



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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TRANSCRIPT OF GOVERNING COMMITTEE MEETING

A meeting of the Governing Committee was held virtually via Zoom video conferencing software
on

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

Committee Members present –

Mr. William Hughes – Chair
Arbella Insurance Group

Mr. Harris Berenson ⁽¹⁾	The Hanover Insurance Company
Ms. Pamela Bodenstab-Krynicky	P L Krynicky Insurance Agency
Ms. Sarah Clemens	MAPFRE U.S.A. Corporation
Mr. Kevin Costigan	GEICO
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Ms. Jean Houghton	Norfolk & Dedham Group
Ms. Ida Denard Jones	Denard Insurance Agency, Inc.
Ms. Mary McConnell	Safety Insurance Company
Mr. John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Mr. Tiago Prado	BRZ Insurance
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies

Substituted for:

⁽¹⁾Mr. Christopher Taylor

Not in Attendance:

Ms. Nicole Martorana, FBInsure

PROCEEDINGS

(Meeting began at 11:01 a.m.)

Mr. Hughes: Good morning, everyone. Thank you for participating in today's Governing Committee meeting of Tuesday, November 18th. It is now 11:00.

25.01 Transcript of Previous Meeting

Mr. Hughes: The first item on our agenda is the transcript of the previous meeting of September 23, 2025 which we've all been given a copy. I will entertain a motion to accept the minutes of that meeting.

Mr. Olivieri: So moved.

Mr. Hughes: Can I get a second?

Ms. Houghton: Second.

Mr. Hughes: Any discussion or comments, questions, before we take a roll call vote? Hearing none, I'll go through the roll call. Pam?

Ms. Bodenshtab-Krynicky: Aye.

Mr. Hughes: Sarah?

Ms. Clemens: Sarah Clemens, aye.

Mr. Hughes: Kevin?

Mr. Costigan: Aye.

Mr. Hughes: Thom?

Mr. DePaulo: Aye.

Mr. Hughes: Jean?

Ms. Houghton: Aye.

Mr. Hughes: Ida?

Ms. Denard Jones: Aye.

Mr. Hughes: Mary?

Ms. McConnell: Aye.

Mr. Hughes: John?

Mr. Olivieri: Aye.

Mr. Hughes: Tiago?

Mr. Prado: Aye.

Mr. Hughes: Harris?

Mr. Berenson: Aye.

Mr. Hughes: Meredith?

Ms. Woodcock: Aye.

Mr. Hughes: Did I get everybody? Okay. The motion carries.

25.04 President's Report

Mr. Hughes: Next on the agenda, I will turn it over to Natalie for the President's Report.

Ms. Woodcock: You're on mute, Nat.

Ms. Hubley: Thank you. I apologize. I want to thank the committee members for being flexible and shifting their schedules and meeting remotely today. With the very brief agenda that we had, we wanted to be mindful of your time.

I want to remind the committee members of the meeting schedule for next year. We'll be meeting on February 10th, April 14th, June 16th, September 15th, and November 17th. I believe Robin has sent Outlook invites to everyone so hopefully that's in their calendars now.

I want to let the committee members know that the AIB has notified CAR that they're in the final stages of finishing their lease at 101 Arch. On July 1 of next year, the AIB, along with the Fraud Bureau and the Workers Comp Board, will be moving to another floor in this location. Their new office space will not include a conference room large enough to accommodate the Governing Committee. CAR will be exploring other meeting arrangements, including the use of the conference room adjacent to the elevator lobby in this building and, if needed, other offsite alternatives.

Early in October, CAR learned of an error in its underinsured motorists coverage rates adopted from the AIB's advisory rates effective July 1, 2025 relating to motorcycle coverages. Staff promptly notified the Assigned Risk Carriers that take on assignments and met with the SRB staff to report the error and discuss the impacts to some MAIP insureds. We quickly corrected the rates and issued CAR Bulletin number 1207 on October 29th providing detailed instructions with respect to reevaluation of the MAIP rate comparison and corrective action required for impacted

insureds. We know that process of correction is underway. Wendy has received several questions. So, we know that those carriers are aware and taking the right steps.

We also amended our commercial filing that is currently under review so there won't be any impact on the commercial side. I remind you that the commercial filing was made earlier this year with a proposed effective date of November 1st. We understood that those rates will be placed on file but have yet to receive final word. At this time, we anticipate moving the effective date to March 1st.

Finally, we're in the process of reviewing MAIP rate indications and anticipate a filing in December.

That would conclude my report. I'd be happy to respond to any comments or questions.

Mr. Hughes:

If there are no questions for Natalie, thank you Natalie.

25.05 Counsel's Report

Mr. Hughes:

Next on our agenda is the Counsel's Report.

Mr. Torres:

Good morning, everyone. There are three items on today's Counsel's Report and the third is an action item.

Item number one, regarding Point Insurance, we previously reported that on June 16, 2025, we received the Division decision and order in the Point II Appeal. That's the proceeding in which the Point Insurance Agency challenged Arbella's termination. The hearing officer affirmed the decisions that were issued by the Market Review Committee and the Governing Committee Review Panel and denied Point's request to overturn the termination by Arbella. Point then appealed that decision in Suffolk Superior Court. Point, CAR, and Arbella negotiated the terms of a standstill agreement and schedule for the parties to brief and argue Point's request that the termination be stayed during Point's appeal.

