

2003 ADVISORY COMMITTEE MEMBERSHIPS

AS OF OCTOBER 7, 2003

The Governing Committee has the authority to appoint standing committees from among member companies and any producers. In an effort to develop sound and effective policy, the Governing Committee established the following advisory committees for calendar year 2003.

Actuarial Committee

Mr. Arthur J. Remillard, Jr. – Chairman	The Commerce Insurance Company
Mr. Thomas S. Carpenter – Vice Chairman	Arbella Mutual Insurance Company
Mr. Geoffrey H. Arnold	Plymouth Rock Assurance Corporation
Mr. Gavin C. Blair	Liberty Mutual Group
Ms. Cara M. Blank	OneBeacon Insurance
Mr. David F. Brussard	Safety Insurance Company
Mr. Joseph F. Cofield	Metropolitan P & C Insurance Company
Mr. L. Kevin Conlee	Encompass Insurance
Mr. Timothy J. DelGrande	Norfolk & Dedham Group
Mr. Scott B. Gerlach	National Grange Mutual Ins. Company
Mr. Sumner D. Gilman	Economy Insurance Agency, Inc.
Ms. Mary T. Hosford	Fireman's Fund Insurance Company
Mr. Mark R. Silva	Benson, Young & Downs Ins. Agency, Inc.
Ms. Stacy J. Weinman	The Hanover Insurance Company
Mr. Richard E. Welch	The Premier Insurance Company of Mass.

Audit Committee

Mr. Andrew J. Carpentier – Chairman	Encompass Insurance
Ms. Nanci S. Peters – Vice Chairperson	George Peters Insurance Agency, Inc.
Mr. William J. Begley, Jr.	Safety Insurance Company
Mr. James P. Coxen	Liberty Mutual Group
Mr. Robert E. McKenna	The Commerce Insurance Company
Mr. Raymond D. Moore	OneBeacon Insurance
Mr. Peter A. Phelps	Plymouth Rock Assurance Corporation

Budget Committee

Mr. Arthur J. Remillard, Jr. – Chairman	The Commerce Insurance Company
Mr. Sumner D. Gilman – Vice Chairman	Economy Insurance Agency, Inc.
Mr. David F. Brussard	Safety Insurance Company
Mr. John F. Donohue	Arbella Mutual Insurance Company
Mr. Robert W. Harvey	Metropolitan P & C Insurance Company
Mr. Dennis F. Murphy, Jr.	D. Francis Murphy Insurance Agency, Inc.
Mr. Steven W. Myers	Norfolk & Dedham Group
Ms. Susan K. Scott	The Premier Insurance Company of Mass.
Mr. James J. Tarpey	Tarpey Insurance Group

Claims Advisory Committee

Ms. Kathleen H. Devericks – Chairperson	The Premier Insurance Company of Mass.
Mr. Robert J. Kerton – Vice Chairman	Safety Insurance Company
Mr. Francis P. Arment	Plymouth Rock Assurance Corporation
Ms. Nancy Z. Bender	Nancy Z. Bender Insurance Agency, Inc.
Mr. Michael J. Cesinger	Arbella Mutual Insurance Company
Mr. Francis N. Delage	The Hanover Insurance Company
Mr. James D. Doherty	Doherty Insurance Agency, Inc.
Mr. Ciro J. Fei	Sentry Insurance A Mutual Company
Mr. Daniel P. Heath	Metropolitan P & C Insurance Company
Ms. Anne E. Kingsley	Fireman’s Fund Insurance Company
Mr. David J. McCormick	McCormick & Sons Insurance Agency
Mr. James Mutschler	Liberty Mutual Group
Ms. Debra Pospel	National Grange Mutual Insurance Company
Mr. Arthur J. Remillard, III	The Commerce Insurance Company
Mr. Robert D. Woods, Jr.	OneBeacon Insurance

Commercial Automobile Committee

Mr. David J. Lane – Chairman	NetCare Services, Inc.
Mr. Michael A. DeConti – Vice Chairman	Travelers Property Casualty Corporation
Mr. Charles I. Boynton, III	Boynton Insurance Agency, Inc.
Mr. Robert J. Buchholz	National Grange Mutual Insurance Company
Mr. Barry Tagen	Pilgrim Insurance Company
Ms. Sheila M. Doherty	Doherty Insurance Agency, Inc.
Mr. Michael L. Faron	Norfolk & Dedham Group
Ms. Carol A. Grant	Harleysville Worcester Insurance Company
Mr. Allen J. Hope	Liberty Mutual Group
Mr. John V. Kelly	The Commerce Insurance Company
Mr. Dennis J. Morris	Arbella Mutual Insurance Company
Mr. Leo E. Nathan	The Hanover Insurance Company
Mr. Edward N. Patrick, Jr.	Safety Insurance Company
Ms. Annmarie Schuster	OneBeacon Insurance
Mr. Mark R. Silva	Benson, Young & Downs Ins. Agency, Inc.

