



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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RECORDS OF MEETING

2025 ANNUAL MEETING – NOVEMBER 18, 2025

Governing Committee Members Present

Mr. William Hughes – Chair	Arbella Insurance Group
Mr. Harris Berenson ⁽¹⁾	The Hanover Insurance Company
Ms. Pamela Bodenstab-Krynicky	P L Krynicky Insurance Agency
Ms. Sarah Clemens	MAPFRE U.S.A. Corporation
Mr. Kevin Costigan	GEICO
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Ms. Jean Houghton	Norfolk and Dedham Group
Ms. Ida Denard Jones	Denard Insurance Agency, Inc.
Ms. Mary McConnell	Safety Insurance Company
Mr. John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Mr. Tiago Prado	BRZ Insurance
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies

Substituted for:

⁽¹⁾Mr. Christopher Taylor

Not in Attendance:

Ms. Nicole Martorana, FBInsure

24.01 Records of Previous Meeting

The Governing Committee unanimously voted to approve the records of the 2024 Annual Meeting held on November 19, 2024. The records have been distributed and are on file.

25.04 2025 Annual Report

Rules 4.D. and 24.D. of CAR's Rules of Operation require an Annual Meeting of the Governing Committee in conjunction with the Annual Meeting of the Members of CAR, at which time a summary of the previous year's activities shall be reported. Accordingly, Ms. Natalie Hubley briefly reviewed the Fiscal Year 2025 Annual Report as prepared by CAR staff. After brief discussion, the Governing Committee unanimously voted to authorize distribution of the 2025 Annual Report to CAR's Members, the Commissioner of Insurance, and the producer members on CAR's committees.

25.05 Election of Chair and Vice Chair

Rules 4.C.1. and 24.C.1. of CAR's Rules of Operation provide that the Governing Committee, at its Annual Meeting, shall select a Chair and Vice Chair of the Committee. Chair William Hughes turned the meeting over to CAR's President, Ms. Hubley, to preside over the election.

Ms. Hubley noted that CAR Rules provide that the Committee may elect the incumbent Chair and/or Vice Chair to a second one-year term.

On a motion made by Ms. Sarah Clemens and seconded by Ms. Meredith Woodcock, the Committee unanimously voted, with Mr. Hughes recused, to elect Mr. William Hughes for the position of Governing Committee Chair.

On a motion made by Mr. Thomas DePaulo and seconded by Ms. Meredith Woodcock, the Committee unanimously voted, with Mr. Olivieri recused, to elect Mr. John Olivieri, Jr. for the position of Governing Committee Vice Chair.

Ms. Hubley turned the meeting over to the newly elected Chair.

There being no other business to come before the 2025 Annual Meeting, a motion to adjourn passed unanimously.

NATALIE HUBLEY
President

Boston, Massachusetts
December 16, 2025

ATTACHMENT LISTING

Docket #AM25.02, Exhibit #1

Attendance Listing

**ANNUAL MEETING
MEETING ATTENDEES
NOVEMBER 18, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

William Hughes	Arbella Insurance Group
Pamela Bodenstab-Krynicky	P.L. Krynicky Insurance Agency, Inc.
Sarah Clemens	MAPFRE U.S.A Corporation
Kevin Costigan	GEICO
Thomas DePaulo	Cabot Risk Strategies, LLC.
Jean Houghton	Norfolk and Dedham Group
Ida Denard Jones	Denard Insurance Agency, Inc.
Mary McConnell	Safety Insurance Company
John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Tiago Prado	BRZ Insurance, LLC.
Harris Berenson	The Hanover Insurance Company
Meredith Woodcock	Liberty Mutual Insurance Companies
Margaret Barao	Division of Insurance
Benjamin Hincks	TSH & D – CAR Counsel
Steven Torres	TSH & D – CAR Counsel
Patti West	Plymouth Rock Assurance Corporation
Barry Tagen	Pilgrim Insurance Company
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Steven Gautieri	CAR Staff
Natalie Hubley	CAR Staff
Regina Nagle	CAR Staff
Katy Proctor	CAR Staff
Robin Tigges	CAR Staff