



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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TRANSCRIPT OF GOVERNING COMMITTEE MEETING

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

TUESDAY, APRIL 15, 2025, AT 10:30 A.M.

Committee Members present –

Mr. William Hughes – Chair
Arbella Insurance Group

Ms. Pamela Bodestab-Krynicky	P L Krynicky Insurance Agency
Ms. Sarah Clemens	MAPFRE U.S.A. Corporation
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Ms. Jean Houghton	Norfolk & Dedham Group
Ms. Ida Denard Jones	Denard Insurance Agency, Inc.
Ms. Nicole Martorana	FBInsure
Ms. Mary McConnell	Safety Insurance Company
Mr. John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Mr. Christopher Taylor	The Hanover Insurance Company
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies

Substituted for:
N/A

Not in Attendance:
Mr. Kevin Costigan, GEICO
Mr. Tiago Prado, BRZ Insurance

PROCEEDINGS

(Meeting began at 10:30 a.m.)

Mr. Hughes: I will call to order the Governing Committee meeting of April 15, 2025.

25.01 Transcript of Previous Meeting

Mr. Hughes: First item, I'll ask for a motion to approve the transcript of the Governing Committee of February 11th.

Mr. DePaulo: So moved.

Mr. Hughes: Thank you. Can I get a second?

Ms. Clemens: Second.

Mr. Hughes: Thank you. Any questions to come before the committee before I ask for a vote?

Ms. Clemens: I wasn't present. I don't know if that needs to be adjusted.

Ms. Hubley: Thank you. We'll make that note for this record.

Mr. Hughes: Any other questions? All in favor?

All Committee Members: Aye.

Mr. Hughes: Any opposed? The minutes pass.

25.04 President's Report

Mr. Hughes: With that, Natalie, I'll ask if you could share with us the President's Report.

Ms. Hubley: Sure. Thank you. As usual, I do have a number of items to bring to your attention relating to activities since your last meeting.

The first is a status on the remote Open Meeting Law provisions. Those provisions have been extended through June of 2027. So, that will mean that advisory committee meetings will continue to be held via Zoom video conferencing. I think we'll take this opportunity for Robin and I to kind of regroup on those meeting protocols. We've had a few little glitches that maybe we can improve the efficiency of those. We'll work with CAR counsel. I think they will have some additional suggestions. So, in the next few weeks, Robin will distribute some updated protocols to the Chairs of all the advisory committees.

CAR's compliance filings relating to the new compulsory limits have all been placed on file for policies effective July 1, 2025 and later. The commercial filings address the compliance issues only. That is, the needed increased limits factors, special rating instructions, adoption of AIB forms where possible, and several CAR forms were filed to customize certain endorsements to recognize the version of coverage forms that are currently on file for use in the commercial residual market. All of the needed materials have been posted to CAR's website and may be accessed from the Commercial Auto link under the Manuals tab.

The private passenger MAIP filings were a bit more complicated, unfortunately, because they also included an open rate filing that was filed late last year and was under review at that time. So, there were several last-minute changes requested by the Division that did hold up the approval process. These were finally placed on file last Friday. Again, staff had been in contact with several companies who did request some advance materials, and we were able to provide those. So, hopefully that was helpful. At this time, all of the needed materials have been posted to the MAIP website and may be accessed from the Manuals tab.

A status report on Amica. As you know, that company underwent a major systems conversion late in 2023 that left the company unable to report 2024 calendar year data. Amica was then informed that it must report that data while incurring statistical plan late reporting penalties by the close of the 2024 period for reporting data. Staff worked with the company throughout the year to monitor the company's efforts and to assist them with the review of test files. I'm happy to report that the company was ultimately able to submit its data in an acceptable format for all of calendar year 2024 in February and March of this year before we closed the year for reporting. So, the company is now on a normal reporting schedule going forward.

As you may be aware, Rule 36.D. of the MAIP Rules of Operation set forth eligibility requirements for a member wishing to execute a LAD Agreement to fulfill their Servicing Carrier obligations. The rule indicates that members with less than a 5% market share are eligible to enter into a LAD Agreement. Members with 5% or more market share must seek a waiver of the market share requirement from the Commissioner of Insurance. At this time, we have two members with such waivers. The rule calls for an annual review of the market share waivers by the Commissioner and if the waiver is rescinded, then the member shall be notified by June 30th that its LADA will terminate as of December 31st and the member will begin receiving assignments directly for policies effective in January. CAR staff has worked with the Division this year to establish procedures for such an annual review of the market share waivers and this process is now in place. We've not yet heard of a decision on those waivers at this time, but the Commissioner has received feedback from the two members with the waivers. After this year's review is completed, staff will bring those procedures forward to the MAIP Steering Committee and we'll codify those into the ARC Procedures Manual.

