	0	(201)	0	16,484	0	0	0	126	06/01/2049
31410L-NL-2	FN 890595 - RMBS		12/01/2019	Paydown		65,583	65,583	67,468	66,619	0	(1,029)	0	(1,029)	0	65,583	0	0	0	521	01/01/2024
31417F-YY-8	FN AB8826 - RMBS		12/01/2019	Paydown		64,311	64,311	66,652	66,624	0	(2,313)	0	(2,313)	0	64,311	0	0	0	1,151	03/01/2043
31417K-TX-5	FN AC1465 - RMBS		12/01/2019	Paydown		13,431	13,431	13,762	13,762	0	(330)	0	(330)	0	13,431	0	0	0	156	09/01/2024
31418A-LX-4	FN MA1241 - RMBS		12/01/2019	Paydown		132,672	132,672	136,030	134,278	0	(1,586)	0	(1,586)	0	132,672	0	0	0	885	11/01/2022
31418A-N3-8	FN MA1309 - RMBS		12/01/2019	Paydown		119,360	119,360	122,488	120,912	0	(1,550)	0	(1,550)	0	119,360	0	0	0	1,433	01/01/2023
31418A-SV-1	FN MA1431 - RMBS		12/01/2019	Paydown		128,902	128,902	132,084	130,500	0	(1,580)	0	(1,580)	0	128,902	0	0	0	911	05/01/2023
31418A-TS-7	FN MA1460 - RMBS		12/01/2019	Paydown		97,759	97,759	100,248	99,096	0	(1,329)	0	(1,329)	0	97,759	0	0	0	903	06/01/2023
31418A-YS-1	FN MA1620 - RMBS		12/01/2019	Paydown		114,660	114,660	117,616	116,248	0	(1,582)	0	(1,582)	0	114,660	0	0	0	1,097	10/01/2023
31418B-BA-3	FN MA1832 - RMBS		12/01/2019	Paydown		50,240	50,240	51,622	51,020	0	(774)	0	(774)	0	50,240	0	0	0	451	03/01/2024
31418B-MN-3	FN MA2164 - RMBS		12/01/2019	Paydown		90,202	90,202	94,726	94,821	0	(4,619)	0	(4,619)	0	90,202	0	0	0	1,682	02/01/2035
31418B-TW-6	FN MA2364 - RMBS		12/01/2019	Paydown		105,660	105,660	108,912	108,038	0	(2,373)	0	(2,373)	0	105,660	0	0	0	1,199	08/01/2025
31418C-ZK-9	FN MA3477 - RMBS		12/01/2019	Paydown		62,015	62,015	63,809	63,749	0	(1,734)	0	(1,734)	0	62,015	0	0	0	1,420	09/01/2028
31418C-7C-2	FN MA3590 - RMBS		12/01/2019	Paydown		260,626	260,626	272,273	0	0	(11,647)	0	(11,647)	0	260,626	0	0	0	2,564	02/01/2039
31418C-AF-1	FN MA2705 - RMBS		12/01/2019	Paydown		105,272	105,272	103,570	103,580	0	1,693	0	1,693	0	105,272	0	0	0	1,842	08/01/2046
31418C-CW-2	FN MA2784 - RMBS		12/01/2019	Paydown		164,439	164,439	172,970	173,309	0	(8,869)	0	(8,869)	0	164,439	0	0	0	3,599	10/01/2046
31418C-FJ-8	FN MA2868 - RMBS		12/01/2019	Paydown		121,353	121,353	121,979	121,850	0	(497)	0	(497)	0	121,353					

