



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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RECORDS OF MEETING

AD HOC PRODUCER REASSIGNMENT COMMITTEE – MAY 29, 2026

Members Present

Mr. John Olivieri, Jr. – Chair	World Insurance Associates, LLC
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Mr. Andrew Lazjer	Safety Insurance Company
Ms. Sharon Murphy	Acadia Insurance Company
Ms. Alliston Ratliff	MAPFRE U.S.A. Corporation
Mr. Barry Tagen	Pilgrim Insurance Company
Mr. David Zawilinski	Arbella Insurance Group

Substituted for:
N/A

Not in Attendance:
Ms. Nicole Martorana, Patriot Growth Insurance Services, LLC

26.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the Ad Hoc Producer Reassignment Committee meeting of February 12, 2026. The Records have been distributed and are on file.

25.04 Procedures to Mitigate Disruptive Impacts of ERP Reassignments

Ms. Natalie Hubley introduced a discussion outline prepared by staff to assist the Committee as it continues to evaluate, identify, and recommend policies and procedures to mitigate the disruptive impacts of commercial ERP reassignments needed to realign the ceded books of business to maintain equity among the servicing carriers.

Ms. Hubley noted that, at the last meeting, the Committee expressed interest in further evaluating the distribution of the books of business amongst the servicing carriers. The Committee was informed that since 2017, two carriers have been consistently undersubscribed in terms of the premium volumes, while the other two servicing carriers have been consistently oversubscribed. Ms. Hubley noted the Committee was interested in understanding whether this result was driven by servicing carrier performance, merger and acquisition activity, large affiliations, class distributions, or some other market conditions. Referring to the exhibits that were attached to the outline, Ms. Hubley pointed out that for policy years 2020 through 2025, there was only one instance where a carrier was under by more than three percentage points and that the imbalance caused by accumulating merger and acquisition activity resulted in the need for a redistribution which occurred in early 2025. Ms. Hubley then commented that data by classification code for the policy years 2022 through 2025 was also provided.

Ms. Hubley stated that, at the prior meeting, some committee members commented that practices regarding the frequency of underwriting or reevaluating risks on renewal vary by carrier. Further, some members questioned whether the consistent distribution results were driven by varying Servicing Carrier procedures or other market conditions. She suggested that it would be appropriate to refer issues such as program requirements regarding the frequency of reevaluating risks on renewal to the Commercial Auto Committee and issues regarding Servicing Carrier performance to the Commercial Program Oversight Committee for consideration. She commented that this committee may recommend certain actions, but it is the responsibility of the other Advisory Committees to evaluate and implement such recommendations.

The Committee discussed at length a proposed requirement for Servicing Carriers to reevaluate renewal risks annually, along with guidelines for the annual review of underwriting renewal risks, subject to proper vetting and consideration of the impact on servicing carriers. In recognition of a continued need for heightened scrutiny of residual market risks, particularly with mixed-use vehicles, the Committee recommended that the Commercial Auto Committee consider a requirement for the frequency of underwriting evaluations, potentially either annually or biannually.

The Committee next considered potential survey topics proposed by staff to identify whether varying Servicing Carrier policies and procedures may be contributing to the distribution results. Servicing Carriers noted that many of the topics could be addressed in the 2025 Annual Reports. After discussion, the Committee agreed to refer the potential survey and evaluation of the responses to the Commercial Program Oversight Committee.

Ms. Hubley proceeded with the results of the expense allocation methodology inquiry of the servicing carriers indicating there was no consensus among the carriers to approve a change for the 2027-2031 appointment term. She explained that a majority indicated potential support for a change with the next appointment term, however, there was no consensus as to the appropriate hybrid model or a resulting impact to tolerance for variance in premium distribution. The Committee agreed future discussion should continue at the Commercial Program Oversight Committee at an appropriate time.

Ms. Lynne Rosenburg reviewed the suggested procedural changes that may be considered during the upcoming appointment term that correlate with the Committee's objective to reduce redistributions and soften the impacts among the industry. The potential changes would give staff more discretion in processing new ERP assignments and changes resulting from mergers and acquisitions to maintain equity among the Servicing Carriers. The Committee agreed with the recommendations and instructed staff to proceed in developing procedures for discussion at its next meeting.

ADRIANNE DONOVAN
Residual Market Services Liaison

Boston, Massachusetts
June 4, 2026

ATTACHMENT LISTING

Docket #PRC26.02, Exhibit #2

Attendance Listing

**AD HOC PRODUCER REASSIGNMENT COMMITTEE MEETING
MEETING ATTENDEES
MAY 29, 2026**

Individual's Name

Company / Agency

PLEASE PRINT

Thomas DePaulo	Cabot Risk Strategies, LLC
Andrew Lazjer	Safety Insurance Company
Sharon Murphy	Acadia Insurance Company
John Olivieri, Jr.	World Insurance Associates, LLC
Allison Ratliff	MAPFRE U.S.A. Corporation
Barry Tagen	Pilgrim Insurance Company
David Zawilinski	Arbella Insurance Group
Peter Barton	Safety Insurance Company
Jennifer Costa	Arbella Insurance Group
Paul Drennan	MAPFRE U.S.A. Corporation
Benjamin Hincks	TSH & D – CAR Counsel
Nicholas Fyntrilakis	MAIA
Margaret Barao	Division of Insurance
Monique Miller	AIB
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff
Adrienne Donovan	CAR Staff
Timothy Galligan	CAR Staff
Richard Heath	CAR Staff
Matthew Hirsh	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff

**AD HOC PRODUCER REASSIGNMENT COMMITTEE MEETING
MEETING ATTENDEES
MAY 29, 2026**

Individual's Name

Company / Agency

PLEASE PRINT

Tiffany Manning	CAR Staff
Lynne Rosenburg	CAR Staff
Evan Ross	CAR Staff
Robin Tigges	CAR Staff