

Account Representatives *Continued*



Gerald Stern, Account Representative, I have spent the past 40+ years of my Insurance career providing insurance services to the residents of the metro west neighborhoods. I began my career with the Allstate Insurance Company and continued my career over the past twenty years with the Northeast Metro West Insurance team. In my recreational time I am an avid tennis player and enjoy traveling with my wife.



Mick McCarthy, As an Account Representative in our Falmouth location I have served the needs of our Cape Cod policy holders for the last six years. I bring ten years of insurance experience as a Personal lines Underwriter for the Quincy Mutual Insurance Company to advising our Cape Cod clients.



Shawn O'Toole, CIC, Auburn; As an Account Representative at Northeast since 1997 and as a former Senior Underwriter for Commerce Insurance I bring over two decades of insurance experience at the company and agency level to my position. This well rounded and on-going knowledge helps me custom fit policies to meet my clients' needs. I hold a bachelors degree and earned my Certified Insurance Counselor designation within the industry.



Susan (Flanagan) Cosolito has over 15 years experience in insurance and was the prior owner of Susan Flanagan Insurance Agency in Westborough. She joined the Northeast Insurance Agency team in 2005. She keeps busy outside the office with her two sons and husband and is involved in her local community.



Andy Faust, Account Representative, Auburn; Andy joined Northeast/Metro West 12 years ago at the Auburn location bringing with him experience from New England Life. He sustains his client base by providing personal attention to their needs and interests and develops new clients by networking in the area. In his free time Andy and his wife enjoy spending time in his new home, he is also an avid golfer.



William H. Flanagan, Jr. CPCU, CPIA, Lexington; Bill has over 40 years of experience in the insurance industry, many as an Allstate Agent and Allstate District Manager prior to operating his own agency Flanagan Insurance Agency, Inc. Bill has been working for Northeast for the past 5 years in various consulting roles including helping to develop Account Representatives in their account development skills and various marketing programs. Bill can often be found in our Lexington office during the week and enjoying his leisure time with wife Clare in their Cape home.



Kevin Morgan, As an Account Representative I offer 24 years of insurance experience as a Personal lines Underwriter at Commerce, Worcester and Hanover Insurance Companies and as Product Development Manager for the Hanover Insurance Company. I am a Chartered Property Casualty Underwriter and Certified Insurance Counselor.



Ralph Reynolds, Account Representative from Northborough MA began his 30 year insurance career in 1979, after graduating from Bentley College. After Seven years as an Account Representative for SunLife of Canada he ran his own property & casualty insurance agency in Westborough. Ralph's agency, RENCO Insurance merged with Northeast Insurance in December of 2006.



Steve Ledogar, As an Account Representative for Northeast Insurance Agency Steve lends his 40 years of insurance experience as an Allstate Insurance Representative and Independent Agency owner. Steve also served as a member of the Board of Directors of the allMass Group, Inc and allMass Insurance Agency. He shares his vast experience and knowledge with the Northeast team and his many clients.



Scott Hutchings, Account Representative: I bring 11 years of Insurance Agency customer service experience to Northeast/Metrowest. As an account manager I rely on my customer service skills and insurance industry knowledge to help identify and meet my varied customers' needs. Scott enjoys spending time with his family and coaching youth baseball in his spare time.



Paul Breen, Account Representative, Needham, Paul's 25+ years of insurance experience began as an Allstate agent in Vermont. Paul joined Metro West/Northeast in 1990 and has a dedicated business and personal customer following. Paul holds numerous insurance licenses including a series 6 equities license, a surplus and excess broker license as well as his property and casualty license in many states. Paul is known in the industry as an expert in the evaluation and placement of Condominium Master Policy Insurance and lends his expertise to many associations and insurance company underwriting departments. Paul is a valuable resource to our Agency and regularly shares his expertise to assists his fellow Account Representatives. Paul is currently pursuing his CPCU, Chartered Property Casualty Underwriter, designation. In his free time Paul enjoys travel and spending time on the Cape.



Allyson Jasmin, Customer Service Account Manager, Auburn: Allyson has been with Northeast/Metrowest Insurance Agency for 16 years at the Auburn location. Prior to joining the Agency Allyson had seven years of experience working for an Agency in New York. In her free time Allyson enjoys spending time with her husband Mike and encouraging and supporting her two children attending college. She enjoys candlepin bowling and triathlon training.

"Every job is a self-portrait of the person who did it."