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21		
										11	12	13	14	15								
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date		
31418W-PP-9	FN AD8529 - RMBS		12/01/2019	Paydown		66,642	66,642	72,348	73,764	0	(7,117)	0	(7,117)	0	66,642	0	0	0	1,508	08/01/2040		
41422E-FU-2	HARRIS CNTY TEX MET TRAN AUTH SALES & US		07/17/2019	JP MORGAN SECURITIES INC.		1,085,220	1,000,000	1,201,460	1,105,167	0	(20,011)	0	(20,011)	0	1,085,156	0	64	64	35,833	11/01/2021		
442435-2D-4	HOUSTON TEX UTIL SYS REV		07/17/2019	Morgan Stanley		1,219,897	1,055,000	1,304,497	1,218,653	0	(17,724)	0	(17,724)	0	1,200,929	0	18,968	18,968	35,753	11/15/2024		
46263R-MN-2	IPS MULTI-SCH BLDG CORP IND		08/21/2019	Merrill Lynch		1,362,138	1,250,000	1,506,150	1,389,697	0	(29,185)	0	(29,185)	0	1,360,512	0	1,626	1,626	69,097	01/15/2022		
649883-TM-7	NEW YORK ST MTG AGY HOMEOWNER MTG REV		04/01/2019	Call @ 100.00		30,000	30,000	28,671	29,076	0	0	0	0	0	29,077	0	923	923	526	10/01/2027		
88283K-AJ-7	TEXAS TRANSN COMMN CENT TEX TPK SYS REV		08/21/2019	Southwest Securities		2,045,060	2,000,000	2,271,580	2,088,521	0	(45,425)	0	(45,425)	0	2,043,096	0	1,964	1,964	102,222	08/15/2042		
3199999. Subtotal - Bonds - U.S. Special Revenues						17,182,168	16,774,833	18,054,007	16,012,130	0	(388,182)	0	(388,182)	0	17,158,600	0	23,568	23,568	455,921	XXX		
02865W-AH-4	AMERICAN HONDA FINANCE CORP	C.	01/10/2019	PERSHING/DONALDSON		647,420	650,000	650,455	650,060	0	(3)	0	(3)	0	650,056	0	(2,637)	(2,637)	6,053	08/15/2019		
03063N-AA-5	ACRE 10ART A1 - CMBS		12/11/2019	Paydown		117,235	117,235	117,235	117,199	0	36	0	36	0	117,235	0	0	0	1,499	01/14/2029		
07177M-AD-5	BAXALTA INC	C.	08/09/2019	VARIOUS		225,571	224,000	224,441	224,143	0	(61)	0	(61)	0	224,082	0	(82)	(82)	5,614	06/23/2020		
12527E-AD-0	CFRE 11C1 A4 - CMBS		12/01/2019	Paydown		71,176	71,176	73,147	71,622	0	(446)	0	(446)	0	71,176	0	0	0	2,788	04/15/2044		
126650-BC-3	CVS CAREMARK CORP - ABS		12/10/2019	Paydown		12,258	12,258	14,234	13,467	0	(1,208)	0	(1,208)	0	12,258	0	0	0	685	01/10/2028		
17275R-BB-7	CISCO SYSTEMS INC		02/28/2019	Maturity @ 100.00		500,000	500,000	499,855	499,997	0	3	0	3	0	500,000	0	0	0	4,000	02/28/2019		
172967-KG-5	CITIGROUP INC		03/13/2019	PERSHING/DONALDSON		752,715	750,000	749,003	749,261	0	19	0	19	0	749,280	0	3,435	3,435	18,731	01/12/2026		
36159J-DL-2	GEMT 127 A - ABS		09/16/2019	VARIOUS		1,000,000	1,000,000	996,484	999,298	0	702	0	702	0	1,000,000	0	0	0	13,200	09/15/2022		
36249K-AA-8	GSMS 10C1 A1 - CMBS		12/01/2019	Paydown		98,801	98,801	101,763	99,184	0	(264)	0	(264)	0	98,801	0	0	0	(7,651)	08/10/2043		
45254N-DM-6	1MM 029F M1 - RMBS		12/01/2019	Paydown		4,426	4,426	4,449	4,412	0	14	0	14	0	4,426	0	0	0	148	12/25/2032		
465685-AF-2	ITC HOLDINGS CORP	C.	06/14/2019	VARIOUS		300,086	295,000	321,550	300,044	0	(2,177)	0	(2,177)	0	297,868	0	(2,868)	(2,868)	19,914	01/15/2020		
548661-DD-6	LOWES CO INC		04/03/2019	US BANCORP INVESTMENTS INC.		499,570	500,000	495,665	497,364	0	109	0	109	0	497,474	0	2,096	2,096	8,681	09/15/2024		
57165A-AA-6	MVCOT 121 A - ABS		10/01/2019	Paydown		60,150	60,150	60,142	60,147	0	3	0	3	0	60,150	0	0	0	995	05/20/2030		
61746B-DJ-2	MORGAN STANLEY		01/17/2019	GOLDMAN		500,100	500,000	487,565	493,856	0	77	0	77	0	493,933	0	6,167	6,167	7,656	02/25/2023		
842400-GJ-6	SOUTHERN CALIFORNIA EDISON CO		04/15/2019	INC.		566,962	575,000	573,954	574,025	0	26	0	26	0	574,051	0	(7,089)	(7,089)	13,175	03/01/2028		
842400-GN-7	SOUTHERN CALIFORNIA EDISON CO		04/15/2019	MLPFS INC FIXED INCOME		100,796	100,000	99,883	99,889	0	4	0	4	0	99,894	0	902	902	2,621	08/01/2025		
92903P-AA-7	VNO 10VNO A1 - CMBS		12/10/2019	Paydown		115,415	115,415	115,415	115,388	0	27	0	27	0	115,415	0	0	0	903	09/13/2028		
92935J-BC-8	WFRBS 11C2 A4 - CMBS		12/01/2019	Paydown		22,910	22,910	23,366	22,980	0	(70)	0	(70)	0	22,910	0	0	0	583	02/15/2044		
961214-DC-4	WESTPAC BANKING CORP	C.	11/21/2019	DEUTSCHE BANK SECURITIES, INC.		480,786	475,000	473,561	473,861	0	122	0	122	0	473,983	0	6,802	6,802	16,245	08/19/2026		
981464-FU-9	WFNMT 16C A - ABS		09/11/2019	JP MORGAN CLEARING CORP		999,492	1,000,000	999,890	999,991	0	2	0	2	0	999,994	0	(501)	(501)	12,757	08/15/2023		
68967#-AP-8	TRITON CONTAINER INTERNATIONAL LIMITED	C.	06/28/2019	Paydown		140,207	140,207	140,207	140,207	0	0	0	0	0	140,207	0	0	0	0	06/30/2024		
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						7,216,075	7,211,578	7,222,264	7,206,396	0	(3,084)	0	(3,084)	0	7,203,193	0	6,225	6,225	128,596	XXX		
8399997. Total - Bonds - Part 4						36,048,242	35,636,412	37,106,925	34,872,555	0	(395,295)	0	(395,295)	0	36,011,793	0	29,793	29,793	699,853	XXX		
8399998. Total - Bonds - Part 5																				XXX		
8399999. Total - Bonds						36,048,242	35,636,412	37,106,925	34,872,555	0	(395,295)	0	(395,295)	0	36,011,793	0	29,793	29,793	699,853	XXX		
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX	
8999998. Total - Preferred Stocks - Part 5							XXX													XXX		
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
03783-10-0	APPLE ORD		12/31/2019	Unknown		1,700,000	456,481	125,177	268,345	(143,168)	0	(143,168)	0	125,177	0	331,304	331,304	4,783	0			
091023-10-5	BOEING ORD		04/01/2019	Adjustment		0	0	0	0	0	0	0	0	0	0	0	0	0	616	0		
134429-10-9	CAMPBELL SOUP ORD		01/31/2019	Unknown		10,865,000	383,014	362,351	358,436	3,915	0	3,915	0	362,351	0	20,663	20,663	3,803	0			
14040H-10-5	CAPITAL ONE FINANCIAL ORD		04/01/2019	Unknown		4,475,000	359,238	321,562	338,265	(16,704)	0	(16,704)	0	321,562	0	37,676	37,676	1,790	0			
166764-10-0	CHEVRON ORD		02/01/2019	Unknown		17,125,000	2,017,952	1,796,775	1,863,029	(66,254)	0	(66,254)	0	1,796,775	0	221,177	221,177	0	0			
17275R-10-2	CISCO SYSTEMS ORD		11/15/2019	Unknown		11,225,000	504,616	485,071	486,379	(1,309)	0	(1,309)	0	485,071	0	19,545	19,545	15,491	0			
189054-10-9	CLOROX ORD		04/01/2019	Adjustment		0	0	0	0	0	0	0	0	0	0	0	0	0	1,309	0		
20030N-10-1	COMCAST CL A ORD		12/31/2018	Unknown		0	0	0	0	0	0	0	0	0	0	0	0	0	5,358	0		
244199-10-5	DEERE ORD		04/01/2019	Adjustment		0	0	0	0	0	0	0	0	0	0	0	0	0	3,295	0		
247361-10-2	Delta Air Lines, Inc.		01/23/2019	Unknown		10,145,000	480,295	526,303	506,236	20,067	0	20,067	0	526,303	0	(46,008)	(46,008)	0	0			
254687-10-6	WALT DISNEY ORD		12/28/2018	Unknown		0	0	0	0	0	0	0	0	0	0	0	0	0	7,898	0		
254709-10-8	DISCOVER FINANCIAL SERVICES ORD		01/31/2019	Unknown		5,620,000	378,245	292,420	331,468	(39,048)	0	(39,048)	0	292,420	0	85,825	85,825	0	0			
26078J-10-0	DOWDUPONT ORD		01/25/2019	Unknown		14,000,000	810,704	714,761	748,720	(33,959)	0	(33,959)	0	714,761	0	95,943	95,943	0	0			
31428X-10-6	FEDEX ORD		12/14/2018	Unknown		0	0	0	0	0	0	0	0	0	0	0	0	0	2,665	0		

