



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

NOTICE OF MEETING

GOVERNING COMMITTEE

A meeting of the Governing Committee will be held at the Automobile Insurers Bureau Conference Center at 101 Arch Street, 7th Floor, Boston, on

TUESDAY, NOVEMBER 14, 2023, AT 11:00 A.M.

MEMBERS OF THE COMMITTEE

Mr. John Olivieri, Jr., – Chair
J.K. Olivieri Insurance Agency, Inc.

Ms. Pamela Bodenstab-Krynicky	P.L. Krynicky Insurance Agency, Inc.
Ms. Sarah Clemens	MAPFRE U.S.A. Corporation
Mr. Kevin Costigan	GEICO
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Mr. Thomas Harris	Quincy Mutual Group
Mr. William Hughes	Arbella Insurance Group
Ms. Ida Denard Jones	Denard Insurance Agency, Inc.
Ms. Nicole Martorana	FBInsure, LLC
Ms. Mary McConnell	Safety Insurance Company
Mr. Tiago Prado	BRZ Insurance, LLC
Mr. Christopher Taylor	The Hanover Insurance Company
Ms. Meredith Woodcock	Liberty Mutual Group

AGENDA

GC

23.01 Transcript of Previous Meeting

The Transcript of the Governing Committee meeting of September 20, 2023 should be read and approved.

GC

23.03 CAR Conflict of Interest Policy

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

GC

23.04 President's Report

Commonwealth Automobile Reinsurers' President will report on matters affecting CAR.

GC

23.05 Counsel's Report

Commonwealth Automobile Reinsurers' counsel will report on pending litigation, CAR Rule changes and any other matters relevant to legal issues at CAR.

On October 6, 2023, the Commissioner of Insurance approved a request from Liberty Mutual Insurance to waive the market share requirement set forth in section D.2 of Rule 36 – Limited Assignment Distribution Agreements of CAR's Rules of Operation. Counsel will report on its review of the draft Limited Assignment Distribution Agreement (LADA) between Liberty and Pilgrim Insurance Company in order that the Committee may consider approval of the LADA with an effective date of December 20, 2023.

GC

23.07 Compliance and Operations Committee

The Governing Committee will hear the report of the Compliance and Operations Committee meeting of November 1, 2023.

The Records of the Compliance and Operations Committee meeting of November 1, 2023 will be distributed as additional information prior to the meeting.

GC

23.09 Personnel Committee

The Governing Committee will hear the report of the Personnel Committee meeting of October 26, 2023.

The Records of the Personnel Committee meeting of October 26, 2023 are attached. (Docket #GC23.09, Exhibit #2).

The Records of the Personnel Committee meeting of October 26, 2023 have been distributed and are on file.

GC

23.12 Commercial Automobile Committee

The Governing Committee will hear the report of the Commercial Automobile Committee meeting of October 27, 2023.

The Records of the Commercial Automobile Committee meeting of October 27, 2023 will be distributed as additional information prior to the meeting.

Other Business

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

Executive Session

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

NATALIE HUBLEY
President

Attachment

Boston, Massachusetts
November 3, 2023



NATALIE A. HUBLEY
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RECORDS OF MEETING

PERSONNEL COMMITTEE – OCTOBER 26, 2023

Members Present

Mr. John Olivieri, Jr. – Chair
Mr. William Hughes
Ms. Nicole Martorana
Mr. Christopher Taylor
Ms. Meredith Woodcock

J.K. Olivieri Insurance Agency, Inc.
Arbella Insurance Group
FBInsure, LLC
The Hanover Insurance Company
Liberty Mutual Insurance Companies

Substituted for:
N/A

Not in Attendance:
Ms. Sarah Clemens, MAPFRE U.S.A. Corporation
Mr. Thomas DePaulo, Cabot Risk Strategies, LLC

23.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the Personnel Committee meeting of February 8, 2023. The Records have been distributed and are on file.

23.08 President's Performance Objectives

Chair John Olivieri indicated that the meeting is intended to provide the Committee with a status of the 2023 presidential performance objectives in advance of the President's 2023 annual performance evaluation in February 2024. At that time, the Personnel Committee will confirm corporate and non-business goals to comprise 2024 presidential performance objectives.

Ms. Natalie Hubley reviewed the progress to date regarding her 2023 business-related performance objectives. Those objectives are based on CAR's FY2023 Business Plan as approved by the Budget and Governing Committees. She highlighted ongoing efforts for continued improvement in the commercial residual market's operation and results. Those efforts include an approved rate filing for policies effective December 1, 2023 and numerous initiatives involving CAR staff working with the Commercial Automobile, Compliance and Operations, and Commercial Program Oversight Committees. Ms. Hubley noted that all levels of staff have been involved with those efforts resulting in the growth of staff's knowledge, capabilities, and industry exposure.

Ms. Hubley reviewed efforts to enhance the delivery of services for the private passenger market including implementation of the electronic MAIP stamp, private passenger manual amendments to ensure consistency with RMV eligibility definitions, and the ongoing process to establish a physical damage

maximum limit of liability, including an amendment to the Rules of Operation. She also noted the adjustment of a private passenger rate filing to address increasing loss severity and repair costs. A February 2024 effective date is currently anticipated for the filing. The Committee discussed the timing and effective date of CAR's pending filing and was informed that staff are closely monitoring the Division of Insurance approval process to identify if any changes to the filing become necessary.

The Committee was also advised of numerous service-related initiatives associated with statistical reporting and data quality, expansion of CAR's web-based applications, website evaluation and redesign and strategic information technology activities.

With respect to non-Business Plan objectives, Ms. Hubley provided an update on succession planning and personal development opportunities, continuing evaluation of IT infrastructure management and cost-effective contract-based services, as well as plans to merge certain Finance, Human Resources, and office management responsibilities in the future.

Committee members reacted positively to the report and the Chair encouraged the membership to offer any suggestions regarding potential 2024 Presidential objectives between now and the Committee's next meeting in February 2024.

TIMOTHY COSTAIN
Chief of Staff

Boston, Massachusetts
October 31, 2023