An update on the American Family restructuring and the MSA/Main Street America withdrawal. I had reported at your last meeting that MSA was finally in contact with the Division with regard to its withdrawal plan as required by Rule 38.B. of the CAR Rules of Operation. The company did submit a draft of its withdrawal plan to the Commissioner and copied CAR staff on March 17th. Staff forwarded comments on the draft withdrawal plan to the Division addressing ongoing MAIP obligations, required provisions for a LADA if that avenue is pursued, statistical reporting requirements, run-off claims handling and performance standards and policyholder notifications. Now we're awaiting the next draft of that withdrawal plan.

Moving on, staff was advised that the Division of Insurance is reviewing its current regulations, which is a customary practice with a new administration. In particular, the Division inquired with CAR staff about 211 CMR 75 addressing the reporting of auto-theft losses. They were inquiring about our understanding of the current reporting of auto-theft losses to the NICB. We indicated that this is not something that we monitor but that there is reference in CAR's Claims Performance Standards. So, CAR will be monitoring their review of this regulation. If there are any changes, we'll bring those forward to the Claims Performance Standards as if appropriate.

Lastly, just to let you know, a request for data was made to the Division of Insurance pursuant to the Freedom of Information Act that was referred to CAR late in February. The individual was seeking information regarding statistical reporting penalties assessed under the Mass. Statistical Plan for the past 36 months. Staff forwarded that information on February 28th and we've not yet heard anything else about that.

That would conclude my report.

Mr. Hughes:

Thank you, Natalie.

25.05 Counsel's Report

Mr. Hughes:

Steve, can I ask for an update on the Counsel's Report?

Mr. Torres:

Sure. Good morning, everyone. There are four items on today's counsel's report and none of them are action items.

The first item relates to the Rule 31 amendment. That's been a while in the making, so I'll just provide some brief background. At the February 15, 2017 meeting, the Governing Committee approved proposed amendments to Rule 31 regarding premium payments made at agency offices. CAR filed the proposed amendments with the Division on February 22, 2017. By notice dated March 24, 2017, Commissioner Anderson informed CAR that the proposed amendments were disapproved but he also scheduled a public hearing at the Division for April 26, 2017 for further consideration of the proposed amendments. CAR staff and counsel appeared at that hearing and summarized the work of the Ad Hoc

Premium and Commission Payment Practices Committee and responded to questions posed by the hearing officer. Recently, and by letter dated February 14, 2025, the Commissioner provided a notice to CAR confirming Commissioner Anderson's prior disapproval of the proposed amendments and fully resolved the issue. Notice of the Commissioner's disapproval was distributed to members of this committee and other interested parties on February 24th as Bulletin 1188.

The second item is the Calianos Insurance Agency appeal to the Division. We have no further update on this matter. It remains fully briefed and argued, and we await a decision from the hearing officer at the Division. But you may recall that the Calianos Agency appeal to the Division also related to the Rule 31 issue and payments at agency offices. But the Commissioner's ruling on the Rule 31 proposed amendments, however, is not dispositive in our view of the matters decided by the Market Review Committee and the Governing Committee Review Plan or the issues challenged by the agency at the Division. So, we still await a ruling from the Division on the Calianos appeal.

The third item relates to Point Insurance. The Point II appeal, the proceeding in which the Point Insurance Agency is challenging Arbella's termination remains fully briefed and is pending at the Division awaiting a decision.

The final item in our report relates to the LAD Agreement between Amica and Pilgrim that we presented at the September 17, 2024 Governing Committee meeting and was approved by this committee. It was recently brought to our attention by CAR staff that the Amica and Pilgrim agreement did not include a provision that is required by CAR Rule 36.I. concerning the treatment of a member's in-force policies in existence at the time of the execution of the LADA. While the rule contemplates that the ARC shall provide the renewal offer of the in-force policies rather than the member, our understanding is that here Amica is addressing the renewals of the in-force policies rather than Pilgrim. CAR staff has contacted both companies regarding this issue and CAR staff, counsel, Amica, and Pilgrim are scheduling a meeting to address the issue. We will report back to this committee at the next meeting in June. This is not an action item currently, but rather a report to bring the issue to the attention of the committee.

