COMMONWEALTH AUTOMOBILE REINSURERS
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NATALIE A. HUBLEY
PRESIDENT

NOTICE OF MEETING

GOVERNING COMMITTEE REVIEW PANEL

A meeting of the Governing Committee Review Panel will be held in the Training Room at 101 Arch Street, 2nd Floor Lobby, Boston, on

FRIDAY, SEPTEMBER 25, 2026, AT 10:30 A.M.

MEMBERS OF THE COMMITTEE

Mr. Thomas DePaulo – Chair
Cabot Risk Strategies, LLC

Mr. William Hughes	Arbella Insurance Group
Mr. Christopher Taylor	The Hanover Insurance Company

AGENDA

GCRP
24.01 Records of Previous Meeting

The Records of the Governing Committee Review Panel meeting of April 30, 2024 should be read and approved.

GCRP
26.03 CAR Conflict of Interest Policy

The Chair will read a statement relative to CAR's Conflict of Interest Policy.

GCRP
26.04 A One Insurance Agency/Commerce Insurance Company

Attached is a Request for Review submitted by the A One Insurance Agency. The agency is appealing the July 16, 2026 decision of the Market Review Committee denying its request for relief from the termination action of the Commerce Insurance Company. (Docket #GCRP26.04, Exhibit #1)

Note that additional document submissions previously provided by the parties to the Market Review Committee for its meeting of July 16, 2026 are available on CAR's website. The documentation also includes Chapter III, Section C of the Manual of Administrative Procedures, which outlines the procedures for termination of an ERP and provides guidance for the reviewing committees. Refer to the Market Review Committee's Notice of Meeting, Additional Information, and Records of Meeting documents for these meetings with assigned docket #MR26.04, Exhibits #1 through 5.

Other Business

To transact any other business that may properly come before this Committee.

Executive Session

The Governing Committee Review Panel may convene in Executive Session in accordance with the provisions of G.L. c. 30A, § 21.

LYNNE ROSENBURG
Director of Operations and Residual Market Services

Attachment

Boston, Massachusetts
September 14, 2026

COMMONWEALTH AUTOMOBILE REINSURERS

REQUEST FOR REVIEW/RELIEF

(pursuant to Rule 20, CAR Rules of Operation)

Please complete in type or print in ink.

Requestor's Name/Title: Enrique ~~A~~rce RRINCIPAL			
Signature:		**Date:** 8/14/2026	
Agency or Company Name: A One Insurance Agency Inc.			
Address: 1324 BELMONT STREET,			
City/Town: Brockton	**State:** MA	**ZIP Code:** 02301	
Telephone #: 508-659-5969	**Fax #:** 508-231-5347		

Representation: If represented by counsel or other party please complete the following: (Representation by counsel is not required):

Name of Rep: ____________________

Firm: ____________________

Address: ____________________

City/Town/St/ZIP: ____________________

Telephone #: ____________________

Fax #: ____________________

1 **Reason For Review: A.** Concisely summarize the reason(s) for your request for review identifying the nature of your aggrievement or request for relief.)
B. Identify the specific relief sought.

2	**Details of Aggrievement(s):** (Provide specific detail for each reason cited above including references to violations of CAR Rules, the agency contract, or established practices of CAR or one of its members. Include historical reference, where appropriate. (Attach supporting documentation.)
	8/14/2026
3	**Action(s) Taken to Date to Resolve the Matter:** (Cite when you first became aware of each item/issue being contested and what steps were taken to mitigate the matter prior to this request for a formal review.)

Scheduling of Review: Upon receipt of a completed Request for Review Form a date will be established within 15 working days, pursuant to CAR Rule 20. Once a date has been confirmed, CAR will issue a written notification to affected parties. **Any parties wishing to present written exhibits to be considered at the Committee meeting shall submit them to CAR's Docket Clerk no later than 5 business days prior to the scheduled meeting date. Written exhibits submitted to CAR within 5 business days of the scheduled meeting date will not be entered on the docket but must be directly to the Committee at the meeting itself. It will be left to the determination of the Committee as to whether these exhibits will be considered in their deliberations. In addition, parties submitting exhibits directly to the Committee are expected to be prepared to provide a minimum of 25 copies. Parties should provide copies of ALL exhibits and documentation that they wish cosidered in the matter to the opposing party in concert with their submissions to CAR and/or the Committee.** A request for a continuance on a review of the matter will be granted upon the agreement of all parties. All other requests for continuances must be physically presented to the assigned Committee for approval.