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
370334-10-4	GENERAL MILLS ORD		03/07/2019	Unknown	24,555.000	1,140,120		936,838	956,172	(19,333)	0	0	(19,333)	0	936,838	0	203,282	203,282	12,032	
46625H-10-0	JPMORGAN CHASE ORD		04/01/2019	Adjustment	0.000	0		0	0	0	0	0	0	0	0	0	0	0	656	
58933Y-10-5	MERCK & CO ORD		04/01/2019	Adjustment	0.000	0		0	0	0	0	0	0	0	0	0	0	0	1,918	
594918-10-4	MICROSOFT ORD		04/25/2019	Unknown	3,635.000	469,730		268,860	369,207	(100,347)	0	0	(100,347)	0	268,860	0	200,870	200,870	1,672	
717081-10-3	PFIZER ORD		07/30/2019	Unknown	55,000.000	2,133,073		1,886,929	2,400,750	(513,821)	0	0	(513,821)	0	1,886,929	0	246,144	246,144	39,600	
742718-10-9	PROCTER & GAMBLE ORD		04/01/2019	Adjustment	0.000	0		0	0	0	0	0	0	0	0	0	0	0	775	
844741-10-8	SOUTHWEST AIRLINES ORD		12/30/2019	Unknown	8,135.000	440,887		469,192	0	0	0	0	0	0	469,192	0	(28,305)	(28,305)	0	
88579Y-10-1	3M ORD		04/25/2019	Unknown	3,100.000	591,367		398,696	590,674	(191,978)	0	0	(191,978)	0	398,696	0	192,671	192,671	4,464	
886547-10-8	TIFFANY ORD		01/11/2019	Unknown	5,000.000	433,826		328,112	402,550	(74,438)	0	0	(74,438)	0	328,112	0	105,713	105,713	2,750	
92826C-83-9	VISA CL A ORD		01/31/2019	Unknown	4,500.000	603,434		457,242	593,730	(136,488)	0	0	(136,488)	0	457,242	0	146,191	146,191	0	
998002-51-9	FEDERAL HOME LOAN BANK OF BOSTON CO.		11/04/2019	Unknown	3,879.000	387,900		387,900	387,900	0	0	0	0	387,900	0	0	0	0	10,855	
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded				11,590,882	XXX	9,758,189	10,601,860	(1,312,864)	0	0	0	(1,312,864)	0	9,758,189	0	1,832,693	1,832,693	121,728	XXX
464287-27-5	ISHARES GLOBAL COMM SERVICES ETF		01/29/2019	Unknown	19,197.000	1,013,780		965,993	963,305	2,688	0	0	2,688	0	965,993	0	47,787	47,787	0	
464287-58-0	ISHARES:US CNS SVC ETF		02/01/2019	Unknown	5,261.000	1,025,411		948,489	951,715	(3,226)	0	0	(3,226)	0	948,489	0	76,922	76,922	0	
464287-62-2	ISHARES:RUSS 1000 ETF		11/05/2019	Merrill Lynch	84,847.000	14,208,783		10,531,721	11,767,430	(1,235,710)	0	0	(1,235,710)	0	10,531,721	0	3,677,063	3,677,063	169,179	
464287-65-5	ISHARES:RUSS 2000 ETF		04/01/2019	Unknown	1,749.000	263,977		201,850	234,191	(32,341)	0	0	(32,341)	0	201,850	0	62,126	62,126	511	
464287-65-5	ISHARES:RUSS 2000 ETF		11/05/2019	Merrill Lynch	5,437.000	812,057		666,400	728,014	(61,615)	0	0	(61,615)	0	666,400	0	145,657	145,657	3,074	
46432F-84-2	ISHARES:CORE MSCI EAFE		04/01/2019	Adjustment	0.000	0		0	0	0	0	0	0	0	0	0	0	0	6,606	
46432F-84-2	ISHARES:CORE MSCI EAFE		12/01/2019	Merrill Lynch	135,384.000	8,539,728		7,544,818	7,446,120	98,698	0	0	98,698	0	7,544,818	0	994,910	994,910	155,399	
46434G-10-3	ISHARES:CORE MSCI EMIKITS		04/01/2019	Adjustment	0.000	0		0	0	0	0	0	0	0	0	0	0	0	18,618	
46434G-10-3	ISHARES:CORE MSCI EMIKITS		11/05/2019	Merrill Lynch	35,130.000	1,826,927		1,646,220	1,656,380	(10,160)	0	0	(10,160)	0	1,646,220	0	180,707	180,707	(1,355)	
78464A-76-3	SPDR S&P DIVIDEND		01/29/2019	Unknown	14,766.000	1,385,637		1,259,081	1,321,852	(62,772)	0	0	(62,772)	0	1,259,081	0	126,556	126,556	0	
9499999	Subtotal - Common Stocks - Mutual Funds				29,076,299	XXX	23,764,571	25,069,008	(1,304,437)	0	0	0	(1,304,437)	0	23,764,571	0	5,311,729	5,311,729	352,033	XXX
9799997	Total - Common Stocks - Part 4				40,667,181	XXX	33,522,760	35,670,868	(2,617,301)	0	0	0	(2,617,301)	0	33,522,760	0	7,144,422	7,144,422	473,761	XXX
9799998	Total - Common Stocks - Part 5				10,659,336	XXX	10,886,842		0	0	0	0	0	0	10,886,842	0	(227,507)	(227,507)	171,429	XXX
9799999	Total - Common Stocks				51,326,517	XXX	44,409,602	35,670,868	(2,617,301)	0	0	0	(2,617,301)	0	44,409,602	0	6,916,915	6,916,915	645,190	XXX
9899999	Total - Preferred and Common Stocks				51,326,517	XXX	44,409,602	35,670,868	(2,617,301)	0	0	0	(2,617,301)	0	44,409,602	0	6,916,915	6,916,915	645,190	XXX
9999999	Totals				87,374,759	XXX	81,516,527	70,543,423	(2,617,301)	(395,295)	0	0	(3,012,596)	0	80,421,395	0	6,946,708	6,946,708	1,345,043	XXX