Unless there are any questions, this concludes today's Counsel's Report.

Mr. Hughes:

Any questions? Thank you, Steve.

25.08 Financial Audit Committee

Mr. Hughes:

Wendy, can I ask you for an update on the Financial Audit Committee?

Ms. Browne:

Good morning. I'm giving the report of the Financial Audit Committee which met on March 11th. There is one agenda topic which concludes with

a recommendation for your consideration, that is the Independent Auditor Contract Review.

At the previous meeting, the committee had considered a three-year extension with AAFCPA remaining as CAR's external auditor for fiscal years 2025 through 2027. After its discussion, the committee recommended that CAR be directed to conduct an RFP. However, subsequent to the committee's meeting, CAR received a counteroffer from AAFCPA. So, the committee Chair then requested that the Governing Committee defer action to allow the Financial Audit Committee to consider AAFCPA's counteroffer.

At the meeting, the committee was advised of the counteroffer which contained a \$15,000 credit on the engagement to be used at CAR's discretion during the three-year term. Committee members noted their general satisfaction with AAFCPA's work product but expressed concern with the timeliness of delivering the final reports for committee review. Noting the value of a fresh look at CAR's financial statements, the committee also discussed either an RFP or rotation of the AAFCPA partner. To alleviate the burden on CAR staff resources, one member suggested a one-year extension of the current engagement. However, most committee members favored the three-year extension with a new partner to ensure the proposed savings.

After discussion, the committee voted with six members in favor and one opposed to accept AAFCPA's counteroffer as presented for a three-year engagement as CAR's external auditors with agreement that the partner be changed as of the fiscal year 2025 review and a recommendation for improved timeliness of the reports.

This is an action item for your consideration. I would also note that the information has been provided to you through prior communication.

- Mr. Hughes: Thank you, Wendy. I'll ask for a motion to approve AAFCPA's counteroffer, as presented, for a three-year engagement as CAR's auditor with agreement for a change in partner and improved timeliness of reporting.
- Mr. DePaulo: So moved.
- Mr. Hughes: Thank you. Can I get a second?
- Ms. Woodcock: Second.
- Mr. Hughes: Thank you. Are there any questions or further discussion to come before the committee before we vote?
- Mr. Taylor: I just have a question. So, improved timeliness, are there any metrics you can put down on paper for that?
- Ms. Browne: No, what typically has happened is the final report was provided to CAR staff pretty close to the Financial Audit Committee meeting. So, we're just

going to be looking for that to be moved forward so that we have time to give it a review and incorporate any comments before it goes to the Financial Audit Committee.

Ms. Clemens: One question. The \$15,000, is that per year or is that an aggregate?

Ms. Browne: That's an aggregate.

Ms. Clemens: OK, so \$5,000 a year. Thank you.

Mr. Olivieri: To Chris' point, would it be helpful to ask for a date, whether it's 30 days ahead of time, 45 days, 60 days ahead of time, to make sure we don't end up in the same situation again?

Ms. Hubley: I can speak to that. As we put together the schedule for the engagement next year, Steve will work with the auditors and determine the appropriate time. There is kind of a tight timeframe. We generally complete our financials early in December and fieldwork is done during that month and the partner will review. So, we really just need another week or two to make sure that CAR staff has an opportunity to review, edit anything that's needed, clean up errors or typos and that kind of thing and offer comment if and when we need it. The information that was distributed to the committee members yesterday to give more information about the specifics of the cost shows that we have a proposed schedule for taking that credit, not necessarily \$5,000 per year, but spread out over the three-year engagement to ensure a consistent budget for you, a 4% increase per year.

Ms. Clemens: OK, thank you.

Mr. Hughes: Any other questions? Can I ask for a vote? All in favor of the motion?

All Committee Members: Aye.

Mr. Hughes: Any opposed? Hearing none, it passes.

Ms. Browne: That would conclude my report.

Mr. Hughes: Thank you, Wendy.

25.09 Loss Reserving Committee

Mr. Hughes: Tim is going to report on the Loss Reserving Committee.

Mr. Galligan: Good morning, everybody, members of the committee. I am reporting on the March 5th Loss Reserving Committee meeting. The summary of that meeting was attached to your agenda and the records have been distributed and can be found on CAR's website.

