COMMONWEALTH AUTOMOBILE REINSURERS
101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000
NATALIE A. HUBLEY
PRESIDENT

RECORDS OF MEETING

COMMERCIAL PROGRAM OVERSIGHT COMMITTEE – SEPTEMBER 23, 2026

Members Present

Mr. John Olivieri, Jr – Chair	World Insurance Associates, LLC
Ms. Sharon Murphy	Acadia Insurance Company
Ms. Jean Houghton	Norfolk and Dedham Group
Ms. Nicole Martorana	Patriot Growth Insurance Services, LLC
Ms. Sarah Pilipaitis	The Hanover Insurance Company
Mr. Henry Risman	Risman Insurance Agency, Inc.

Substituted for:
N/A

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 August 24, 2026. The Records have been distributed and are on file.

26.05 Distribution of Ceded Books of Business

Mr. Richard Dalton noted that, at its last meeting, the Committee agreed that enhanced carrier-to-carrier documentation sharing would benefit agencies and insureds reassigned during a redistribution of ceded books of business and would help to mitigate market disruption. The Committee agreed to develop a list of information that may be provided by the prior Servicing Carrier to the new Servicing Carrier, as applicable and available, and requested that Staff solicit feedback from each carrier. Each Servicing Carrier provided a detailed and comprehensive list of items. Staff reviewed and summarized the responses to facilitate the Committee's review and discussion. In addition, Staff provided a list of operational topics for the Committee's consideration.

The Committee opened its discussion with Mr. Henry Risman suggesting that the process be kept as simple as possible, expressing concern to avoid creating a situation where insureds are non-renewed due to insufficient information. Mr. John Olivieri agreed that the Committee's goal should be to simplify the process, promote consistency, and ensure that accurate information is shared.

Discussion ensued regarding the list of documents compiled from the Servicing Carrier responses. In response to a question raised regarding data privacy, CAR counsel advised that, provided carriers ensure secure transmission of information, sharing the documentation would not be prohibited. Some carriers

noted the extensive list, and suggested initial transfer of applications and supplemental applications, applicable CAR forms, and the current declarations page, with the new carrier requesting additional information if needed. Others suggested limiting the initial transfer to all signed documents. Mr. Michael Brady noted that most documents on the list do not apply to the majority of risks and that providing all documentation would not be as burdensome as it appears. He expressed his preference to include all applicable documentation.

Discussion then focused on the new Servicing Carrier's obligation to reevaluate the risk. Some members noted prior outcomes that resulted in changes to classification with significant premium differences and questioned whether circumstances continue in which carriers interpret the manual rules differently. Committee members noted that standards relating to underwriting frequency requirements and consistent application of rules are addressed by the Commercial Automobile Committee. After discussion, the committee members agreed that the Servicing Carrier should review the prior documentation, use their judgement in evaluating the documentation, require further information where needed, and underwrite the risk using their discretion. Mr. Olivieri asked that Servicing Carriers be advised to track instances in which their evaluation results in a different determination of eligibility or classification in order that the information may be used to identify areas where further clarification of the rules may improve consistency.

Following considerable discussion, the Committee reached consensus that the prior Servicing Carrier will provide all available pertinent underwriting information identified on the list to the new Servicing Carrier. Any additional information necessary to underwrite the risk will be obtained by the new Servicing Carrier from the producer and/or risk.

The Servicing Carrier will transfer the information in a secure manner and provide it to the new Servicing Carrier at least 60 days prior to the renewal date. Allowing sufficient time for implementation, those requirements adopted by the Committee will be applied to the current redistribution and will be applied in future redistributions. These documentation requirements will apply to all risks. For non-fleet risks only, when declarations pages and/or other supporting documentation are provided in lieu of a new application, as in the past, the business will be treated as renewal business for down-payment purposes. CAR will document these requirements by issuing an industry Bulletin.

RICHARD DALTON
Residual Market Liaison

Boston, Massachusetts
October 28, 2026

ATTACHMENT LISTING

Docket #CPOC26.02, Exhibit #3 Attendance Listing

COMMERCIAL PROGRAM OVERSIGHT COMMITTEE MEETING
MEETING ATTENDEES
SEPTEMBER 23, 2026

Individual's Name	Company / Agency
PLEASE PRINT	
M. John Olivieri, Jr.	Word Insurance Associates, LLC
Jean Houghton	Norfolk and Dedham Group
Nicole Martorana	Patriot Growth Insurance Services, LLC
Sharon Murphy	Acadia Insurance Company
Sarah Pilipaitis	The Hanover Insurance Company
Henry Risman	Risman Insurance Agency, Inc
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
Michael Brady	Pilgrim Insurance Company
Alexander Chodor	Arbella Insurance Group
Linda Zarella	Arbella Insurance Group
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

COMMERCIAL PROGRAM OVERSIGHT COMMITTEE MEETING
MEETING ATTENDEES
SEPTEMBER 23, 2026

PLEASE PRINT

Individual's Name	Company / Agency
Timothy Galligan	CAR Staff
Matthew Hirsh	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
Tiffany Manning	CAR Staff
Katy Proctor	CAR Staff
James Robery	CAR Staff
Evan Ross	CAR Staff
Lynne Rosenburg	CAR Staff
Robin Tigges	CAR Staff