

COMMONWEALTH AUTOMOBILE REINSURERS

2005 ADVISORY COMMITTEES MEMBERSHIPS LISTING

AS OF AUGUST 2005

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 2005.

Actuarial Committee

Mr. Richard E. Welch - Chairman	The Premier Insurance Company of Mass.
Mr. David F. Brussard – Vice Chairman	Safety Insurance Company
Mr. Gavin C. Blair	OneBeacon Insurance
Mr. Thomas S. Carpenter	Arbella Mutual Insurance Company
Mr. Joseph F. Cofield	Metropolitan P & C Insurance Company
Mr. Bruce J. Dubiel	The Hanover Insurance Company
Mr. John P. Friedman	USAA Property & Casualty Insurance
Mr. Geoffrey A. Gordon	Andrew G. Gordon Insurance, Inc.
Mr. James M. MacPhee	Liberty Mutual Group
Mr. Dennis F. Murphy	D. Francis Murphy Insurance Agency, Inc.
Mr. Arthur J. Remillard, Jr.	The Commerce Insurance Company

Audit Committee

Mr. Andrew J. Carpentier - Chairman	Encompass Insurance
Mr. A. Carmen Marciano – Vice Chairman	Appleby & Wyman Insurance Agency, Inc.
Mr. Gary A. Aarons	Plymouth Rock Assurance Corporation
Mr. William J. Begley, Jr.	Safety Insurance Company
Mr. Lee D. Davidson	The Hanover Insurance Company
Mr. Ronald A. DeLorenzo	Norfolk & Dedham Group
Mr. Christopher F. Malone	The Premier Insurance Company of Mass.
Mr. Robert E. McKenna	The Commerce Insurance Company
Mr. Anthony R. Storm	Liberty Mutual Group

Budget Committee

Mr. William F. Hofmann, III – Chairman	Provider Insurance Group, Inc.
Mr. David F. Brussard – Vice Chairman	Safety Insurance Company
Mr. William J. Cahill, Jr.	The Hanover Insurance Company
Mr. Dennis F. Murphy, Jr.	D. Francis Murphy Insurance Agency, Inc.
Mr. Arthur J. Remillard, Jr.	The Commerce Insurance Company
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
Mr. Francis N. Delage	The Hanover Insurance Company
Mr. Sumner D. Gilman	Economy Insurance Agency, Inc.
Mr. Steven A. Jacobs	Arbella Mutual Insurance Company
Mr. Edward G. King	Waverley Insurance Agency, Inc.
Mr. David J. McCormick	McCormick & Sons Insurance Agency
Mr. James Mutschler	Liberty Mutual Group
Mr. Arthur J. Remillard, III	The Commerce Insurance Company
Mr. Mark Sessa	Encompass Insurance
Mr. Joseph N. Pedi	Metropolitan P & C 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	St. Paul Travelers
Ms. Karen A. Cora	Deland Gibson Insurance Associates
Ms. Sheila M. Doherty	Doherty Insurance Agency, Inc.
Mr. Michael L. Faron	Norfolk & Dedham Group
Mr. Allen J. Hope	Liberty Mutual Group
Mr. John V. Kelly	The Commerce Insurance Company
Mr. David J. LeBlanc	The Hanover Insurance Company
Mr. Dennis J. Morris	Arbella Mutual Insurance Company
Mr. Edward N. Patrick, Jr.	Safety Insurance Company
Mr. Mark R. Silva	Benson, Young & Downs Ins. Agency, Inc.
Mr. Barry Tagen	Pilgrim Insurance Company

Commercial Lines Review Committee

Mr. Dennis J. Morris – Chairman	Arbella Mutual Insurance Company
Mr. Mark R. Silva – Vice Chairman	Benson, Young & Downs Ins. Agency, Inc.
Mr. David J. LeBlanc	The Hanover Insurance Company
Mr. Robert L. Mooney	The Commerce Insurance Company
Ms. Peggy Mueller	Liberty Mutual Group
Mr. Robert J. Buchholz – 1 st Co. Alternate	National Grange Mutual Insurance Company
Mr. Edward N. Patrick, Jr. 2 nd – Co. Alternate	Safety Insurance Company
Mr. David J. McCormick – 1 st Agt. Alternate	McCormick & Sons Insurance Agency, Inc.
Mr. Charles I. Boynton, III – 2 nd Agt. Alternate	Boynton Insurance Agency, Inc.