E14.3

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21		
											12	13	14	15	16							
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (12 + 13 - 14)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends		
8399998. Total - Bonds							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8999998. Total - Preferred Stocks							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
110122-10-8	BRISTOL MYERS SQUIBB ORD		03/07/2019	Unknown	04/09/2019	Unknown	20,360,000	1,032,536	937,745	1,032,536	0	0	0	0	0	0	(94,791)	(94,791)	9,348	0		
166764-10-0	CHEVRON ORD		04/23/2019	Unknown	06/05/2019	Unknown	8,295,000	1,006,990	973,896	1,006,990	0	0	0	0	0	0	(33,094)	(33,094)	9,871	0		
172758-10-2	CISCO SYSTEMS ORD		09/11/2019	Unknown	11/15/2019	Unknown	34,360,000	1,675,079	1,544,641	1,675,079	0	0	0	0	0	0	(130,438)	(130,438)	19,765	0		
172967-42-4	CITIGROUP ORD		02/22/2019	Unknown	05/13/2019	Unknown	16,565,000	1,062,865	1,076,848	1,062,865	0	0	0	0	0	0	13,983	13,983	11,039	0		
247361-70-2	Delta Air Lines, Inc.		08/08/2019	Unknown	11/25/2019	Unknown	8,285,000	496,941	468,343	496,941	0	0	0	0	0	0	(28,598)	(28,598)	3,335	0		
302316-10-2	EXXON MOBIL ORD		02/01/2019	Unknown	11/25/2019	Unknown	26,810,000	2,021,568	1,844,705	2,021,568	0	0	0	0	0	0	(176,863)	(176,863)	91,958	0		
49271V-10-0	KEURIG DR PEPPER ORD	C	01/11/2019	Unknown	06/11/2019	Unknown	18,968,000	509,205	534,858	509,205	0	0	0	0	0	0	25,653	25,653	2,845	0		
500754-10-6	KRAFT HEINZ ORD		06/11/2019	Unknown	08/08/2019	Unknown	26,410,000	939,365	780,725	939,365	0	0	0	0	0	0	(158,641)	(158,641)	0	0		
886547-10-8	TIFFANY ORD		06/05/2019	Unknown	10/28/2019	Unknown	5,935,000	529,982	765,456	529,982	0	0	0	0	0	0	235,474	235,474	6,885	0		
907818-10-8	UNION PACIFIC ORD		10/31/2019	Unknown	11/08/2019	Unknown	3,550,000	584,031	624,943	584,031	0	0	0	0	0	0	40,912	40,912	0	0		
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded							9,858,561	9,552,158	9,858,561	0	0	0	0	0	0	0	0	(306,403)	(306,403)	154,044	0	
46432F-84-2	ISHARES: CORE MSCI EAFE		05/31/2019	Merrill Lynch	11/05/2019	Merrill Lynch	11,776,000	699,079	754,190	699,079	0	0	0	0	0	0	55,111	55,111	14,092	0		
46434G-10-3	ISHARES: CORE MSCI EMIKTS		05/31/2019	Merrill Lynch	11/05/2019	Merrill Lynch	6,702,000	329,202	352,987	329,202	0	0	0	0	0	0	23,785	23,785	3,293	0		
9499999. Subtotal - Common Stocks - Mutual Funds							1,028,281	1,107,177	1,028,281	0	0	0	0	0	0	0	0	78,896	78,896	17,385	0	
9799998. Total - Common Stocks							10,886,842	10,659,336	10,886,842	0	0	0	0	0	0	0	0	0	(227,507)	(227,507)	171,429	0
9899999. Total - Preferred and Common Stocks							10,886,842	10,659,336	10,886,842	0	0	0	0	0	0	0	0	0	(227,507)	(227,507)	171,429	0
9999999 - Totals							10,886,842	10,659,336	10,886,842	0	0	0	0	0	0	0	0	0	(227,507)	(227,507)	171,429	0

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	8 Total Amount of Such Intangible Assets	9 Book/ Adjusted Carrying Value	10 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
										11 Number of Shares	12 % of Outstanding
0999999. Total Preferred Stocks							0	0	0	XXX	XXX
99C002-52-6	CHARLES RIVER INSURANCE CO		11648		8B1	NO		12,120,676		4,500,000	45.0
1199999. Subtotal - Common Stock - U.S. P&C Insurer							0	12,120,676	0	XXX	XXX
650876-10-7	NEWBURY CORPORATION CL A		00000		8B1	NO		(4,517,893)		8,404,000	68.0
1799999. Subtotal - Common Stock - Other Affiliates							0	(4,517,893)	0	XXX	XXX
1899999. Total Common Stocks							0	7,602,783	0	XXX	XXX
1999999 - Totals							0	7,602,783	0	XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$

2. Total amount of intangible assets nonadmitted \$

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Intangible Assets Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 - Total				XXX	XXX

