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

NOTICE OF MEETING

GOVERNING COMMITTEE

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

TUESDAY, NOVEMBER 17, 2026, AT 11:00 A.M.

MEMBERS OF THE COMMITTEE

Mr. William Hughes – Chair
Arbella Insurance Group

Mr. Kyle Austin	Austin Insurance Agency
Ms. Pamela Bodenstab-Krynicki	P.L. Krynicki Insurance Agency, Inc.
Mr. Kevin Costigan	GEICO
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Ms. Jean Houghton	Norfolk and Dedham Group
Ms. Nicole Martorana	Patriot Growth Insurance Services, LLC
Ms. Mary McConnell	Safety Insurance Company
Mr. John Olivieri, Jr.	World Insurance Associates, LLC
Ms. Tricia Sabulis	A.P. Michaud Insurance Agency, Inc.
Mr. Christopher Taylor	Plymouth Rock Assurance Corporation
Mr. Gavin Traverso	MAPFRE U.S.A. Corporation
Ms. Meredith Woodcock	Liberty Mutual Group

AGENDA

GC
26.01 Transcript of Previous Meeting

The transcript of the Governing Committee meeting of September 15, 2026, should be read and approved.

GC
26.03 CAR Conflict of Interest Policy

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

GC
26.04 President's Report

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

GC
26.05 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.

GC
26.08 Personnel Committee

The Governing Committee will hear the report of the Personnel Committee meeting of October 26, 2026. The Records of Meeting have been distributed and are on file (Docket #GC26.08, Exhibit #2).

GC
26.11 MAIP Steering Committee

The Governing Committee will hear the report of the MAIP Steering Committee meeting of November 5, 2026. The Records of Meeting will be distributed as additional information prior to the meeting.

GC
26.12 Commercial Automobile Committee

The Governing Committee will hear the report of the Commercial Automobile Committee meeting of October 2, 2026. The Records of Meeting have been distributed and are on file (Docket #GC26.12, Exhibit #5).

GC
26.14 Commercial Program Oversight Committee

The Governing Committee will hear the report of the Commercial Program Oversight Committee meeting of September 23, 2026. The Records of Meeting have been distributed and are on file (Docket #GC26.14, Exhibit #3).

GC
26.17 Governing Committee Review Panel

The Governing Committee will hear the report of the Governing Committee Review Panel meeting of September 25, 2026. The Records of Meeting 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

Attachments

Boston, Massachusetts
November 5, 2026

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NATALIE A. HUBLEY
PRESIDENT

RECORDS OF MEETING

PERSONNEL COMMITTEE – OCTOBER 26, 2026

Members Present

Mr. William Hughes. – Chair	Arbella Insurance Group
Ms. Nicole Martorana	Patriot Growth Insurance Services, LLC
Mr. John Olivieri, Jr	World Insurance Associates, LLC
Mr. Christopher Taylor	Plymouth Rock Assurance Corporation
Mr. Gavin Traverso	MAPFRE U.S.A. Corporation
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies.

Not in Attendance:
Mr. Thomas DePaulo, Cabot Risk Strategies, LLC

26.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the Personnel Committee meeting of February 2, 2026. The Records have been distributed and are on file.

26.08 President's Performance Objectives

Chair William Hughes indicated that the meeting is intended to provide the Committee with a status of the 2026 presidential performance objectives in advance of the President's 2026 annual performance evaluation in February 2027.

Ms. Natalie Hubley reviewed the progress to date regarding her 2026 business-related performance objectives. Those objectives are based on CAR's FY2026 Business Plan as approved by the Budget and Governing Committees. She highlighted the ongoing efforts for continued improvement in the commercial residual market's operations and results. Those efforts include effective collaboration between staff and the committees to minimize market disruption and ensure consistency of procedures among Servicing Carriers. She highlighted the continued efforts of the Actuarial Committee, supported by CAR's analytical services staff. Through thoughtful deliberations and mindful of concerns previously raised, the committee proposed amendments to Rule 29 MAIP quota share credits.