First, the committee reviewed the current quarter's data quality and large loss reports. There were two claims in excess of the policy limit that were

discussed and incorporated into the final accident year selections. There were eight new large losses reported greater than \$1.0 million that we statistically monitor each quarter. One of the eight claims was reported with a \$5.0 million combined single limit coverage relating to a policy year 2024 zone rated bus policy with an out of state claim with current statistically reported losses of \$4.4 million. Additionally, six claims dropped off the report for going under the \$1.0 million threshold.

To date, a total of 147 large claims over \$1.0 million were reported during the latest ten policy years and these claims have a total of \$250.6 million in total reported incurred losses. That number represents an increase of approximately \$12.5 million. That's attributed primarily to the eight new large losses that added an additional \$9.7 million as compared to their prior quarter loss totals. These large loss reports are included in the summary and are on pages 6 to 11.

The committee was also informed that, during the current quarter, 11 new claims were reported using the Large Loss Notification Form. This report is attached to your summary as pages 12 to 13. Ten of these 11 claims were reported with a \$1.0 million CSL, and one claim was reported with a \$5.0 million CSL. The \$5.0 million claim is related to a zone rated bus accident with initial estimated losses of approximately \$722,000 and current reported losses of approximately \$803,000. All of these claims had statistics reported to us at the time.

Next, the committee set commercial loss reserves and ultimate deficits using data statistically reported through December 2024.

The committee estimated a policy year 2022 deficit at \$22.6 million with an ultimate loss ratio of 88.5%. This was a \$1.9 million improvement over the prior quarter.

The policy year 2023 deficit estimate of \$6.9 million carried an ultimate loss ratio of 79.4%. This was an \$829,000 improvement from the prior quarter.

The committee estimated a policy year 2024 deficit of \$12.2 million with an ultimate loss ratio of 80.8%. That was a \$1.3 million improvement from the prior quarter.

Additionally, of note, the policy year 2019 surplus of \$18.2 million represented an improvement of approximately \$1.3 million that was primarily attributed to an improved loss ratio estimate from the bodily injury coverage. The policy year 2018 deficit of \$31.9 million had deteriorated approximately \$1.2 million from the prior quarter. That was primarily due to two larger no-fault claims that were discussed at the meeting

Ultimate loss ratios and deficit projections for all policy years are attached to your summary as pages 14 to 17.

Finally, the next meeting of the Loss Reserving Committee is scheduled for June 4th to make projections using data reported through March 2025.

That concludes my report and I'd be happy to take any questions.

Mr. Hughes: Any questions for Tim? Thank you, Tim.

25.10 Commercial Program Oversight Committee

Mr. Hughes: John, can you provide us with an update on the Commercial Program Oversight Committee?

Mr. Olivieri: I would be happy to. The Oversight Committee met on March 12th. The minutes have been posted. There were two agenda items. The first had to do with the 2024 Servicing Carrier Annual Report. Mr. Dalton provided an overview of the proposed 2024 Servicing Carrier Annual Report template. There was a brief discussion and then they directed staff to proceed with the distribution to the Servicing Carriers in accordance with the schedule as presented.

The other agenda item, which is an action item, had to do with the compensation schedule for the forms implementation project. Ms. Hubley presented staff's recommendation of two payments to each Servicing Carrier processed as a miscellaneous expense through the Settlement of Balances. The first payment of 50% of the agreed amount, or \$237,500 for each Servicing Carrier, would be recorded in the March 2025 quarter Settlement of Balances with a cashflow date of mid to late June 2025. The second payment of the remaining balance would be recorded in the March 2026 quarter Settlement of Balances with the cashflow date of mid to late June 2026. The committee discussed briefly and voted unanimously to recommend the compensation methodology associated with the new forms implementation project as proposed by staff. This is an action item.

Mr. Hughes: Thanks, John. I'll ask for a motion to approve the recommended Servicing Carrier compensation schedule of two equal payments to each Servicing Carrier to be processed as miscellaneous expenses through the Settlement of Balances with the March 2025 and 2026 quarters.

Ms. Clemens: Motion to approve.

Mr. Hughes: Thank you. Can I get a second?

Ms. Woodcock: Second.

Mr. Hughes: Thank you. Any questions or further discussion before we take a vote? All in favor?

All Committee Members: Aye.

Mr. Hughes: Any opposed? Hearing none, motion passes.

