

Procedures for Security Holders to Contact the Board of Directors

- A.** Security holders will have the ability to contact the Company's Board of Directors as a group, by a letter or other written statement, which is clearly addressed to the Company's Board of Directors, states the type and amount of the Company's securities held by the security holder, and is sent to any of the following:

Gerald Fels

Chairman of the Board
The Commerce Group, Inc.
211 Main Street
Webster, MA 01570

Joseph A. Borski, Jr.

Chairman of the Audit Committee
The Commerce Group, Inc.
P.O. Box 643
Webster, MA 01570

James A. Ermilio

Executive Vice President and General Counsel
The Commerce Group, Inc.
211 Main Street
Webster, MA 01570

- B.** All communications so received will be forwarded promptly by the recipient to the addressees.
- C.** These procedures for contacting the Board of Directors will be published in:
- 1.** the Company's Web site; and
 - 2.** the Company's Annual Report to Shareholders.