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 and provided a functional overview of the organization by department.

KATY PROCTOR
Financial Services Manager

Boston, Massachusetts
October 30, 2026

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PRESIDENT

RECORDS OF MEETING

COMMERCIAL AUTOMOBILE COMMITTEE – OCTOBER 2, 2026

Members Present

Mr. Thomas DePaulo – Chair	Cabot Risk Strategies, LLC
Mr. Michael Brady	Pilgrim Insurance Company
Ms. Sheila Doherty	Doherty Insurance Agency, Inc
Mr. Andrew Lajzer	Safety Insurance Company
Ms. Sharon Murphy	Acadia Insurance Company
Mr. John Olivieri, Jr.	World Insurance Associates, LLC
Ms. Allison Ratliff	MAPFRE U.S.A. Corporation
Ms. Tricia Sabulis	Michaud Insurance Agency
Ms. Kristina Wood[(1)]	The Hanover Insurance Company
Mr. David Zawilinski	Arbella Insurance Group

Substituted for:
[(1)]Ms. Annmarie Castonguay

Not in Attendance:
N/A

26.01 Records of Previous Meeting

The Committee unanimously voted to approve the Records of the Commercial Automobile Committee meeting of August 27, 2026. The Records have been distributed and are on file.

CAC
26.11 Consistency in Tow Truck Classifications

Ms. Wendy Browne presented proposed amendments to Rule 52.E of CAR's Commercial Automobile Insurance Manual to address inconsistencies among Servicing Carriers in the classification and rating of tow truck operations. She explained that, based on feedback from the carriers and the committee's discussion, staff recommends adding tow truck operations to the special provisions included in Rule 52. Ms. Browne noted that the rule first adds a specific definition for tow trucks to the Manual.

Several members offered suggestions to clarify the definition of a tow truck. In particular, the discussion focused on using the term "vehicle" rather than "truck". Following discussion of the appropriate wording and terminology, the Committee agreed on the following definition:

"Tow Trucks are defined as vehicles used in the transport of other vehicles for roadside assistance, accident recovery, clearing traffic, and transporting broken-down or vehicles subject to impound."

The Committee then discussed the application of secondary classification codes and whether tow trucks should be considered truckers. Ms. Browne noted that staff has concluded that the tow truck operations are not dependent on the number of contracts, but rather recommended tow operations be considered truckers when the risk is required to carry the MCS-90 endorsement. Thus, staff recommends that Servicing Carriers assign secondary classification code 99 (All Other) to tow trucks, except when the MCS-90 endorsement is required. In such cases, Servicing Carriers should refer to the applicable rate pages to determine the appropriate trucker secondary classification code. It was noted that the MCS-90 endorsement includes an obligation to insure against public harm, which increases the risk's exposure, thus warranting the additional premium.

Mr. David Zawilinski expressed concern over classifying tow trucks under the All-Other secondary class code of 99, pointing to the trucker definition which includes vehicles used to haul or transport goods for others as more accurately representing the exposure. Furthermore, he stated that the use of the MCS-90 endorsement in determining the class code of a tow truck operation could lead to auto hauling and other similar operations mistakenly assessed as tow truck operations.

Ms. Allison Ratliff noted that many interest-rated towing operations are related to a service or repair, making the tow truck incidental to the primary operation of the business. Further, she agreed that financial responsibility triggered by the MCS-90 requirement better defines the exposure warranting the added premium. Mr. Michael Brady concurred, adding that a lot of businesses classified under class code 29 have contractual, prearranged transportation plans, whereas a tow truck operates on an irregular schedule determined by instances of need.

Following discussion, the Committee reached consensus in favor of CAR staff's proposed classification criteria. **A motion to recommend adoption of the proposed addition to Rule 52.E, including the definition of tow truck as amended by the Committee**.

