



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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RECORDS OF MEETING

COMMERCIAL PROGRAM OVERSIGHT COMMITTEE – JULY 16, 2025

Members Present

Mr. John Olivieri, Jr. – Chair
Ms. Jean Houghton
Ms. Nicole Martorana
Ms. Sharon Murphy
Mr. Henry Risman

J.K. Olivieri Insurance Agency, Inc.
Norfolk and Dedham Group
FBInsure
Acadia Insurance Company
Risman Insurance Agency, Inc.

Substituted for:
N/A

Not in Attendance:
Ms. Meredith Woodcock, Liberty Mutual Insurance Companies

25.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the Commercial Program Oversight Committee meeting of March 12, 2025. The Records have been distributed and are on file.

25.04 2024 Servicing Carrier Annual Report Review

Mr. Richard Dalton noted that the 2024 Servicing Carrier Annual Reports, and a summary of the Servicing Carrier's responses, were distributed to the Committee with the Notice of Meeting. He explained that the Servicing Carrier Annual Reports are a means for Servicing Carriers to report to CAR their efforts in managing the commercial residual market and to provide comments and recommendations regarding trends and patterns within that market. To assist the Committee in its review and discussion of the Annual Reports, the Servicing Carriers' responses and recommendations were reviewed by CAR staff and summarized.

Ms. Natalie Hubley noted that because the Servicing Carriers identified several new topics and provided a number of suggestions for improvements in their Annual Reports, it was CAR's suggestion that staff review the list of recommendations to determine which committee would be best suited to address each topic as well which items might require additional research by staff. Ms. Wendy Browne agreed and affirmed that this year's reports provided valuable and informative content, and staff appreciated the time and effort that the Servicing Carriers put forth in responding. Mr. John Olivieri expressed that the summary prepared by CAR staff was helpful for the Committee's review and noted that the information provided by the Servicing Carriers plays a key role in operating the Commercial Servicing Carrier program. The Committee agreed with staff's recommended approach.

25.06 Distribution of Ceded Books of Business

Mr. Tim Galligan reviewed exhibits identifying the distribution of the commercial ceded books of business among the four Servicing Carriers. He noted that staff reviews this distribution on a quarterly basis and shares the exhibits with the Committee annually for informational purposes. Mr. John Olivieri reiterated the exhibits' importance in assisting CAR and the Committee in their understanding of the distribution of the business to ensure the balance remains within acceptable tolerance levels.

RICHARD DALTON
Residual Market Liaison

Boston, Massachusetts
July 29, 2025

ATTACHMENT LISTING

Docket #CPOC25.02, Exhibit #2

Attendance Listing

**COMMERCIAL PROGRAM OVERSIGHT COMMITTEE MEETING
MEETING ATTENDEES
JULY 16, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

M. John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Jean Houghton	Norfolk and Dedham Group
Nicole Martorana	FBInsure, LLC
Sharon Murphy	Acadia Insurance Company
Henry Risman	Risman Insurance Agency, Inc.
Allison Ratliff	MAPFRE U.S.A. Corporation
Kylee Morfitt	MAPFRE U.S.A. Corporation
Alexander Chodor	Arbella Insurance Group
John Magadieu	Arbella Insurance Group
Caitlyn Morrison	Arbella Insurance Group
David Zawilinski	Arbella Insurance Group
Barry Tagen	Pilgrim Insurance Company
Mary McConnell	Safety Insurance Company
Peter Barton	Safety Insurance Company
Andrew Lajzer	Safety Insurance Company
Benjamin Hincks	TSH &D – CAR Counsel
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff
Timothy Galligan	CAR Staff
Steve Gautieri	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
Katy Proctor	CAR Staff
Evan Ross	CAR Staff

**COMMERCIAL PROGRAM OVERSIGHT COMMITTEE MEETING
MEETING ATTENDEES
JULY 16, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

Alison Ruggiero

CAR Staff

Lynne Rosenburg

CAR Staff

Robin Tigges

CAR Staff