Schedule DA - Part 1 - Short-Term Investments Owned

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23			
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)			
0079999999	Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX		
0149999999	Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0219999999	Subtotal - Purchased Options - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0289999999	Subtotal - Purchased Options - Replications										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0359999999	Subtotal - Purchased Options - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0429999999	Subtotal - Purchased Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0439999999	Total Purchased Options - Call Options and Warrants										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0449999999	Total Purchased Options - Put Options										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0459999999	Total Purchased Options - Caps										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0469999999	Total Purchased Options - Floors										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0479999999	Total Purchased Options - Collars										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0489999999	Total Purchased Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0499999999	Total Purchased Options										0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	XXX	
0569999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0639999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0709999999	Subtotal - Written Options - Hedging Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0779999999	Subtotal - Written Options - Replications										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0849999999	Subtotal - Written Options - Income Generation										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
CALL DISCOVER																									
FINANCIAL 01 20 @ 85,000				OTC	03/08/2019	01/17/2020	75	637,500	85.0	0	(8,250)	0	(9,375)		(9,375)	(1,125)	0	0	0	0	0	0			
CALL PROCTER & GAMBLE CO 06 20 @ 130,000				OTC	08/06/2019	06/19/2020	214	2,782,000	130.0	0	(48,363)	0	(77,040)		(77,040)	(28,677)	0	0	0	0	0	0			
CALL BOEING COMPANY 09 20 @ 450,000				OTC	08/06/2019	09/18/2020	82	3,690,000	450.0	0	(51,372)	0	(18,860)		(18,860)	32,512	0	0	0	0	0	0			
CALL HOME DEPOT INC 06 20 @ 245,000				OTC	08/20/2019	06/19/2020	48	1,176,000	245.0	0	(22,898)	0	(13,584)		(13,584)	9,314	0	0	0	0	0	0			
CALL CATERPILLAR INC 05 20 @ 155,000				OTC	10/23/2019	05/15/2020	40	620,000	155.0	0	(13,006)	0	(22,600)		(22,600)	(9,594)	0	0	0	0	0	0			
CALL BANK OF AMER CORP 09 20 @ 37,000				OTC	10/29/2019	09/18/2020	402	1,487,400	37.0	0	(44,219)	0	(75,174)		(75,174)	(30,955)	0	0	0	0	0	0			
CALL CAPITAL ONE FINCL C 06 20 @ 110,000				OTC	11/13/2019	06/19/2020	65	715,000	110.0	0	(14,950)	0	(21,125)		(21,125)	(6,175)	0	0	0	0	0	0			
CALL WALT DISNEY CO (HOL 09 20 @ 180,000				OTC	11/14/2019	09/18/2020	151	2,718,000	180.0	0	(60,399)	0	(32,314)		(32,314)	28,085	0	0	0	0	0	0			
CALL INTEL CORP 07 20 @ 65,000				OTC	12/19/2019	07/17/2020	237	1,540,500	65.0	0	(35,339)	0	(54,273)		(54,273)	(18,934)	0	0	0	0	0	0			
CALL JOHNSON & JOHNSON C 09 20 @ 160,000				OTC	12/27/2019	09/18/2020	153	2,448,000	160.0	0	(42,074)	0	(46,895)		(46,895)	(4,820)	0	0	0	0	0	0			
CALL AT&T INC 02 20 @ 41,000				OTC	12/27/2019	02/21/2020	309	1,266,900	41.0	0	(12,360)	0	(10,197)		(10,197)	2,163	0	0	0	0	0	0			
CALL WALMART INC 06 20 @ 130,000				OTC	12/30/2019	06/19/2020	55	715,000	130.0	0	(11,336)	0	(9,955)		(9,955)	1,381	0	0	0	0	0	0			
CALL HERSHEY CO 08 20 @ 165,000				OTC	12/30/2019	08/21/2020	34	561,000	165.0	0	(9,044)	0	(9,894)		(9,894)	(850)	0	0	0	0	0	0			
0859999999	Subtotal - Written Options - Other - Call Options and Warrants										0	(373,608)	0	(401,286)	XXX	(401,286)	(27,677)	0	0	0	0	0	XXX	XXX	
0919999999	Subtotal - Written Options - Other										0	(373,608)	0	(401,286)	XXX	(401,286)	(27,677)	0	0	0	0	0	0	XXX	XXX
0929999999	Total Written Options - Call Options and Warrants										0	(373,608)	0	(401,286)	XXX	(401,286)	(27,677)	0	0	0	0	0	0	XXX	XXX
0939999999	Total Written Options - Put Options										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0949999999	Total Written Options - Caps										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0959999999	Total Written Options - Floors										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0969999999	Total Written Options - Collars										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0979999999	Total Written Options - Other										0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX	XXX
0989999999	Total Written Options										0	(373,608)	0	(401,286)	XXX	(401,286)	(27,677)	0	0	0	0	0	0	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 1

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Open as of December 31 of Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule/ Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Current Year Income	Book/ Adjusted Carrying Value	Code	Fair Value	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Adjustment to Carrying Value of Hedged Item	Potential Exposure	Credit Quality of Reference Entity	Hedge Effectiveness at Inception and at Year-end (b)	
1049999999	Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1109999999	Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1169999999	Subtotal - Swaps - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1229999999	Subtotal - Swaps - Replication									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1289999999	Subtotal - Swaps - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1349999999	Subtotal - Swaps - Other									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1359999999	Total Swaps - Interest Rate									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1369999999	Total Swaps - Credit Default									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1379999999	Total Swaps - Foreign Exchange									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1389999999	Total Swaps - Total Return									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1399999999	Total Swaps - Other									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1409999999	Total Swaps									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1479999999	Subtotal - Forwards									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1509999999	Subtotal - SSAP No. 108 Adjustments									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1689999999	Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1699999999	Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1709999999	Subtotal - Hedging Other									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1719999999	Subtotal - Replication									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1729999999	Subtotal - Income Generation									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1739999999	Subtotal - Other									0	(373,608)	0	(401,286)	XXX	(401,286)	(27,677)	0	0	0	0	0	XXX	XXX
1749999999	Subtotal - Adjustments for SSAP No. 108 Derivatives									0	0	0	0	XXX	0	0	0	0	0	0	XXX	XXX	
1759999999	Totals									0	(373,608)	0	(401,286)	XXX	(401,286)	(27,677)	0	0	0	0	XXX	XXX	

(a)

Code	Description of Hedged Risk(s)

(b)

