

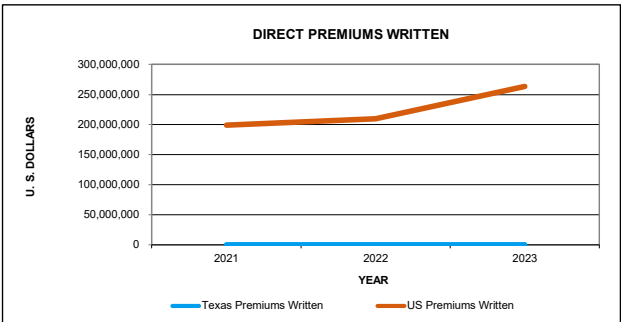
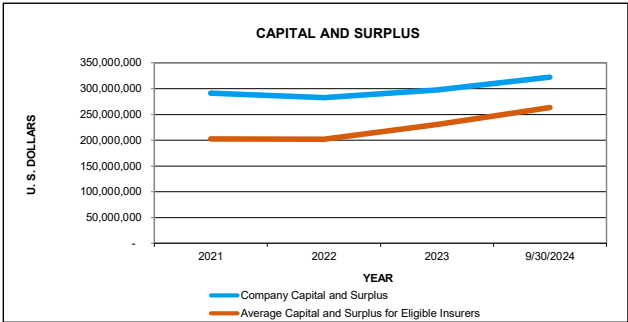
Norfolk and Dedham Mutual Fire Ins Co					Issue Date:	12/6/2024
	Insurer #:	13765863	NAIC #:	23965	AMB #:	002367

U.S. Insurer - 2024 EVALUATION

Key Dates		Location		A.M. Best Rating		Group Information	
TDI Initial Date	6-Dec-18	Domicile	Massachusetts	A	Excellent	Insurance Group	NA
Incorporation Date	02/12/1825	Main Administrative Office	222 Ames Street		Jun-24	Parent Company	Norfolk & Dedham Group Pool
Commenced Business	07/01/1825	Dedham, MA, US	02026-1850			Parent Domicile	Massachusetts

	9/30/2024	2023	2022	2021
Capital & Surplus	322,257,000	297,729,000	282,513,000	291,141,000
Underwriting Gain (Loss)	151,000	(6,011,000)	4,028,000	2,854,000
Net Income After Tax	7,923,000	10,561,000	14,000,000	23,881,000
Cash Flow from Operations		19,712,000	25,309,000	8,810,000
Gross Premium		367,860,000	300,671,000	297,930,000
Net Premium	183,189,000	205,847,000	172,328,000	173,896,000
Direct Premium Total	229,245,000	263,467,000	209,838,000	199,030,000
Direct Premium in Texas (Schedule T)		0	0	0
% of Direct Premium in Texas		0%	0%	0%
Texas' Rank in writings (Schedule T)		-	-	-
SLTX Premium Processed				
Rank among all Texas S/L Insurers				
Combined Ratio		103%	98%	98%
IRIS Ratios Outside Usual Range		0	0	0

1- Gross Premium to Surplus	2- Net Premium to Surplus	3- Change in Net Premium Written (%)
124.00%	69.00%	19.00%
Usual Range: Less than 900%	Usual Range: Less than 300%	Usual Range: Between -33% and 33%
4- Surplus Aid Ratio	5- Two Year Operating Ratio	6- Investment Yield
0.00%	91.00%	2.40%
Usual Range: Less than 15%	Usual Range: Less than 100%	Usual Range: Between 2% and 5.5%
7- Gross Change in Surplus (%)	8- Net Change in Surplus (%)	9- Liabilities to Liquid Assets
5.00%	5.00%	58.00%
Usual Range: Between -10% and 50%	Usual Range: Between -10% and 25%	Usual Range: Less than 100%
10- Agents Balances to Surplus	11- One Year Development to Surplus	12- Two Year Development to Surplus
3.00%	-1.00%	-2.00%
Usual Range: Less than 40%	Usual Range: Less than 20%	Usual Range: Less than 20%
	13- Current Estimated Reserve Deficiency	
	1.00%	
	Usual Range: Less than 25%	



2023 Texas Premiums by Line of Business (LOB)	
No Premiums Written in Texas in 2023	\$ -
	\$ -
	\$ -
	\$ -
	\$ -

2023 Texas Losses Incurred by Line of Business (LOB)	
No Losses Incurred in Texas in 2023	\$ -
	\$ -
	\$ -
	\$ -
	\$ -