Account Managers *Continued*



Andrea Connolly-Stringer, Customer Service Account Manager, Falmouth; Andrea combines her experience as a Travelers Insurance Company claim representative with her seven years of customer service at Northeast in our Falmouth office. With the many challenges facing our coastal customers Andrea has become an expert in the placement of difficult coastal property exposures. Andrea enjoys spending her leisure time on the cape with her children and Husband Tom.



Chris Frazee, CISR, Customer Service Account Manager, Needham: Chris joined Northeast/Metrowest Insurance Agency 8 years ago. Chris brings with her over 25 years of customer service experience. Chris enjoys road trips around the Northeast and spending time with her family and friends at her log cabin in NH. Chris has achieved her Certified Insurance Service Representative designation, CISR, and is currently working to achieve the Certified Insurance Counselor, CIC, designation.



Janet Quilty, Customer Service Account Manager, Needham; I bring 20 years of experience in customer service, all with Metro West Ins/Northeast Ins Agency. I have been married for 16 years and have 3 children, ages 13, 7, & 6. I love to dance, and laugh with my children-they keep me going when life is crazy. I am very lucky to be a part of this agency and I look forward to many more years here!



Jerri Richardi, Customer Service Account Manager, Needham; Jerri joined the Northeast/MetroWest Agency in March of this past year. She brings a solid background in claims processing; customer service and policy underwriting from her work at Travelers and John Hancock Insurance Companies. She is a licensed broker offering advice and assistance to our clients on our personal lines. When she is not working, Jerri enjoys spending time with her family.



Lisa Faust, Customer Service Account Manager, Westborough; Lisa joined Northeast/Metro West Insurance 9 years ago bringing her 4 years experience working at Commerce Insurance as a policy technician. Her experience includes processing as well as customer service. Lisa is a Licensed Agent currently working in our Westborough location. Lisa is recently married and In her free time enjoys spending time with her husband in their new home.



Adrienne Frazee, CISR, AAI, Commercial Lines Customer Service Account Manager: Adrienne joined Northeast/Metro West 7 years ago as an intern while attending UNH. She earned her undergraduate degree in communications in 2005 and joined the staff full time. Adrienne is a dedicated fund raiser for the American Cancer Society and chairs the local relay for life chapter. In her spare time she enjoys travel and cooking.



Rachel Sadok, Student Intern, Needham; Rachel joined Northeast/Metro West 2 years ago as an intern from Needham High School. She works in the Commercial Line group providing general support while learning important aspects of the business. Rachel is currently attending the University of Massachusetts studying chemical engineering.



Anita Cassidy, Customer Service Account Manager, Needham: Anita joined Northeast/Metro West Insurance Agency 6 years ago. With over 25 years of experience in the insurance industry, Anita brings 20 years of claim experience from Allstate and Safety Insurance Companies. Anita and her husband Brian are avid Red Sox fans and look forward to their annual road trips to see the Sox at different venues.



Emily DiVittorio, Commercial Lines Customer Service Account Manager. Needham; Emily has been with Northeast/Metrowest for the past 14 years. Emily has experience in virtually every function from serving as receptionist, to supporting Personal Lines Customer Service and Processing Departments. She has worked hard to advance her knowledge of insurance obtaining the Certified Insurance Service Representative designation, CISR, as well as the Certified Insurance Counselor, CIC, designation. She is currently working on obtaining the Accredited Advisor of Insurance, AAI, designation.



Jennifer Bohn, Customer Service Account Manager, Auburn; I have 20 years of insurance experience working directly with customers. Most of this experience right here with Northeast/Metrowest Insurance. In my free time I am active with church and family activities. I have 4 almost grown children, 3 dogs and 4 cats. I am happily married to my husband Randy.



Justine Maguire, Customer Service Account Manager, Needham; Justine joined the Northeast/MetroWest Agency this past year. She brings her solid customer service reputation from ten years of experience in account management, claims and sales processing from the insurance, and banking industries. In her free time Justine enjoys spending time with her family.



Patti Brady, Customer Support Representative/Receptionist, Lexington; Patti joined the Northeast/Metro West insurance Agency five years ago. She brings a strong background in customer service to the Agency with her previous experience with the Bank of America. Patti enjoys spending time with her family including her six children - her favorite role is that of Nana to her eight grandchildren.



