



COMMONWEALTH OF MASSACHUSETTS
Office of Consumer Affairs and Business Regulation
DIVISION OF INSURANCE

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COMMISSIONER OF INSURANCE

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LIEUTENANT GOVERNOR

**In the Matter of the Proposed
Reorganizations of Merrimack Mutual Fire Insurance Company and Cambridge Mutual Fire
Insurance
Docket No. F2025-01**

NOTICE OF HEARING

Merrimack Mutual Fire Insurance Company, a Massachusetts domestic mutual insurance company, and Cambridge Mutual Fire Insurance Company, a Massachusetts domestic mutual insurance company (the “Applicants” or “Mutual Insurers”), have submitted to the Massachusetts Commissioner of Insurance (the “Commissioner”) a proposal to reorganize each company as domestic stock insurance companies and their subsequent acquisition, following the proposed mergers of the resulting intermediate stock holding companies and mutual holding companies, pursuant to M.G.L. c. 175, §§ 19F and 19S, incorporating §§19F-19W, by the Andover Companies, Inc, a newly formed Massachusetts mutual holding company.

Pursuant to M.G.L. c. 175, §19H (c), the Commissioner will hold a public hearing to determine whether to approve the proposed transactions. The public hearing will be held virtually using TEAMS, a digital meeting program, on October 21, 2025 at 1:00 p.m. Public documents filed in connection with this proposed reorganization are available for inspection upon request to the Division of Insurance at doidocket.mailbox@mass.gov.

Pursuant to §19H (c) the public hearing shall consider the fairness of the terms and conditions of the proposed transactions and whether the reorganization is in the best interest of the mutual insurers, fair and equitable to their policyholders, and not detrimental to the insuring public. The directors, officers, employees and policyholders of the reorganizing insurers have a right to appear and be heard at the hearing. Any person who wishes to participate in the hearing must submit to doidocket.mailbox@mass.gov a Notice of Intent to Participate on or before October 15, 2025. The notice must include the person’s name, telephone number, and email address and state their statutory basis for participation. The length of oral statements may be limited at the discretion of the Presiding Officers. Written statements may be submitted at any time prior to the conclusion of the hearing. Persons who do not seek to participate but who wish to attend the public hearing must notify the Division by sending an email that includes their name, telephone number and email address to doidocket.mailbox@mass.gov by October 17, 2025. Any person who wishes to intervene in the hearing must submit electronically to doidocket.mailbox@mass.gov, on or before , 2025, a Petition for Leave to Intervene in accordance with 211 CMR 144.07(3). An email with instructions for joining the

hearing will be sent to all persons by 5:00 p.m. on October 20, 2025. All Notices of Intent to Participate, intervene and requests to attend must refer to Docket No. F2025-01.

Date: August 12, 2025



Michael T. Caljouw
Commissioner of Insurance