Mr. Olivieri: That concludes my report.

Mr. Hughes: Thank you, John.

25.11 MAIP Steering Committee

Mr. Hughes: I'll ask Barry if you could provide us with an update on the MAIP Steering Committee.

Mr. Tagen: Good morning, Mr. Chairman, members of the committee. I will be reporting on the discussions that took place at the March 18, 2025 MAIP Steering Committee meeting. There are two action items for your consideration.

The first agenda item was the MAIP Physical Damage Maximum Loss Payable. The committee was informed that the Division of Insurance has indicated that it will place on file the rules and forms filed by CAR to implement the \$175,000 maximum physical damage limit of loss. In light of the July 1, 2025 increase to the minimum compulsory liability coverage limits, the committee was requested to provide direction regarding an effective date for the implementation of the maximum physical damage limit of loss. Additionally, the committee was requested to consider two implementation items. The first was to determine if there was a consensus to keep separate policyholder notices to advise risks of the two changes – that would be one for the changes to the minimum mandatory liability limits and a separate one for the physical damage maximum loss payable as opposed to developing one combined policyholder notice. The second item centered on whether to adopt a separate physical damage endorsement rather than incorporating the change into the newly revised Massachusetts mandatory endorsement. After discussion, the committee members agreed with staff's recommendation regarding separate policyholder notices and separate endorsements.

Staff confirmed that the policyholder notice for the physical damage change will be provided to all MAIP risks during the first-year renewal cycle. It was noted that the filing will be amended to incorporate the increased minimum liability coverage limits into the coverage selections page.

Discussion then turned to determining the effective date for the physical damage loss limit. Committee members confirmed the need for a minimum of 120-day lead time. The committee favored a January 1, 2026 effective date for the implantation of the physical damage loss limit.

Accordingly, the committee unanimously voted to recommend to the Governing Committee that the physical damage loss payable be implemented as of January 1, 2026. This is an action item for your consideration.

Mr. Hughes: Thank you, Barry. I'll ask for a motion to approve the physical damage maximum loss payable to be implemented as of January 1, 2026.

Ms. Houghton: So moved.

Mr. Hughes: Thank you.

Ms. Clemens: Second.

Mr. Hughes: Thank you. Any questions or discussion before we take a vote? All in favor?

All Committee Members: Aye.

Mr. Hughes: Any opposed? Hearing none, motion passes. Barry.

Mr. Tagen: Thank you. The second agenda item was Rule 28 – Application Process – Installment Plan. The committee reviewed proposed amendments to Rule 28 – Application Process pursuant to prior discussions. Language has been added to section C.2. Premium Deposit and Payment Options – Installment Plan to address the Assigned Risk Carrier billing procedures when activity occurs during the policy term that doesn't allow for nine equal monthly installments over the course of the policy term. Other language was added to address billing procedures when late payments result in the issuance of a cancellation notice. It was noted that the language changes are intended to set forth minimum requirements while recognizing varying company systems.

The committee unanimously voted to recommend to the Governing Committee approval of the proposed amendments to Rule 28 – Application Process – Installment Plan. The proposed changes can be found in your packet under docket #GC25.11, Exhibit #1, Page 6 of 7. This is an action item for your consideration.

Mr. Hughes: Thanks, Barry. So, I'll ask for a motion to approve the proposed amendments to Rule 28 – Application Process - Installment Plan.

Ms. Woodcock: So moved.

Mr. Hughes: Thank you. Can I get a second?

Mr. Taylor: Second.

Mr. Hughes: Thank you. Any questions or further discussion before we take a vote? All in favor?

All Committee Members: Aye.

Mr. Hughes: Any opposed? Hearing none. motion passes.

Mr. Tagen: The last agenda item was the New Minimum Compulsory Limits for Policies Effective July 1, 2025 and later. The committee was provided

with a status report on actions taken to date to implement new minimum compulsory limits mandated by recent legislation for policies that are issued or renewed on or after July 1, 2025. CAR had filed with the Division of Insurance the adoption of the new mandatory endorsement, application for insurance, and coverage selection page. The filing also included amendments to Rules 2 and 12 of the Private Passenger Residual Market Auto Insurance Manual as well as new increased limits factors and a special instruction page to calculate premium for the new basic rate and increased limits. This was placed on file by the Division of Insurance and CAR has distributed the information to the industry.

Unless there are questions, that would conclude my report.