Ms. Browne noted that CAR staff would submit the proposed changes for consideration in an upcoming rate filing. Servicing Carriers indicated that a 90-day implementation period following approval would provide sufficient time to make the necessary changes. Staff also noted that additional statistical reporting changes may be considered at a later date alongside other change.

CAC
26.12 Underwriting Frequency Requirements for Ceded Renewals

Ms. Lynne Rosenburg informed the Committee that, at its May 29th, 2026 meeting, the Ad Hoc Producer Reassignment Committee, amidst the ongoing discussion on minimizing market disruption following a redistribution, had identified inconsistencies among Servicing Carriers in how frequently ceded risks are reevaluated at renewal. The Ad Hoc Committee referred the matter to the Commercial Automobile Committee to consider whether minimum underwriting review requirements or related guidelines would promote greater consistency among Servicing Carriers.

Ms. Rosenburg outlined potential considerations, including whether reviews should occur annually, biennially, or on another schedule, and whether carriers should remain able to conduct reviews more frequently when warranted. Potential review elements included confirming the risk's principal place of business and radius of operations; obtaining current trip logs and parking or rental lease agreements; reviewing the vehicles and licensed drivers listed on the policy; and checking the ineligible risk database.

She also noted that, if the Committee developed requirements or guidelines, related amendments to the Manual of Administrative Procedures may be necessary to support consistent practices.

Servicing Carrier representatives described their current practices. One member stated that their carrier conducts a full review of ceded policies at each renewal. Another explained that the carrier reviews most renewals periodically, with certain risks, such as complex trucking operations, referred for annual review, while some risks may not receive a full review until they appear eligible for the voluntary market. Members noted that the extent and timing of reviews can vary based on the risk and existing carrier procedures.

Mr. Brady noted that underwriting reviews may identify changes in the insured's operations and any adopted requirements should be documented in the MAP. Other Committee members agreed that codified guidelines will allow the Servicing Carriers to point to this language in the MAP in the event of resistance from the agent or insured.

Mr. Zawilinski emphasized that the guidelines should clarify the expected documentation for an underwriting evaluation, while allowing carriers to request additional information outside a standard review cycle when changes in the policy or business warrant it.

Mr. John Olivieri stressed the importance of consistent expectations and proposed a full underwriting review at least every three years, supplemented by an annual questionnaire to identify changes or circumstances that might trigger a more detailed review. Members discussed the proposal, including whether certain information should be required annually and whether responses to a questionnaire in lieu of documentation would be reliable. While some committee members expressed interest in this approach, Mr. Brady suggested that requesting relevant documentation directly would be more effective than a questionnaire, adding that carriers can obtain some information directly through the RMV and other sources. He also noted that CAR rules enable failures to provide sufficient documentation; such as trip logs to result in assignment of a default classification.

Ms. Ratliff suggested that certain risks require a complete annual underwriting review, such as trucking and public auto risks, while others may be evaluated less frequently. After discussion, committee members directed staff to solicit feedback from Servicing Carriers regarding those classes recommended for annual review, including the risk characteristics requiring evaluation and associated supporting documentation. The members also requested feedback regarding guidelines for those classes requiring less frequent review.

CAC
26.13 Clarification of Non-Owned Coverage – Individual Liability

The new policy coverage forms and endorsements adopted for January 1, 2027 include modifications to non-ownership liability which broadened the definition of volunteers and provided coverage for partners and LLCs by adopting the endorsements CA 05 24 - Non-Ownership Liability Coverage for Volunteers, and CA 05 25 – Partners or Members as Insured.

A Servicing Carrier raised the question of whether endorsements CA 05 24 and CA 05 25 provide both non-owned liability coverage and individual liability coverage for volunteers and partners or LLC members, respectively. CAR staff summarized the applicable endorsements to determine whether Rule 27, Non-Ownership Liability, should be revised to clarify that premium charges apply to both the non-owned liability coverage and the associated individual liability coverage when either or both endorsements are attached to a policy.