Patricia Maxwell, CISR, Customer service Account Manager, Lexington; "Trish" has been a dedicated employee for 10 years and has provided support at our Auburn and Westborough locations as well. She has been a valuable and versatile member of the team lending her expertise wherever needed. Trish enjoys spending time with her family, in particular her grandchildren who live in Florida.

"Every job is a self-portrait of the person who did it."

Account Managers *Continued*



Peggy Novis, Customer Service Account Representative, Lexington; Peggy has been with Northeast/Metro West Insurance Agency for over 18 years. She applies her knowledge of the insurance industry and skill at customer relations to serve her customers. Peggy also assists in office management functions at the Lexington location. In her spare time Peggy enjoys spending time with her family.



Tina Grenier, Customer Service Account Manager, Auburn; Tina joined Northeast/Metro West three years ago, bringing her eight years of experience working in the marketing department for Commerce Insurance, during this time Tina earned an associates degree from Nichols college. Tina has worked in our Needham location and currently in our Auburn location. Her personal time is spent enjoying her family and in particular her new son.



Sherry Madden, Customer Service Support - Receptionist, Falmouth; Sherry joined Northeast/Metro West this year, bringing with her customer service experience that she is quickly applying to working with our Cape clients. Sherry welcomes and greets customers as she helps manage the large volume of calls coming to the agency. In her spare time Sherry enjoys spending time with her family.



Clare L. Flanagan, CISR, Customer Service Account Manager, Lexington; Clare is a member of the Lexington staff providing her insurance expertise working with customers gained from her 25 years in the business helping her husband Bill operate his own agency. Clare came to Northeast when Flanagan Insurance Agency, Inc. merged with Northeast Insurance Agency, Inc. in 2004. Clare enjoys spending her spare time with her husband Bill at their Cape home.



Regina Pasquantonio, Customer Service Support, Needham; For the past 6 years Regina has served as an interface with our customers at Metro West/Northeast in her role as receptionist. Additionally, as a certified Registry of Motor Vehicle Agent she handles registration transactions for our agency customers. In her spare time she likes to travel, follow collegiate sports and enjoys flying.



Kaityn Pilch, Student Intern, Needham; Katie joined Northeast/Metro West this year as student intern providing support to the commercial lines account managers. She is currently attending Needham High School.



Sharon Snow, Customer Service Account Support, Needham; Sharon joined Northeast/Metro West Insurance in February 2007 when the Rockwood and Sjoquist Insurance Agency in Needham merged with our Metro West Insurance Agency. Sharon was instrumental in easing the transition for the Rockwood and Sjoquist customers and continues to assist those customers when the need arises. Sharon is also a certified Registry of Motor Vehicle Agent and combines her skills in personal insurance to assist the Account Representatives quote and issue new Automobile and Home insurance policies.



Lisa Veau, Customer Service Support, Receptionist, Auburn; For the past 19 years Lisa has been the most recognizable voice at Northeast/Metro West Insurance. Her uncanny ability to recognize our customers by name while handling a large volume of calls shows her commitment to the needs and interests of our clients. In her free time Lisa enjoys spending time with her family and cheering on the Red Sox.

Processing Unit

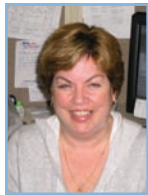


Pictured from left: **Connie Latour**, **Deb Bender**, and **Lynne Puzar** comprise our efficient processing unit.

In addition to their roles in keeping our agency records up to date the processing unit is responsible for new policy issuance, endorsement processing and renewal of our 25,000 in force policies ensuring that the policies are processed and mailed to our customers on a timely basis.

"Every job is a self-portrait of the person who did it."

Account Managers



Janet Dumas, Customer Service Support - Receptionist, Auburn; I attended Dean Junior College in Franklin Massachusetts. My career in insurance began in 1980 at Hanover Insurance as an Underwriter. I left Hanover in 1987 to start my family. I've continued to work in insurance on and off during the past 20 years at Benjamin Insurance Agency in Sutton. I was lucky enough to be hired at Northeast/Metro West Insurance three months ago as a part-time receptionist. I enjoy working with customers. I am married with two college age children and two Golden Retrievers. I am on the Board of Trustee's for the Millbury Historical Society.

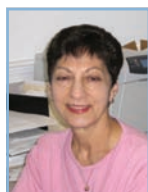
Department Managers



Greg Kinchla, Operations IT Manager, Needham; Greg joined Northeast/Metro West 6 years ago following his graduation from Boston College where he earned his undergraduate degree in business. He ensures that our customers and staff benefit from the latest in technology development by enabling online access and enhanced communications. Greg enjoys travel, rooting for the local sports teams and golf in his spare time.