Point's motion seeking to stay the termination was briefed over the summer and was scheduled for hearing on September 10th, but the day before the hearing the clerk from the court advised the parties that the judge assigned to hear the argument had recused himself due to his prior work with Arbella. The parties have since provided their availability for dates to convene the hearing, but the court has not yet rescheduled it.

Counsel for Arbella and CAR recently informed Point that the parties need to get the hearing scheduled before December 8th or Arbella and CAR would no longer delay enforcement of the Division's decision and order under the standstill agreement.

So, stay tuned. We expect that a hearing on that will be scheduled some time in December.

The second item regarding Performance Standards, as you may have noted from a CAR bulletin distributed on November 7th, the Commissioner of Insurance has issued Notice of Hearing regarding proposed amendments to the Private Passenger and Commercial Claims Performance Standards. A public hearing will be held virtually on December 2, 2025 at 1:00 p.m. via TEAMS.

The third item in the counsel's report today – which is the action item – relates to the Limited Assignment Distribution Agreement between Pilgrim Insurance Company and Palisades Insurance Company. We have reviewed the LAD Agreement between Pilgrim and Palisades and find the terms to be consistent with the CAR Rules, including CAR Rule 36. We can confirm that there is no issue concerning prior assignments as had arisen in a prior LAD Agreement discussed with this committee. Moreover, the terms are similar to and consistent with the terms of other LAD Agreements that have been previously approved by the Governing Committee. Therefore, we see no issue from a legal perspective to prevent approval of this agreement. We note that CAR staff has reviewed and confirmed that there is not an issue from a premium-volume perspective to prevent the adoption of this agreement.

This is an action item that the Governing Committee may consider if so inclined to do so.

Mr. Hughes: Thank you, Steve. I'll ask for a motion to ratify the Limited Assignment Distribution Agreement between Pilgrim Insurance Company and Palisades Insurance Company.

Mr. Olivieri: So moved.

Ms. Houghton: Second.

Mr. Hughes: Thank you. Is there any discussion, questions or comments before we vote? Hearing none, I'll ask for a roll call. Pam?

Ms. Bodenshtab-Krynicky: Aye.

Mr. Hughes: Sarah?

Ms. Clemens: Sarah Clemens, aye.

Mr. Hughes: Kevin?

Mr. Costigan: Aye.

Mr. Hughes: Thom?

Mr. DePaulo: Aye.

Mr. Hughes:	Jean?
Ms. Houghton:	Aye.
Mr. Hughes:	Ida?
Ms. Denard Jones:	Aye.
Mr. Hughes:	Mary?
Ms. McConnell:	Aye.
Mr. Hughes:	John?
Mr. Olivieri:	Aye.
Mr. Hughes:	Tiago?
Mr. Prado:	Aye.
Mr. Hughes:	Harris?
Mr. Berenson:	Aye.
Mr. Hughes:	Meredith?
Ms. Woodcock:	Aye.
Mr. Hughes:	Thank you, everyone. Motion passes. Thank you, Steve.

25.07 Personnel Committee

Mr. Hughes: Next up on the agenda is the report of the Personnel Committee which I will share.

The Personnel Committee met on October 29th and there are two action items for our consideration. The meeting had three main sections.

Part one was the President's performance objectives. Natalie reviewed with us the progress to date on the 2025 business-related performance objectives. These objectives were based on CAR's fiscal year 2025 Business Plan as was 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 motorists rates that affected policies effective July 1, 2025, and the implementation of physical damage loss for policies effective January 1, 2026. She also shared with us the ongoing efforts to enhance consistent procedures among the commercial Servicing Carriers as well as discussion to mitigate the disruptive impacts of the ERP redistributions. With respect to non-business objectives, she shared with us the ongoing succession planning.

The second part of our meeting was with respect to the Vice Presidents salary range. Natalie shared with us that there was a recent salary range benchmarking study that demonstrated a need for an adjustment of the salary ranges for CAR's Vice Presidents. She provided the committee with CAR's current Vice Presidents salary range that demonstrated it was measurably below peer benchmarks while all other grade levels measured within 3 to 5 percentage points. Therefore, Natalie proposed to modify the salary range to align with those peer benchmarks. She shared with us some further information that went to the Governing Committee as well. This is an action item for us. I'll ask for a motion to approve the recommended modification of the Vice Presidents salary range.

Ms. Houghton: So moved.

Ms. Clemens: Second.

Mr. Hughes: Thank you. Any questions, comments, before we take a roll call? Hearing none, Pam?

Ms. Bodenstab-Krynicky: Aye.

Mr. Hughes: Sarah?

Ms. Clemens: Sarah Clemens, aye.

Mr. Hughes: Kevin?

Mr. Costigan: Aye.

Mr. Hughes: Thom?

Mr. DePaulo: Aye.

Mr. Hughes: Jean?

Ms. Houghton: Aye.

