



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

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GARY D. ANDERSON
COMMISSIONER OF INSURANCE

July 11, 2022

Joel P. Murray
President & CEO
The Norfolk & Dedham Group
222 Ames Street
Dedham, MA 02026

Re: Market Conduct Examination of Norfolk & Dedham Mutual Fire Insurance Company,
Dorchester Mutual Insurance Company, and Fitchburg Mutual Insurance Company

Dear Mr. Murray:

Pursuant to the authority contained in M.G.L. c. 175, § 4, I hereby adopt the Massachusetts Division of Insurance's Report on the Comprehensive Market Conduct Examination of Norfolk & Dedham Mutual Fire Insurance Company, Dorchester Mutual Insurance Company, and Fitchburg Mutual Insurance Company for the time period between January 1, 2019 to December 31, 2019.

A handwritten signature in black ink, appearing to read "Gary Anderson", written over a horizontal line.

Gary D. Anderson
Commissioner of Insurance