Karen Avedian, Office Manager, Auburn; I began my career with Northeast/Metro West 20 years ago while I was attending Worcester State College. I have experience in virtually every function within the Agency. In my free time I am active in the community and enjoy travelling and hiking.



Joanne Surabian; Accounting Manager and Customer Service Support, Needham; Joanne has served insurance clients for the last 30 years at the Needham location, first as an employee of Allstate and remaining in place when the Metro West agency was established. She is well known by our customers for providing top notch insurance services including serving as a certified Registry of Motor Vehicle Agent. Joanne also functions as the Agency's day to day financial manager and oversees registration of our staff in training and professional development opportunities. Joanne has enjoyed watching the agency grow and sharing her knowledge and experience with new staff members.



Jill Staaf, Customer Service Manager; Needham, Jill's 16 years of insurance agency customer service experience allow her to resolve complex customer company interactions and support the customer service account managers in keeping current with industry changes and standards. Jill also monitors the daily operations to ensure a timely and efficient workflow. Jill spends her leisure time with her two young daughters and Husband Eric.



Wayne Nichols, Commercial Line Manager, Needham; Wayne offers 20 years of insurance agency experience, 16 years at our Metro West/Northeast Needham location, in personal and commercial customer service. In his role as the Commercial lines manager Wayne assists the Account Representatives with coverage selection and pricing for our business customers. Wayne and his staff are dedicated to meeting the needs of our business clients and are always exploring new market opportunities to meet the diverse needs of the business community. Wayne enjoys cooking and spending his vacation time traveling often on cruise ships.

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CEO and CFO



Stan Szajna, CFO: It has been an honor and pleasure to serve as the CFO of Northeast/Metro West Insurance Agency for the past 20 years. I credit our staff's enthusiasm and loyalty as key to the Agency's long term success. It has been important to me as the CFO to focus on cost strategies that make possible the best access to high quality full spectrum services for our broad base of clients. I am able to achieve this by utilizing my 30+ years of insurance experience, with Allstate Insurance and as an independent agency owner, and my strong relationships with the staff and within the industry. I also hold many certifications and appointments to multiple boards and insurance company advisory councils. My wife and I spend our leisure time with family, including our new grandchildren, and friends at our Cape home where I also enjoy golfing.



Scott Bulger, President; CEO: I feel privileged to serve as the President/CEO of Northeast/Metro West Insurance Agency for the past 14 years. I attribute the Agency's success to the commitment and dedication of our team of highly qualified and experienced employees. I strongly believe in advocating for the highest quality service and product representation providing the best value to our clients. To achieve this I utilize my 30 years of insurance experience, including as an Allstate agent and independent agency owner, and, my extensive network in the industry. I also serve on multiple boards and insurance company advisory councils to represent the needs of our client base. My wife and I spend our spare time with family and friends at our lake home where we enjoy playing golf.

We would also like to acknowledge the support, contributions and mentoring provided by our retirees who were responsible for attracting many of our original customers. **Mike Dube** and the late **George Faust** both original partners in Northeast Insurance retired from day to day operations in 1996 after many years of notable service and contributions; Mr. Dube contributes his skills to the local community and continues to support office operations in Auburn as his schedule permits. **Robert Breen** and **Robert St Germain** original founders of Metro West Insurance retired from day to day operations in 2002 after many years of equally notable service; Mr. Breen resides on the cape and offers assistance in the Needham and Falmouth office as his schedule permits while Mr. St. Germain continues his remarkable recovery from a double lung transplant and visits the Needham office from time to time to report on his progress.

Holiday Schedule

Friday	January 1, 2010	New Year's Day
Monday	February 15, 2010	President's Day
Monday	May 31, 2010	Memorial Day
Monday	July 5, 2010	4 th of July (observed)
Monday	September 6, 2010	Labor Day
Monday	October 11, 2010	Columbus Day
Thursday	November 25, 2010	Thanksgiving
Friday	November 26, 2010	Day after Thanksgiving
Friday	December 24, 2010	Christmas (observed)
Friday	December 31, 2010	New Year's Day (observed)

Five convenient locations;

40+ Dedicated Professionals;

