



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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RECORDS OF MEETING

COMMERCIAL PROGRAM OVERSIGHT COMMITTEE – AUGUST 24, 2026

Members Present

Mr. John Olivieri, Jr – Chair
Ms. Kerri Boutin⁽¹⁾
Ms. Jean Houghton
Ms. Nicole Martorana
Ms. Sharon Murphy
Ms. Sarah Pilipaitis⁽²⁾

World Insurance Associates, LLC
Risman Insurance Agency, Inc.
Norfolk & Dedham Group
FBInsure, LLC
Acadia Insurance Company
The Hanover Insurance Company.

Substituted for:

⁽¹⁾Mr. Henry Risman

⁽²⁾Mr. Matthew Chesson

Not in Attendance:

N/A

26.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the Commercial Program Oversight Committee meeting of May 22, 2026. The Records have been distributed and are on file.

26.04 2025 Servicing Carrier Annual Report Review

Mr. Richard Dalton stated that the 2025 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. CAR staff reviewed and summarized the Servicing Carrier's responses and recommendations to assist the Committee in its review and discussion of the Annual Reports. In addition, CAR staff provided a list of topics raised by the Servicing Carriers in their responses, organized them into four categories, and provided recommendations for each. These recommendations included referring certain items to the Commercial Automobile Committee for potential addition to that Committee's list of issues to consider, identifying items that Staff will review with the AIB, and outlining longer-term portal enhancements for the Committee's consideration. The Committee agreed with the approach proposed by staff in the summarization of the Servicing Carriers' recommendations and had no additional comments or recommendations.

26.05 Distribution of Ceded Books of Business

Ms. Wendy Browne updated the Committee with respect to the potential future acquisition of Safety Insurance Company by MAPFRE Insurance Group. She stated that the transaction is under review and is not slated for closure until sometime in 2027. As such, CAR will conduct business customarily while monitoring developments and assessing how the consummation of the transaction would impact CAR and the residual market should the transaction close.

Ms. Browne then reviewed the exhibits attached to the meeting agenda identifying the distribution of the commercial ceded books of business among the four Servicing Carriers in accordance with the schedule published in CAR's Request for Proposal (RFP) for the five-year appointment term beginning with policies effective January 1, 2027. She noted that the first exhibit shows the distribution of premium amongst the four servicing carriers through May, 2026; the second exhibit indicates the expected distribution of premium after two significant changes are made due to mergers and acquisitions; and the third exhibit provides the balance of premium after moving one ERP to realign the ceded books of business among the Servicing Carriers. She noted that this plan achieves the goal of minimizing market disruption for the January 1, 2027 appointment term.

Finally, Ms. Browne reviewed the transition procedures which blend previously approved procedures and incorporate Servicing Carrier comments provided in their Annual Reports. Committee discussion ensued with Mr. John Olivieri suggested that carrier-to-carrier communication of information would be beneficial in terms of the documentation requirements, reducing the need for producers to re-submit applications and supporting documentation, and would promote consistency during the reassignment process. After discussion, the Committee agreed that developing a framework of information to be provided and used by all carriers during the transition will help to ensure consistency. Accordingly, staff will contact the Servicing Carriers to solicit feedback relative to the documentation requirements and will compile that information for review by the Committee at its next meeting.

RICHARD DALTON
Residual Market Liaison

Boston, Massachusetts
September 1, 2026

ATTACHMENT LISTING

Docket #CPOC26.02, Exhibit #2

Attendance Listing

**COMMERCIAL PROGRAM OVERSIGHT COMMITTEE MEETING
MEETING ATTENDEES
AUGUST 24, 2026**

Individual's Name

Company / Agency

PLEASE PRINT

M. John Olivieri, Jr.	Word Insurance Associates, LLC
Kerri Boutin	Risman Insurance Agency, Inc
Jean Houghton	Norfolk and Dedham Group
Nicole Martorana	FBinsure, LLC
Sharon Murphy	Acadia Insurance Company
Sarah Pilipaitis	The Hanover Insurance Company
Jennifer Costa	Arbella Insurance Group
John Magadieu	Arbella Insurance Group
David Zawilinski	Arbella Insurance Group
Matthew Devine	Arbella Insurance Group
Barry Tagen	Pilgrim Insurance Company
Alexander Chodor	Arbella Insurance Company
Allison Ratliff	MAPFRE U. S. A. Corporation
Andrew Lajzer	Safety Insurance Company
Peter Barton	Safety Insurance Company
Monique Miller	AIB
Steven Torres	TSH &D – CAR Counsel
Margaret Barao	Division of Insurance
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Richard Dalton	CAR Staff
Adrianne Donovan	CAR Staff
Timothy Galligan	CAR Staff
Steven Gautieri	CAR Staff

**COMMERCIAL PROGRAM OVERSIGHT COMMITTEE MEETING
MEETING ATTENDEES
AUGUST 24, 2026**

Individual's Name

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PLEASE PRINT

Matthew Hirsh	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
Tiffany Manning	CAR Staff
Lynne Rosenberg	CAR Staff
Robin Tigges	CAR Staff