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

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/(Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)	
0079999999	Subtotal - Purchased Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0149999999	Subtotal - Purchased Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0219999999	Subtotal - Purchased Options - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0289999999	Subtotal - Purchased Options - Replications											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0359999999	Subtotal - Purchased Options - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0429999999	Subtotal - Purchased Options - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0439999999	Total Purchased Options - Call Options and Warrants											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0449999999	Total Purchased Options - Put Options											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0459999999	Total Purchased Options - Caps											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0469999999	Total Purchased Options - Floors											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0479999999	Total Purchased Options - Collars											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0489999999	Total Purchased Options - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0499999999	Total Purchased Options											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0569999999	Subtotal - Written Options - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0639999999	Subtotal - Written Options - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0709999999	Subtotal - Written Options - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0779999999	Subtotal - Written Options - Replications											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
0849999999	Subtotal - Written Options - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	XXX	
115.000	CALL MICROSOFT CORP 06 19 @		OTC		05/01/2018	06/21/2019	04/25/2019	Sale	206	2,369,000	115.0	(62,152)	0	(324,104)	0	(62,152)		11,493	0	0	(261,952)	0	0		
125.000	CALL PEPSICO INC 06 19 @		OTC		07/12/2018	06/21/2019	01/09/2019	Other	0	0	125.0	(39,362)	39,362	0	0	0		(13,012)	0	0	0	0	0	0	
125.000	CALL PEPSICO INC 06 19 @		OTC		07/12/2018	06/21/2019	01/09/2019	Sale	170	2,125,000	125.0	0	(39,362)	(15,434)	0	(39,362)		0	0	0	0	23,929	0	0	
19 @ 80.000	CALL DUNKIN BRANDS GROUP 03		OTC		10/05/2018	03/15/2019	01/02/2019	Other	0	0	80.0	(8,880)	8,880	0	0	0		(7,280)	0	0	0	0	0	0	
19 @ 80.000	CALL DUNKIN BRANDS GROUP 03		OTC		10/05/2018	03/15/2019	01/02/2019	Sale	80	640,000	80.0	0	(8,880)	(1,929)	0	(8,880)		0	0	0	0	6,951	0	0	
65.000	CALL STARBUCKS CORP 06 19 @		OTC		10/23/2018	06/21/2019	04/26/2019	Sale	91	591,500	65.0	(17,199)	0	(106,925)	0	(17,199)		19,292	0	0	0	(89,726)	0	0	
19 @ 70.000	CALL EVERSOURCE ENERGY C 04		OTC		10/24/2018	04/18/2019	04/16/2019	Sale	170	1,190,000	70.0	(12,750)	0	(9,837)	0	(12,750)		850	0	0	0	2,913	0	0	
60.000	CALL INTEL CORP 01 20 @		OTC		10/25/2018	01/17/2020	05/16/2019	Sale	237	1,422,000	60.0	(26,377)	0	(9,293)	0	(26,377)		8,936	0	0	0	17,084	0	0	
19 @ 97.500	CALL PROCTER & GAMBLE CO 06		OTC		10/29/2018	06/21/2019	04/09/2019	Sale	132	1,287,000	97.5	(20,592)	0	(102,165)	0	(20,592)		17,424	0	0	0	(81,574)	0	0	
50.000	CALL PFIZER INC 01 20 @		OTC		11/14/2018	01/17/2020	03/07/2019	Sale	550	2,750,000	50.0	(62,665)	0	(27,087)	0	(62,665)		4,435	0	0	0	35,579	0	0	
200.000	CALL MCDONALDS CORP 06 19 @		OTC		11/15/2018	06/21/2019	01/16/2019	Other	0	0	200.0	(25,471)	25,471	0	0	0		(11,371)	0	0	0	0	0	0	
200.000	CALL MCDONALDS CORP 06 19 @		OTC		11/15/2018	06/21/2019	01/16/2019	Sale	60	1,200,000	200.0	0	(25,471)	(12,579)	0	(25,471)		0	0	0	0	12,892	0	0	
110.000	CALL WALMART INC 06 19 @		OTC		12/04/2018	06/21/2019	03/15/2019	Sale	55	605,000	110.0	(8,017)	0	(1,650)	0	(8,017)		(2,682)	0	0	0	6,367	0	0	
19 @ 65.000	CALL DELTA AIR LINES INC 06		OTC		12/06/2018	06/21/2019	01/03/2019	Other	0	0	65.0	(23,129)	23,129	0	0	0		(17,675)	0	0	0	0	0	0	
19 @ 65.000	CALL DELTA AIR LINES INC 06		OTC		12/06/2018	06/21/2019	01/03/2019	Sale	101	656,500	65.0	0	(23,129)	(3,041)	0	(23,129)		0	0	0	0	20,087	0	0	
400.000	CALL BOEING COMPANY 07 19 @		OTC		12/21/2018	07/19/2019	05/07/2019	Sale	82	3,280,000	400.0	(47,231)	0	(36,900)	0	(47,231)		2,379	0	0	0	10,331	0	0	
20 @ 80.000	CALL COLGATE PALMOLIVE C 01		OTC		02/21/2019	01/17/2020	09/18/2019	Sale	127	1,016,000	80.0	(12,867)	0	(5,461)	0	(12,867)		0	0	0	0	7,406	0	0	
@ 165.000	CALL HONEYWELL INTL INC 01 20		OTC		01/02/2019	01/17/2020	11/08/2019	Sale	69	1,138,500	165.0	0	(13,110)	(116,265)	0	(13,110)		0	0	0	0	(103,155)	0	0	
20 @ 80.000	CALL DUNKIN BRANDS GROUP 01		OTC		01/03/2019	01/17/2020	10/23/2019	Sale	80	640,000	80.0	0	(14,000)	(9,667)	0	(14,000)		0	0	0	0	4,333	0	0	
185.000	CALL DEERE AND CO 01 20 @		OTC		01/03/2019	01/17/2020	05/21/2019	Sale	35	647,500	185.0	0	(19,275)	(3,600)	0	(19,275)		0	0	0	0	15,675	0	0	
CALL 3M CO 01 20 @ 260.000			OTC		01/29/2019	01/17/2020	04/25/2019	Sale	89	2,314,000	260.0	0	(11,570)	(2,670)	0	(11,570)		0	0	0	0	8,900	0	0	
@ 34.000	CALL BANK OF AMER CORP 06 19		OTC		01/30/2019	08/16/2019	03/21/2019	Sale	363	1,234,200	34.0	0	(18,150)	(5,082)	0	(18,150)		0	0	0	0	13,068	0	0	
210.000	CALL MCDONALDS CORP 01 20 @		OTC		01/30/2019	01/17/2020	11/01/2019	Sale	82	0	210.0	0	(29,201)	(5,330)	0	(29,201)		0	0	0	0	23,871	0	0	
175.000	CALL CLOROX CO 01 20 @		OTC		02/01/2019	01/17/2020	06/06/2019	Sale	75	1,312,500	175.0	0	(26,220)	(10,875)	0	(26,220)		0	0	0	0	15,345	0	0	
@ 87.500	CALL MERCK & CO INC NEW 01 20		OTC		02/01/2019	01/17/2020	04/23/2019	Sale	340	2,975,000	87.5	0	(47,866)	(22,008)	0	(47,866)		0	0	0	0	25,858	0	0	

