

## APPENDIX "A"

### COMMENTS SUBMITTED FOR THE HEARING ON THE OPERATION OF COMPETITION IN PRIVATE PASSENGER MOTOR VEHICLE INSURANCE IN 2008

The following representatives of State officials or agencies presented comments for the hearing on the operation of competition in private passenger motor vehicle insurance in 2008: Assistant Attorney General Glenn Kaplan, Chief of the Attorney General's Insurance and Financial Services Division, and Dr. Bryan Lincoln, on behalf of the Office of the Attorney General; and Glenn A. Watkins and Cara M. Blank, on behalf of the State Rating Bureau. Representative William C. Galvin submitted a written statement after the hearing.

The following representatives of insurance companies presented comments: Paula W. Gold and Hal Belodoff, on behalf of Plymouth Rock Assurance Corporation; Robert P. Suglia, on behalf of Amica Insurance; John P. Friedman, on behalf of United Services Automobile Association; Richard Welch, on behalf of Premier Insurance Company of Massachusetts; Robert Cordner, on behalf of OneBeacon Insurance Company; James MacPhee and Donald Baldini, on behalf of the Liberty Mutual Insurance Company; John F. Kittel, Dr. Peter R. Jones and Ruy A. Cardoso, on behalf of the Arbella Insurance Group; James A. Ermilio, on behalf of The Commerce Insurance Company; Donald K. Stern, on behalf of Hanover Insurance Company and Andrew J. Carpentier, on behalf of Encompass Insurance.

The following insurance producers presented comments: Sherman W. Saltmarsh, Jr., Leonard Fisher, Michael DeForest, Larry Hall, Gary Shuffain, Jennifer Garbuzinski, William McDaid, Scott Foster, Kevin P. Costa, Cindy A. Monroe, William H. McClure, III, James Curley, Karen E. Roan, James R. Ahlgren, Mark V. Sullivan, John Koegel, William J. Sheehan, Diana L. Halsey, Albert A. Daigle, Henry S. Risman, Maria G. Costa, Ely Kaplansky, William T. Rynne, J. Robert Dowling, Mark S. McClure, Peter J. Whalen, Susan J. Saucier, Jeffrey J. Phelps, Lucille Giganti, Ross D. Gorman, Domenic Bocchino and Charles Drea.<sup>1</sup>

The following presented comments on behalf of organizations or associations: Daniel J. Foley, on behalf of Massachusetts Association of Insurance Agents; Frank O'Brien and Peter T. Robertson, on behalf of the Property Casualty Insurers Association of America; John P. Murphy, on behalf of American Insurance Association; Stephen D'Amato, on behalf of Center for

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<sup>1</sup> The names of the insurance agencies of these producers have been omitted.

Insurance Research; Peter Robertson, Donald C. Hillman, Sharon Tennyson, Katherine Barnes and James T. Harrington on behalf of Fairness for Good Drivers Coalition; Deirdre Cummings, on behalf of MassPIRG and Michael Najjar on behalf of the Massachusetts Academy of Trial Lawyers. John Hayes, who described himself as a citizen activist, also submitted comments to the docket.