Mr. Brady, who inquired about the language of Rule 27, explained that agents and insureds should clearly understand that adding volunteer coverage under CA 05 24 also includes individual liability coverage for those volunteers, which carries an additional cost. The Committee agreed that clarification was warranted and directed staff to draft revised language for consideration at the next meeting.

TIMOTHY GALLIGAN
Actuarial and Statistical Services Director

Boston, Massachusetts
October 30, 2026

accordance with Sections D.2.b.1) and D.2.c.2) of this Rule, the proper zone combination is 03 (the zone in which the automobile is principally garaged is a metropolitan zone) and 47 (the zone of the terminal included in the automobile's operations that is farthest from the automobile's principal garaging).

To determine the zone combination code, refer to the Zone Rating Table (Zone of Principal Garaging is in a Metropolitan Zone). According to this table and based upon the established zone combination, the zone combination code to be used for statistical reporting purposes is 247.

E. Special Provisions for Certain Risks

1. Truckers. If the business of the insured involves transporting materials or commodities for another, Rule 55 – Premium Development Options for Truckers also applies.

2. Transporters of Liquid Products. A policy that covers an automobile used for the bulk transportation of liquid products must exclude accidents resulting from the erroneous delivery of one liquid product for another, or the delivery of any liquid product into the wrong receptacle if the accident occurs after the operations have been completed. Use Wrong Delivery of Liquid Products Endorsement CA 23 05.

3. Amusement Devices. A policy written to cover a commercial automobile, trailer or semitrailer on which an amusement device has been mounted does not provide coverage for the operation of the amusement device. Refer to the General Liability Manual for operations coverage. Use Commercial Automobiles Equipped with Amusement Devices Endorsement MM 23 03.

4. Transporters of Explosives. A policy that covers an automobile used for transporting explosives must exclude coverage for the explosion hazard. Use Explosives Endorsement MM 23 04.

5. Rolling Stores. A policy that covers automobiles including canteens, display rooms and automobiles used for selling products must exclude product liability. Use Rolling Stores Endorsement CA 23 04.

6. Trailers or Semitrailers Used as Showrooms (Class Code 04520)

   a. To provide liability coverage for trailers or semitrailers used as showrooms or salesrooms, multiply the trailer or semitrailer rating factor by 2.00. The minimum premium per trailer or semitrailer is $36 for $25,000 per person, $50,000 per accident bodily injury and $9 for $30,000 property damage. The policy must exclude product liability.

   b. For medical payments coverage, multiply the private passenger type Medical Payments premium for the territory in which the risk is located by 3.00.

   c. For physical damage coverages, use the physical damage rates for the trailers or semitrailers respectively.

   d. Use Rolling Stores Endorsement CA 23 04.

7. Trucks, Trailers and Semitrailers Used in Dumping Operations

   a. Rate automobiles used in dumping operations including ready-mix and mix-in transit cement trucks at the Vehicles Used in Dumping Operations Collision rates from the Trucks, Tractors and Trailers physical damage rate pages in the Rate Section.

   b. Use those rates regardless of the secondary classification used. The Dump and Transit Mix Trucks and Trailers rating classification applies to hopper-type transporters of dry commodities, which unload through the bottom by gravity and is only used when no other secondary classification applies.

8. Tow Truck Operations

   Tow Trucks are defined as vehicles used in the transport of other vehicles for roadside assistance, accident recovery, clearing traffic and transporting broken down or vehicles subject to impound.

   a. Assign the All Other secondary classification code of 99 except,

   b. If the risk is required to carry the MCS-90 Endorsement for Motor Carrier, refer to the rate page for the appropriate Trucker secondary classification code for the tow truck(s).

9~~8~~. Operations coverage may not be afforded under the auto policy for special or mobile equipment. Refer to Rule 125 – Special or Mobile

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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