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)
	CALL HOME DEPOT INC 08 19 @ 200,000		OTC		02/01/2019	08/16/2019	03/18/2019	Sale	29	580,000	200.0	0	(14,645)	(6,770)	0	(14,645)		0	0	0	7,874	0	0	0
	CALL JPMORGAN CHASE & CO 01 20 @ 120,000		OTC		02/08/2019	01/17/2020	10/28/2019	Sale	110	1,320,000	120.0	0	(20,034)	(100,100)	0	(20,034)		0	0	0	(80,086)	0	0	0
	CALL COMCAST CORP NEW CL 01 20 @ 45,000		OTC		03/13/2019	01/17/2020	12/10/2019	Sale	280	1,260,000	45.0	0	(30,010)	(10,360)	0	(30,010)		0	0	0	19,650	0	0	0
	CALL BRISTOL MYERS SQUIB 09 19 @ 57,500		OTC		03/15/2019	09/20/2019	04/09/2019	Sale	203	1,167,250	57.5	0	(25,375)	(7,714)	0	(25,375)		0	0	0	17,661	0	0	0
	CALL PEPSICO INC 01 20 @ 135,000		OTC		03/22/2019	01/17/2020	12/04/2019	Sale	170	2,295,000	135.0	0	(31,722)	(56,790)	0	(31,722)		0	0	0	(25,088)	0	0	0
	CALL INTL BUSINESS MACH 01 20 @ 175,000		OTC		03/26/2019	01/17/2020	06/06/2019	Sale	120	2,100,000	175.0	0	(12,000)	(5,776)	0	(12,000)		0	0	0	6,224	0	0	0
	CALL BANK OF AMER CORP 11 19 @ 34,000		OTC		04/03/2019	11/15/2019	05/15/2019	Sale	368	1,251,200	34.0	0	(16,560)	(9,841)	0	(16,560)		0	0	0	6,719	0	0	0
	CALL HERSHEY CO 01 20 @ 130,000		OTC		04/23/2019	01/17/2020	08/20/2019	Sale	34	442,000	130.0	0	(8,500)	(95,200)	0	(8,500)		0	0	0	(86,700)	0	0	0
	CALL CAPITAL ONE FINCL C 01 20 @ 105,000		OTC		04/26/2019	01/17/2020	06/05/2019	Sale	65	682,500	105.0	0	(14,625)	(12,350)	0	(14,625)		0	0	0	2,275	0	0	0
	CALL VISA INC CL A 01 20 @ 185,000		OTC		05/07/2019	01/17/2020	12/26/2019	Sale	38	703,000	185.0	0	(8,988)	(20,520)	0	(8,988)		0	0	0	(11,532)	0	0	0
	CALL CISCO SYSTEMS INC 01 20 @ 62,500		OTC		05/09/2019	01/17/2020	08/08/2019	Sale	222	1,387,500	62.5	0	(22,210)	(15,540)	0	(22,210)		0	0	0	6,670	0	0	0
	CALL TARGET CORP 01 20 @ 90,000		OTC		05/09/2019	01/17/2020	08/23/2019	Sale	134	1,206,000	90.0	0	(33,875)	(243,748)	0	(33,875)		0	0	0	(209,873)	0	0	0
	CALL PFIZER INC 06 20 @ 47,000		OTC		05/10/2019	06/19/2020	07/30/2019	Sale	550	2,585,000	47.0	0	(46,199)	(21,864)	0	(46,199)		0	0	0	24,335	0	0	0
	CALL BUEING COMPANY 01 20 @ 450,000		OTC		05/17/2019	01/17/2020	07/10/2019	Sale	82	3,690,000	450.0	0	(40,999)	(19,034)	0	(40,999)		0	0	0	21,985	0	0	0
	CALL WALMART INC 06 20 @ 120,000		OTC		05/17/2019	06/19/2020	11/14/2019	Sale	55	660,000	120.0	0	(11,867)	(49,500)	0	(11,867)		0	0	0	(37,633)	0	0	0
	CALL EVERSOURCE ENERGY C 01 20 @ 80,000		OTC		05/23/2019	01/17/2020	09/18/2019	Sale	170	1,360,000	80.0	0	(20,400)	(87,377)	0	(20,400)		0	0	0	(66,977)	0	0	0
	CALL MICROSOFT CORP 01 20 @ 140,000		OTC		05/29/2019	01/17/2020	11/18/2019	Sale	170	2,380,000	140.0	0	(60,349)	(179,182)	0	(60,349)		0	0	0	(118,833)	0	0	0
	CALL COCA COLA CO COM 02 20 @ 52,500		OTC		05/31/2019	02/21/2020	07/24/2019	Sale	470	2,467,500	52.5	0	(54,049)	(166,241)	0	(54,049)		0	0	0	(112,192)	0	0	0
	CALL BANK OF AMER CORP 06 20 @ 35,000		OTC		06/28/2019	06/19/2020	08/19/2019	Sale	402	1,407,000	35.0	0	(28,541)	(13,668)	0	(28,541)		0	0	0	14,873	0	0	0
	CALL MERCK & CO INC NEW 06 20 @ 92,500		OTC		07/12/2019	06/19/2020	12/27/2019	Sale	340	3,145,000	92.5	0	(50,890)	(141,457)	0	(50,890)		0	0	0	(90,567)	0	0	0
	CALL BRISTOL MYERS SQUIB 03 20 @ 52,500		OTC		08/05/2019	03/20/2020	12/16/2019	Sale	245	1,286,250	52.5	0	(26,228)	(280,280)	0	(26,228)		0	0	0	(254,052)	0	0	0
	CALL CATERPILLAR INC 06 20 @ 160,000		OTC		08/06/2019	06/19/2020	08/26/2019	Sale	40	640,000	160.0	0	(9,000)	(4,480)	0	(9,000)		0	0	0	4,520	0	0	0
	CALL WALT DISNEY CO (HOL 09 20 @ 170,000		OTC		08/07/2019	09/18/2020	09/25/2019	Sale	150	2,550,000	170.0	0	(55,199)	(37,475)	0	(55,199)		0	0	0	17,724	0	0	0
	CALL STARBUCKS CORP 06 20 @ 115,000		OTC		08/07/2019	06/19/2020	09/10/2019	Sale	91	1,046,500	115.0	0	(18,210)	(9,100)	0	(18,210)		0	0	0	9,110	0	0	0
	CALL CISCO SYSTEMS INC 09 20 @ 60,000		OTC		09/18/2019	09/18/2020	10/10/2019	Sale	455	2,730,000	60.0	0	(59,149)	(36,382)	0	(59,149)		0	0	0	22,767	0	0	0
	CALL TIFFANY & CO NEW 06 20 @ 125,000		OTC		10/25/2019	06/19/2020	10/28/2019	Sale	59	737,500	125.0	0	(15,281)	(57,171)	0	(15,281)		0	0	0	(41,890)	0	0	0
	CALL APPLE INC 09 20 @ 300,000		OTC		11/01/2019	09/18/2020	12/26/2019	Sale	120	3,600,000	300.0	0	(87,153)	(236,571)	0	(87,153)		0	0	0	(149,418)	0	0	0
	CALL TARGET CORP 06 20 @ 130,000		OTC		11/14/2019	06/19/2020	12/30/2019	Sale	134	1,742,000	130.0	0	(41,000)	(129,310)	0	(41,000)		0	0	0	(88,310)	0	0	0
	0859999999. Subtotal - Written Options - Other - Call Options and Warrants											(353,824)	(1,055,313)	(2,885,703)	0	(1,409,137)	XXX	12,790	0	0	(1,476,566)	0	0	XXX
	0919999999. Subtotal - Written Options - Other											(353,824)	(1,055,313)	(2,885,703)	0	(1,409,137)	XXX	12,790	0	0	(1,476,566)	0	0	XXX
	0929999999. Total Written Options - Call Options and Warrants											(353,824)	(1,055,313)	(2,885,703)	0	(1,409,137)	XXX	12,790	0	0	(1,476,566)	0	0	XXX
	0939999999. Total Written Options - Put Options										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
	0949999999. Total Written Options - Caps										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
	0959999999. Total Written Options - Floors										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
	0969999999. Total Written Options - Collars										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
	0979999999. Total Written Options - Other										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
	0989999999. Total Written Options										(353,824)	(1,055,313)	(2,885,703)	0	(1,409,137)	XXX	12,790	0	0	0	(1,476,566)	0	0	XXX
	1049999999. Subtotal - Swaps - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
	1109999999. Subtotal - Swaps - Hedging Effective Variable Annuity Guarantees Under SSAP No.108										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
	1169999999. Subtotal - Swaps - Hedging Other										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX
	1229999999. Subtotal - Swaps - Replication										0	0	0	0	0	0	XXX	0	0	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE DB - PART A - SECTION 2