20+ Top Rated Insurance Companies

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www.neinsure.com

Metro West Insurance Agency	648 Highland Ave., Needham, MA 02494	781-444-6790
Northeast Insurance Agency, Inc.	567 Southbridge St., Auburn, MA 01501	508-832-0404
Northeast Insurance Agency, Inc.	922 Waltham St., Lexington, MA 02421	781-863-2054
Northeast Insurance Agency, Inc.	182 Turnpike Rd., Westboro, MA 01581	508-898-2902
Northeast Insurance Agency, Inc.	194 Worcester Ct., Falmouth, MA 02540	508-548-1148

If you answer yes to any of the following questions you should contact us:

1. Have you invested more than \$25,000 renovating or improving your property?
2. Are you planning to sell, move to, purchase, or rent additional properties?
3. Have you invested in any new security devices or systems on your premises?
4. Are you at risk from damage caused by flood or surface water?
5. Have you built a pool or other recreational structure on your property?
6. Do you own jewelry, silverware, fine arts, or firearms valued in excess of \$1,000?
7. Do you keep any belongings in your home that are used in any manner for business?
8. Do you own additional residences or business properties we do not insure?
9. Do you own a snowmobile or other recreational vehicle?
10. Do you rent any structure on your property?

If you have a claim emergency after hours:

Cambridge/Merrimack Mutual	800-225-0770
Commerce Insurance	800-221-1605
Fireman's Fund	888-347-3428
Fitchburg/Norfolk and Dedham	800-688-1825
Hanover Insurance	800-628-0250
Hingham Mutual	800-341-8200
Holyoke/Middlesex Mutual	800-344-3454
Mass Fair Plan	800-392-6108
Peerless Insurance	800-522-7152
Preferred Mutual	800-333-7642
Quincy Mutual	800-899-1116
Safety Insurance	800-951-2100
Travelers Insurance	800-252-4684
Union Mutual	800-671-8550
Vermont Mutual	800-451-5000
Zurich	800-987-3373

Metro West
Insurance Agency

Northeast
Insurance Agency, Inc.

NORTHEAST NEWS

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This year Northeast/Metro West Insurance agency is proudly celebrating 20 years of providing clients top quality insurance products and business services. We are honoring this anniversary by looking toward the future and continuing our tradition of best business practices by offering products that protect your family, property, and business interests.

With your loyal commitment and our dedicated skilled staff we have grown into one of the largest and most recognizable insurance agencies in central and eastern Massachusetts. We believe that this winning combination enables us to provide the highest quality service, the best protection and value pricing that respects our customers' interests and goals. Today Northeast/Metro West boasts a team of over 50 professionals providing top notch customer service to over 16,000 policy holders in all six New England states.

A focus on professionalism is evident in our staff's career-long commitment to pursue competency development to better serve our clients. Only licensed brokers serve as customer account managers. Additionally, many staff members are pursuing industry designations as Certified Insurance Service Representatives and Certified Insurance Counselors. All staff members are enrolled in industry specific continuing education and pursue training in the latest technology supporting our business processes. This learning environment enables our ability to quickly adapt to changes in the industry, integrate new technologies, and be available and responsive to the needs of our policy holders.

Our prosperity and growth would not be possible without our clients. We sincerely appreciate your business and thank you for the loyalty that has been the key to our success. We are looking forward to having you with us for years to come. Our goal is to continue to be your insurance provider of choice exceeding your expectations for price, service and expertise.

In the decades ahead, we hope to continue to be your trusted resource for all of your business, property and casualty insurance needs. Our staff will continue to be there whether to assist you in selecting coverage in the new competitive market; filing claims; providing plates for your new vehicle; congratulating you on your new home and making sure it is properly covered; or assisting you in critical business coverage decisions. In fact, we share in so many important life milestones we thought we would take this opportunity to formally introduce our dedicated staff. In the following pages we proudly present our staff:

Account Representatives



Amy Bisson, Account Representative, I have eight years insurance experience beginning my career with the Commerce Insurance Company in both the property damage and bodily injury claim departments. My past three years with Northeast I have worked in the Needham office location as a customer service account manager and have recently started my career as an Account Representative in the Westboro office location. My time away from the office is spent with my husband and two young boys.



Chris McNiff, CLU, ChFC as an Account Representative for Northeast Insurance Agency. With more than 20 years experience as a licensed insurance broker and agency owner he brings a wealth of knowledge to the Northeast Insurance Agency team. His education includes obtaining the professional designations of Chartered Life Underwriter and Chartered Financial Consultant from The American College. This combination of extensive experience and education make him uniquely qualified to offer expertise on a wide array of insurance products and services.



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