Defaulted Brokers Committee

Ms. Karen A. Lussier - Chairperson	The Commerce Insurance Company
Mr. Joseph A. Vargas – Vice Chairman	Vargas & Vargas Insurance
Mr. Sumner D. Gilman	Economy Insurance Agency, Inc.
Ms. Paula W. Gold	Plymouth Rock Assurance Corporation
Mr. David J. Symock	OneBeacon Insurance
Mr. James J. Tarpey	Tarpey Insurance Group

Governing Committee Review Panel

Mr. David F. Brussard – Chairman	Safety Insurance Company
Mr. James J. Tarpey – Vice Chairman	Tarpey Insurance Group
Mr. Arthur J. Remillard, Jr. - Member	The Commerce Insurance Company
Mr. Steven W. Myers – 1 st Co. Alternate	Norfolk & Dedham Group
Mr. William J. Cahill, Jr. – 2 nd Co. Alternate	The Hanover Insurance Company
Ms. Margaret Dillon – 3 rd Co. Alternate	Liberty Mutual Group
Mr. Dennis F. Murphy, Jr. – 1 st 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	OneBeacon Insurance
Mr. Charles I. Boynton, III	Boynton Insurance Agency, Inc.
Mr. Michael A. DeConti	St. Paul Travelers
Mr. Bruce J. Dubiel	The Hanover Insurance Company
Mr. Warren S. Ehrlich	The Commerce Insurance Company
Mr. Glenn R. Hiltbold	Safety Insurance Company
Ms. Mary T. Hosford	Liberty Mutual Group

MAIP Steering Committee

Mr. William J. Cahill, Jr. – Chairman	The Hanover Insurance Company
Mr. Edward N. Patrick, Jr. – Vice Chairman	Safety Insurance Company
Mr. David H. Cochrane	The Commerce Insurance
Ms. Karen A. Cora	Deland Gibson Insurance Associates, Inc.
Mr. William F. Hofmann, III	Provider Insurance Group, Inc.
Mr. James M. MacPhee	Liberty Mutual Group
Mr. Dennis F. Murphy, Jr.	D. Francis Murphy Insurance Agency, Inc.
Mr. Joseph A. Vargas	Vargas & Vargas Insurance
Mr. Richard E. Welch	The Premier Insurance Company of Mass.

Market Review Committee

Mr. David H. Cochrane - Chairman	The Commerce Insurance Company
Ms. Susan K. Scott – Vice Chairperson	The Premier Insurance Company of Mass.
Mr. Daniel F. Crimmins	Safety Insurance Company
Mr. John B. Doherty	Barry & McHugh Insurance Agency, Inc.
Ms. Sheila M. Doherty	Doherty Insurance Agency, Inc.
Mr. Richard P. Jones	Leslie S. Ray Insurance Agency, Inc.
Mr. Douglas R. Long	Liberty Mutual Group
Mr. David J. McCormick	McCormick & Sons Insurance Agency, Inc.
Mr. Joel P. Murray	Norfolk & Dedham Group
Mr. Stephen P. Rogers	Encompass Insurance
Mr. Mark R. Silva	Benson, Young & Downs Ins. Agency, Inc.
Mr. Joseph A. Vargas	Vargas & Vargas Insurance
Mr. William J. Whitebone	Quincy Mutual Fire Insurance Company

Operations Committee

Mr. Edward N. Patrick, Jr. – Chairman	Safety Insurance Company
Mr. Thomas L. Baird – Vice Chairman	National Grange Mutual Insurance Co.
Mr. Bruce A. Cregger	Encompass Insurance
Mr. John W. Delano	Delano Insurance Services
Mr. William F. Hofmann, III	Provider Insurance Group, Inc.
Mr. Michael J. Hussey	The Hanover Insurance Company
Mr. Warren J. Lewis	OneBeacon Insurance
Mr. Robert P. Littlewood	Arbella Mutual Insurance Company
Mr. Charles H. McPherson, III	Fireman’s Fund Insurance Company
Mr. Michael J. Richards	The Commerce Insurance Company
Mr. Anthony R. Storm	Liberty Mutual Group
Mr. Robert J. Wychulis	Norfolk & Dedham Group

Personnel Committee

Mr. David F. Brussard - Chairman	Safety Insurance Company
Mr. Alan W. Krapf – Vice Chairman	USAA Property & Casualty Insurance
Mr. William J. Cahill, Jr.	The Hanover Insurance Company
Mr. William F. Hofmann, III	Provider Insurance Group, Inc.
Mr. Arthur J. Remillard, Jr.	The Commerce Insurance Company