



TOWN OF CONCORD

West Concord Advisory Committee

c/o Department of Planning & Land Management

141 Keyes Road – Concord, MA – 01742

September 1, 2021

To: Members of the Planning Board, 141 Keyes Road, Concord, MA

From: John Cooley on behalf of the Members of the West Concord Advisory Committee

Re: Eastern Insurance Proposed Formula Business at 1150 Main Street in West Concord

I am writing on behalf of the West Concord Advisory Committee (“WCAC”) in connection with proposed plans by Eastern Insurance Group LLC (“Eastern”) to take over the space at 1150 Main Street, currently leased by Northbridge Insurance Agency, Inc. (“Northbridge”). At WCAC’s September 1 meeting, Amanda Meredith from Eastern explained that Eastern purchased the assets of NorthBridge in April 2021. Ms. Meredith stated that the former owners of Northbridge and their employees continue to work at the Eastern Insurance office at 1150 Main St. Per Ms. Meredith, Eastern has fifteen locations in MA and one in RI, and therefore is considered a formula business by Concord’s definition.

The WCAC held a straightforward discussion about the plans. The WCAC acknowledged that the number of formula businesses will remain below the limit of 10 as defined by ZBL 3.3.2. The current number of formula businesses in West Concord is 6. The proposed change would increase this number to 7. The WCAC recognized that Eastern is a regionally operated business known by the committee members. The committee members discussed that the proposed changes to the operation at this location are minimal with only the name of the business altered. The consensus was that the proposed changes were modest and reasonable. All other physical and aesthetic features of the building will remain the same, Eastern intends to retain all the existing staff members, and the nature of the business will not change.

In summary, the WCAC supports the proposal by Eastern to operate a new formula business at 1150 Main Street in West Concord.