15 Day Waiver (CAR Rule 20): Initial if waiving the need for a review within 15 days:

I waive the 15 day review window pursuant to CAR Rule 20: (Initial): ____________________

PLEASE NOTE: THIS FORM MUST BE COMPLETED AND RETURNED TO CAR PRIOR TO THE INITIATION OF A FORMAL REVIEW PURSUANT TO RULE 20, CAR RULES OF OPERATION

FOR COMPLETION BY CAR OFFICE – DO NOT WRITE BELOW	
4	**Assigned Docket Number:**
5	**Related Docket Number(s):**
6	**Assigned Review Forum:** **CAR COMMITTEE:** ______________________________ **Scheduled Review Date:** ______________________
7	**Disposition:**

Q1 – Reason for Review

The reason for the appeal allows us to provide additional clarification of violations as identified in the review.   The marketing review focused on payment delays and documentation on specific policies.

We are requesting relief as Commerce (CAR) is our main auto carrier that provides 80% for the commercial auto accounts written. CAR auto policies make up around two thirds of the agency's commercial auto book. Due to the limited markets for the commercial auto sector (Trucking), Commerce (CAR) has become an intricate part of the agency's business.

Q2 – Details of Aggrievements

• CAR Rule 14.B.1.b. - failing to collect, process and remit premium due to Commerce.

- Review focused on a specific funding that was not remitted in the allotted time frame. As stated, we were instructed by Underwriter that 100% of funds needed to be posted at one time. This specific case was acknowledged by Commerce rep saying the funds were received and policy was active.

• CAR Rule 14.B.1.d. - failing to submit for all applicants a new business application for insurance with appropriate certification form(s), completed in their entirety, and a signed premium finance application/agreement, if applicable.

- Rule does not take into consideration that some of the requests may take additional time when documents/answers require the insureds to review and sign. The agency provides documents for the insured to review and sign that includes a follow-up process. Documents are forward to the carrier upon receipt. If any docs have issues or some information is missing, Underwriter would contact us for corrections.   It is applied, in the contractual agreement, that the carrier and agency work in a partnership relation to facilitate the requirements for the risk. This relationship is to support each other to comply with the CAR Rules.

• CAR Rule 14.B.1.g. - failing to verify that the applicant has not been in default in the payment of any Motor Vehicle Insurance premiums in the prior 24 months.

- It was noted that some reviews of the prior non payments were missed. This violation accounts for a minimal number of transactions processed from inception of our contract (9years).

• CAR Rule 14.B.1.j. - failing to forward all premium payments to Commerce within two business days, such period not being required to be extended by Commerce because, notwithstanding any written assurances, the premium finance company had previously failed to perform its commitment.

- This rule should not have been set as a violation based on the statement "**All** premium payments to Commerce". The violations claimed show a minimal number of premiums posted and accepted from inception of the contract.
- Carrier rep acknowledged late payments are acceptable. Rep indicated late payments will be posted and initiate reinstatement if applicable.

• CAR Rule 14.B.1.q. failing to notify the premium finance company and the insured that premium checks for all financed accounts are to be made payable to the Servicing Carrier.

- Financing process was to collect the deposits from insureds and funding was to forward funding to agency. Processing finance agreements includes identifying the carrier and policy number. Premium payments received were posted on the Carrier payment portal. The finance company acknowledged the carrier does not receive electronic payments from them; checks would be sent by US mail. Insureds deposit payments are processed with the insureds checking account information directly on the carrier's portal. If insured requested deposit payment with credit card, we would use a third-party vender to collect. These payments take 3-5 days to clear.

Q3. Action taken to date to resolve the matter-

At receipt of the violation warning, the agency was working on implementing several dramatic changes to the procedures and processing of CAR policies, to include multi verification of all submission, removing and adding personal, retraining personal, new finance processing of deposits and funding through ETI Honor Pay.

The additional time since the review appeal was requested, the agency has been successful with the implementation of procedures and personnel. The multi verification has produced 100% approved submissions. Funding processing has been successful with ETI Honor pay system in collection and disbursement to the carrier within the CAR timeframe.

A One Insurance agency is a high-volume agency that specializes in High-risk Commercial auto. Our experience in the Commercial auto sector (Particularly Trucking) has made us invaluable locally and has given us a loyal following. Due to the limited carriers available to the Commercial auto sector (Trucking), Commerce (CAR) is the main carrier for this High-risk industry providing coverage for over two thirds of our commercial auto book. The agencies written commercial auto premium with Commerce is 3.5m plus. Our agency is generated by referrals (90%) for commercial auto (Trucking). By losing access to a CAR service provider, our agency will dramatically lose business. As a small business, this loss will create revenue loss that covers overhead, elimination of employees and potential agency closure.