Commercial Lines Review Committee

Mr. Dennis J. Morris – Chairman	Arbella Mutual Insurance Company
Mr. Charles A. Branstrom – Vice Chairman	OneBeacon Insurance
Mr. Robert L. Mooney	The Commerce Insurance Company
Ms. Peggy Mueller	Liberty Mutual Group
Mr. Leo E. Nathan	The Hanover Insurance Company
Mr. Mark R. Silva	Benson, Young & Downs Ins. Agency, Inc.
Mr. Robert J. Buchholz – Co. Alternate	National Grange Mutual Insurance Company
Mr. David J. McCormick – Agt. Alternate	McCormick & Sons Insurance Agency, Inc.
Mr. Edward N. Patrick, Jr. – Co. Alternate	Safety Insurance Company

Defaulted Brokers Committee

Mr. Sumner D. Gilman – Chairman	Economy Insurance Agency, Inc.
Mr. David F. Brussard – Vice Chairman	Safety Insurance Company
Mr. David J. Symock	OneBeacon Insurance
Ms. Karen A. Lussier	The Commerce Insurance Company
Ms. Nanci S. Peters	George Peters Insurance Agency

Governing Committee Review Panel

Ms. Nancy S. Peters – Chairperson	George Peters Insurance Agency
Mr. Arthur J. Remillard, Jr. – Vice Chairman	The Commerce Insurance Company
Mr. Robert W. Harvey	Metropolitan Property & Casualty
Mr. John F. Donohue – 1 st Company Alternate	Arbella Mutual Insurance Company
Mr. David F. Brussard – 2 nd Company Alternate	Safety Insurance Company
Mr. Mark R. Silva – 1 st Agent Alternate	Benson, Young, and Downs Ins. Agency, Inc.
Mr. James J. Tarpey – 2 nd Agent Alternate	Tarpey Insurance Group
Mr. Dennis F. Murphy, Jr. – 3 rd Agent Alternate	D. Francis Murphy Insurance Agency, Inc.

Loss Reserving Committee

Mr. Joseph F. Cofield – Chairman	Metropolitan P & C Insurance Company
Ms. Betsy A. Branagan – Vice Chairperson	Arbella Mutual Insurance Company
Mr. Gavin C. Blair	Liberty Mutual Group
Ms. Cara M. Blank	OneBeacon Insurance
Mr. Michael A. DeConti	Travelers Property Casualty Corporation
Mr. Glenn R. Hiltbold	Safety Insurance Company
Ms. Mary T. Hosford	Fireman’s Fund Insurance Company
Ms. Stacy J. Weinman	The Hanover Insurance Company

Market Review Committee

Mr. Charles I. Boynton, III – Chairman	Boynton Insurance Agency, Inc.
Ms. Susan K. Scott – Vice Chairperson	The Premier Insurance Company of Mass.
Ms. Nancy Z. Bender	Nancy Z. Bender Insurance Agency, Inc.
Mr. David H. Cochran	The Commerce Insurance Company
Mr. Robert J. Corder	OneBeacon Insurance
Mr. Daniel F. Crimmins	Safety Insurance Company
Mr. John B. Doherty	Barry & McHugh Insurance Agency, Inc.
Mr. Francis D. Gibbons	O'Brien & Gibbons Insurance Center
Mr. Sumner D. Gilman	Economy Insurance Agency, Inc.
Ms. Paula W. Gold	Plymouth Rock Assurance Corporation
Mr. John F. Kittel	Arbella Mutual Insurance Company
Mr. Douglas R. Long	Liberty Mutual Group
Mr. David J. McCormick	McCormick & Sons Insurance Agency, Inc.
Mr. Edward C. Ruhl	The Hanover Insurance Company
Mr. Mark R. Silva	Benson, Young & Downs Ins. Agency, Inc.
Mr. William J. Whitebone	Quincy Mutual Fire Insurance Company
Mr. Louis M. Xifaras	Louis M. Xifaras Insurance Agency, Inc.

Operations Committee

Mr. Edward N. Patrick, Jr. – Chairman	Safety Insurance Company
Mr. James P. Coxen – Vice Chairman	Liberty Mutual Group
Ms. Cleo A. Anderson	Amica Mutual Insurance Company
Mr. Thomas L. Baird	National Grange Mutual Insurance Co.
Mr. Thomas A. Harris	Quincy Mutual Fire Insurance Company
Mr. Michael J. Hussey	The Hanover Insurance Company
Mr. Robert P. Littlewood	Arbella Mutual Insurance Company
Mr. Charles H. McPherson, III	Fireman's Fund Insurance Company
Mr. Raymond D. Moore	OneBeacon Insurance
Mr. Kenneth M. Quick	The Premier Insurance Company of Mass.
Mr. Michael J. Richards	The Commerce Insurance Company
Mr. Mark A. Sweeney	Plymouth Rock Assurance Corporation
Mr. Louis A. Vasconcelos	Norfolk & Dedham Group

Personnel Committee

Mr. Charles I. Boynton, III – Chairman	Boynton Insurance Agency, Inc.
Mr. Arthur J. Remillard, Jr. – Vice Chairman	The Commerce Insurance Company
Mr. David F. Brussard	Safety Insurance Company
Mr. Sumner D. Gilman	Economy Insurance Agency, Inc.
Ms. Paula W. Gold	Plymouth Rock Assurance Corporation
Mr. Steven W. Myers	Norfolk & Dedham Group
Ms. Susan K. Scott	The Premier Insurance Company of Mass.
Mr. Mark R. Silva	Benson, Young & Downs Ins. Agency, Inc.