Mr. Hughes: Any questions for Barry? Thank you, Barry.

25.12 Commercial Automobile Committee

Mr. Hughes: Thom, if you could provide us with an update on the Commercial Automobile Committee meeting.

Mr. DePaulo: Thank you, Mr. Chairman. Good morning, everybody. I will be reporting on the Commercial Auto Committee meeting of March 27th. In my report there are three agenda items I'll be reviewing. There are no action items for today.

The first agenda item was the Assignment Procedures for Affiliated Producers. The committee continued discussions relative to the feasibility of changes to the producer assignment procedures for affiliated agencies. As requested by the committee, staff provided a status report on its efforts to contact the four major networks regarding the optional and mandatory services that are provided by these network members. Because the initial efforts did not result in any responses, staff reviewed the network websites for general information. That research indicates that network clusters allow their participating agents to remain independent and maintain existing contracts with current carriers. Outside of providing market access, the network clusters can provide a wide range of services.

After additional discussion, the committee directed CAR staff to contact the Servicing Carriers for their input, contact the agency networks again, and to further analyze Rule 14.A.2. to better understand options and potential courses of action. We're also looking to develop a strategy to get the networks to participate in communications. So more to follow after our next meeting.

The next agenda item will be Pollution Coverage. At our last meeting, the committee directed staff to survey the Servicing Carriers to solicit information on procedures or policies used to determine when pollution coverage is applied. Staff reported that it found notable differences in the responses, with some Servicing Carriers automatically applying pollution coverage when the MCS-90 is required and others apply the coverage upon the agent's requests. The committee was asked to decide whether the

Servicing Carriers should continue the administration of pollution coverage using their own underwriting guidelines or whether procedures should be developed to ensure consistency. Because it was the consensus of the committee to develop rules or standards regarding the application of pollution coverage when the MCS-90 form is required, staff was directed by the committee to draft manual rule and/or manual of administrative procedures language for review at our next meeting.

Staff noted that it is seeking confirmation from the Servicing Carriers regarding the proposed amendments to Rule 46 that clarify the language related to pollution coverage so that the changes can be finalized at our next meeting. Additional suggestions relative to MCS-90 requirements will also be incorporated in the draft for consideration.

Lastly, the New Minimum Compulsory Limits for Policies Effective July 1, 2025 and later, the committee was provided with a status report on the actions taken to date to implement the new minimum compulsory limits mandated by recent legislation for policies effective July 1, 2025 and subsequent. CAR had filed a rate, rule, and form change at the end of February. At the time of the meeting, the filing was still under review, but on April 4th, it was placed on file. A number of rules were modified to reflect the increase to the statutory basic limits, and the filing included special instructions to provide guidance in calculating the minimum and increased limits. The filing also indicated that CAR would be adopting a number of AIB forms. Furthermore, CAR had filed its own endorsements to ensure compliance with the new limits while referencing older policy coverage forms.

Upon approval of the filing, notification will be sent with both a Commercial Lines Notice and a Bulletin to ensure that the producer community is aware of all the changes

That would conclude my report unless there are any questions.

Mr. Hughes:

Thank you, Thom. Any questions?

Other Business

Mr. Hughes:

Is there any other business to come before the committee today? Hearing none, I'll ask for a motion to adjourn.

Ms. Clemens:

Motion.

Mr. McConnell:

Second.

Mr. Hughes:

All in favor?

Committee Members: Aye.

Mr. Hughes: Any opposed? Meeting is concluded.

(Meeting ended at 11:04 a.m.)

NATALIE HUBLEY
President

Note: This Transcript has not been approved. It will be considered for approval at the next meeting of the Governing Committee.

Attachment

Boston, Massachusetts
April 30, 2025

The above proceedings have been transcribed in accordance with CAR's guidelines for producing quality transcripts, which provide for the elimination of insignificant material that does not alter the substance of the Committee's discussions, such as sidebar comments, the use of verbal fillers (i.e., uhm's and ah's), and commentary (i.e., "laughter" and "coughing").

ATTACHMENT LISTING

Docket #GC25.02, Exhibit #2

Attendance Listing

GOVERNING COMMITTEE MEETING SIGN-IN SHEET APRIL 15, 2025	
Individual's Name	Company / Agency
	PLEASE PRINT

Company / Agency

PLEASE PRINT

[illegible]

APRIL 15, 2025

Company / Agency

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