Showing all Options, Caps, Floors, Collars, Swaps and Forwards Terminated During Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25		
Description	Description of Item(s) Hedged, Used for Income Generation or Replicated	Schedule / Exhibit Identifier	Type(s) of Risk(s) (a)	Exchange, Counterparty or Central Clearinghouse	Trade Date	Date of Maturity or Expiration	Termination Date	Indicate Exercise, Expiration, Maturity or Sale	Number of Contracts	Notional Amount	Strike Price, Rate or Index Received (Paid)	Cumulative Prior Year(s) Initial Cost of Un-discounted Premium (Received) Paid	Current Year Initial Cost of Un-discounted Premium (Received) Paid	Consideration Received (Paid) on Termination	Current Year Income	Book/ Adjusted Carrying Value	Code	Unrealized Valuation Increase/ (Decrease)	Total Foreign Exchange Change in B./A.C.V.	Current Year's (Amortization)/ Accretion	Gain (Loss) on Termination Recognized	Adjustment to Carrying Value of Hedged Item	Gain (Loss) on Termination Deferred	Hedge Effectiveness at Inception and at Termination (b)		
1289999999	Subtotal - Swaps - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	0	XXX	
1349999999	Subtotal - Swaps - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1359999999	Total Swaps - Interest Rate											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1369999999	Total Swaps - Credit Default											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1379999999	Total Swaps - Foreign Exchange											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1389999999	Total Swaps - Total Return											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1399999999	Total Swaps - Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1409999999	Total Swaps											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1479999999	Subtotal - Forwards											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1509999999	Subtotal - SSAP No. 108 Adjustments											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1689999999	Subtotal - Hedging Effective Excluding Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1699999999	Subtotal - Hedging Effective Variable Annuity Guarantees Under SSAP No.108											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1709999999	Subtotal - Hedging Other											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1719999999	Subtotal - Replication											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1729999999	Subtotal - Income Generation											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1739999999	Subtotal - Other											(353,824)	(1,055,313)	(2,885,703)	0	(1,409,137)	XXX	12,790	0	0	(1,476,566)	0	0	0	0	XXX
1749999999	Subtotal - Adjustments for SSAP No. 108 Derivatives											0	0	0	0	0	XXX	0	0	0	0	0	0	0	0	XXX
1759999999	Totals											(353,824)	(1,055,313)	(2,885,703)	0	(1,409,137)	XXX	12,790	0	0	(1,476,566)	0	0	0	0	XXX

(a)	Code	Description of Hedged Risk(s)
(b)	Code	Financial or Economic Impact of the Hedge at the End of the Reporting Period

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

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

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0599999	Total - U.S. Government Bonds					0	0	0
1099999	Total - All Other Government Bonds					0	0	0
1799999	Total - U.S. States, Territories and Possessions Bonds					0	0	0
2499999	Total - U.S. Political Subdivisions Bonds					0	0	0
3199999	Total - U.S. Special Revenues Bonds					0	0	0
3899999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					0	0	0
4899999	Total - Hybrid Securities					0	0	0
5599999	Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
6099999	Subtotal - SVO Identified Funds					0	0	0
6599999	Subtotal - Unaffiliated Bank Loans					0	0	0
7699999	Total - Issuer Obligations					0	0	0
7799999	Total - Residential Mortgage-Backed Securities					0	0	0
7899999	Total - Commercial Mortgage-Backed Securities					0	0	0
7999999	Total - Other Loan-Backed and Structured Securities					0	0	0
8099999	Total - SVO Identified Funds					0	0	0
8199999	Total - Affiliated Bank Loans					0	0	0
8299999	Total - Unaffiliated Bank Loans					0	0	0
8399999	Total Bonds					0	0	0
26188J-20-6	DREYFUS CASH MGT INST	SD	01/15/2019	1.700		950,000	1,202	19,198
262006-20-8	DREYFUS GVT CSH MGT INST		12/02/2019	1.500		1,121	1	29
711991-00-0	TD BANK DEPOSIT SWEEP		12/02/2019	0.000		443,818	0	7,333
90262Y-73-7	UBS FMA GOVT MNY MKT		12/31/2019	0.970		909,515	0	1,364
999101-01-7	INVESCO GOVERNMENT & AGENCY PORTFOLIO		12/31/2019	0.000		805,794	0	852
999101-01-7	INVESCO GOVERNMENT & AGENCY PORTFOLIO	C	12/31/2019	0.000		982,102	0	6,108
8699999	Subtotal - All Other Money Market Mutual Funds					4,092,350	1,203	34,885
8899999	Total Cash Equivalents					4,092,350	1,203	34,885

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ANNUAL STATEMENT FOR THE YEAR 2019 OF THE Norfolk & Dedham Mutual Fire Insurance Company

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA	0 Collateral for Claimants & Creditors	1,225,709	1,224,863	0	0
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH	ST Collateral for Claimants & Creditors	55,345	55,345		
31. New Jersey	NJ	ST Collateral for Claimants & Creditors	388,474	388,474		
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Alien and Other	OT	XXX XXX	0	0	0	0
59. Subtotal	XXX	XXX	1,669,528	1,668,682	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0