



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 virtually via Zoom video conferencing software on

*****PLEASE NOTE THE CHANGE IN VENUE. THE MEETING WILL BE HELD VIA ZOOM VIDEO CONFERENCING SOFTWARE*****

TUESDAY, NOVEMBER 18, 2025, AT 11:00 A.M.

MEMBERS OF THE COMMITTEE

Mr. William Hughes – Chair
Arbella Insurance Group

Ms. Pamela Bodenstab-Krynicki	P.L. Krynicki Insurance Agency, Inc.
Ms. Sarah Clemens	MAPFRE U.S.A. Corporation
Mr. Kevin Costigan	GEICO
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Ms. Jean Houghton	Norfolk and Dedham Group
Ms. Ida Denard Jones	Denard Insurance Agency, Inc.
Ms. Nicole Martorana	FBIinsure, LLC
Ms. Mary McConnell	Safety Insurance Company
Mr. John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc
Mr. Tiago Prado	BRZ Insurance, LLC
Mr. Christopher Taylor	The Hanover Insurance Company
Ms. Meredith Woodcock	Liberty Mutual Group

AGENDA

GC

25.01 Transcript of Previous Meeting

The transcript of the Governing Committee meeting of September 23, 2025, should be read and approved.

GC

25.03 CAR Conflict of Interest Policy

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

GC

25.04 President's Report

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

GC

25.05 Counsel's Report

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

CAR Counsel will recommend Governing Committee ratification of a Limited Assignment Distribution Agreement between Pilgrim Insurance Company and Palisades Insurance Company.

GC

25.07 Personnel Committee

The Governing Committee will hear the report of the Personnel Committee meeting of October 29, 2025. The Records of Meeting have been distributed and are on file (Docket #GC25.07, Exhibit #2).

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 4, 2025



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RECORDS OF MEETING

PERSONNEL COMMITTEE – OCTOBER 29, 2025

Members Present

Mr. William Hughes. – Chair	Arbella Insurance Group
Ms. Sarah Clemens	MAPFRE U.S.A Corporation
Ms. Nicole Martorana	FBIinsure, LLC
Mr. John Olivieri, Jr	J.K. Olivieri Insurance Agency, Inc.
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies.

Not in Attendance:

Mr. Thomas DePaulo, Cabot Risk Strategies, LLC
Mr. Christopher Taylor, The Hanover Insurance Company

Notes:

Ms. Sarah Clemens joined the meeting at 10:15 a.m.

25.01 Records of Previous Meeting

The Committee voted unanimously to approve the Records of the Personnel Committee meeting of January 28, 2025. The Records have been distributed and are on file.

25.08 President's Performance Objectives

Chair William Hughes indicated that the meeting is intended to provide the Committee with a status of the 2025 presidential performance objectives in advance of the President's 2025 annual performance evaluation in February 2026.

Ms. Natalie Hubley reviewed the progress to date regarding her 2025 business-related performance objectives. Those objectives are based on CAR's FY2025 Business Plan as approved by the Budget and Governing Committees. She highlighted efforts to continue to improve MAIP rate levels, CAR's quick response to correct the MAIP motorcycle underinsured motorist rates that affected policies effective July 1, 2025, and implementation of a maximum physical damage loss for policies effective January 1, 2026. Ms. Hubley also noted the ongoing efforts to enhance consistent procedures among the commercial Servicing Carriers as well as discussion to mitigate the disruptive impacts of ERP redistributions.

The Committee was advised of CAR's continued efforts to improve efficiency of staff functions and services to member companies and producers.

With respect to non-Business Plan objectives, Ms. Hubley discussed on-going succession planning.

Committee members reacted positively to the report, and the Chair encouraged the membership to offer any additional feedback between now and the Committee's next meeting in February 2026.

25.09 Vice President Salary Range

Ms. Hubley noted that CAR's most recent salary range benchmarking study demonstrated a need for an adjustment of the salary ranges for CAR's Vice Presidents. She provided the committee with CAR's current Vice President salary range demonstrating it measured below peer benchmarks, while all other grade levels measured within 3-5 percentage points. Therefore, Ms. Hubley proposed to modify the salary range to align with peer benchmarks.

Following brief discussion, the Committee unanimously voted to recommend to the Governing Committee a modification to the Vice Presidents' salary range.

25.10 Vice President of Technical Operation Position

Ms. Hubley noted that with the recent retirement of CAR's Vice President of Technical Operations, she is recommending Mr. Samuel DiBattista be appointed to fill the role. Mr. DiBattista is a long-term CAR employee starting as a Software Developer and making his way up to Director of Software Development. Ms. Hubley highlighted Mr. DiBattista's accomplishments throughout his time at CAR, emphasizing his involvement in CAR's massive Y2K conversion on all CAR systems and programs and later his major role in the development and implementation of the MAIP application and Quota Share and Assignment applications among many others. Most recently, Mr. DiBattista shifted courses seamlessly to support Mr. Peter McCabe to ensure the integrity of CAR's system architecture while at the same time continuing to oversee the success of the development team in supporting all CAR, MAIP and statistical agent functions.

The Committee voted with four in favor and one abstention (unable to vote due to a technical issue) to recommend to the Governing Committee that Mr. Samuel DiBattista be promoted to the role of CAR's Vice President of Technical Operations

KATY PROCTOR
Financial Services Specialist

Boston, Massachusetts
November 4, 2025