Mr. Hughes: Ida?

Ms. Denard Jones: Aye.

Mr. Hughes: Mary?

Ms. McConnell: Aye.

Mr. Hughes: John?

Mr. Olivieri: Aye.

Mr. Hughes: Tiago?

Mr. Prado: Aye.

Mr. Hughes: Harris?

Mr. Berenson: Aye.

Mr. Hughes: Meredith?

Ms. Woodcock: Aye.

Mr. Hughes: It's unanimous. The motion passes.

The next item on the agenda for the Personnel Committee was the Vice President of Technical Operations position. Natalie noted that with the recent retirement of Peter McCabe, CAR's Vice President of Technical Operations, that she was recommending Samuel DiBattista to be appointed to fill the role. Mr. DiBattista is a long-term CAR employee starting as a Software Developer and made his way up to the Director of Software Development. Natalie 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 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 in favor to bring this to the Governing Committee. With that, I will ask for a motion to approve the recommended promotion of Samuel DiBattista to the position of CAR's Vice President of Technical Operations.

Ms. Houghton: So moved.

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

Mr. Prado: Second.

Mr. Hughes: Thank you. Any questions or discussion prior to our vote? Hearing none, Pam?

Ms. Bodenshtab-Krynicky: Aye.

Mr. Hughes: Sarah?

Ms. Clemens: Sarah Clemens, aye.

Mr. Hughes: Kevin?

Mr. Costigan: Aye.

Mr. Hughes: Thom?

Mr. DePaulo:	Aye.
Mr. Hughes:	Jean?
Ms. Houghton:	Aye.
Mr. Hughes:	Ida?
Ms. Denard Jones:	Aye.
Mr. Hughes:	Mary?
Ms. McConnell:	Aye.
Mr. Hughes:	John?
Mr. Olivieri:	Aye.
Mr. Hughes:	Tiago?
Mr. Prado:	Aye.
Mr. Hughes:	Harris?
Mr. Berenson:	Aye.
Mr. Hughes:	Meredith?
Ms. Woodcock:	Aye.
Mr. Hughes:	The motion passes unanimously. Congratulations, Sam.

Other Business

Mr. Hughes:	The next item is whether or not there is any other business to be brought before the committee. Hearing none, I will ask if there is a need for us to go into Executive Session. Hearing no concerns or need to go into Executive Session, I'll ask for a motion to adjourn today's meeting.
Mr. DePaulo:	So moved.
Ms. Clemens:	Second.
Mr. Hughes:	Any questions or comments before we take the roll call to adjourn? Hearing none, Pam?
Ms. Bodentab-Krynicky:	Aye.
Mr. Hughes:	Sarah?

Ms. Clemens: Sarah Clemens, aye.

Mr. Hughes: Kevin?

Mr. Costigan: Aye.

Mr. Hughes: Thom?

Mr. DePaulo: Aye.

Mr. Hughes: Jean?

Ms. Houghton: Aye.

Mr. Hughes: Ida?

Ms. Denard Jones: Aye.

Mr. Hughes: Mary?

Ms. McConnell: Aye.

Mr. Hughes: John?

Mr. Olivieri: Aye.

Mr. Hughes: Tiago?

Mr. Prado: Aye.

Mr. Hughes: Harris?

Mr. Berenson: Aye.

Mr. Hughes: Meredith?

Ms. Woodcock: Aye.

Mr. Hughes: We'll adjourn. Again, congratulations Sam. Thank you, everyone.

(Meeting ended at 11:16 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
December 2, 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 #5

Attendance Listing

**GOVERNING COMMITTEE MEETING
MEETING ATTENDEES
NOVEMBER 18, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

William Hughes	Arbella Insurance Group
Pamela Bodensab-Krynicky	P.L. Krynicky Insurance Agency, Inc.
Sarah Clemens	MAPFRE U.S.A Corporation
Kevin Costigan	GEICO
Thomas DePaulo	Cabot Risk Strategies, LLC.
Jean Houghton	Norfolk and Dedham Group
Ida Denard Jones	Denard Insurance Agency, Inc.
Mary McConnell	Safety Insurance Company
John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Tiago Prado	BRZ Insurance, LLC.
Harris Berenson	The Hanover Insurance Company
Meredith Woodcock	Liberty Mutual Insurance Companies
Margaret Barao	Division of Insurance
Benjamin Hincks	TSH & D – CAR Counsel
Steven Torres	TSH & D – CAR Counsel
Patti West	Plymouth Rock Assurance Corporation
Barry Tagen	Pilgrim Insurance Company
Kenneth Willis	Plymouth Rock Assurance Corporation
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Samuel DiBattista	CAR Staff
Steven Gautieri	CAR Staff
Timothy Galligan	CAR Staff
Matthew Hirsh	CAR Staff
Natalie Hubley	CAR Staff
Regina Nagle	CAR Staff

**GOVERNING COMMITTEE MEETING
MEETING ATTENDEES
NOVEMBER 18, 2025**

Individual's Name

Company / Agency

PLEASE PRINT

Katy Proctor

CAR Staff

Robin Tigges

CAR Staff