COMMONWEALTH AUTOMOBILE REINSURERS
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NATALIE A. HUBLEY
PRESIDENT

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, FEBRUARY 10, 2026, AT 10:30 A.M.

Committee Members present –

Mr. William Hughes – Chair
Arbella Insurance Group

Ms. Pamela Bodenstab-Krynicki	P L Krynicki 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 and Dedham Group
Ms. Nicole Martorana	FBInsure, LLC
Ms. Mary McConnell	Safety Insurance Company
Mr. John Olivieri, Jr.	World Insurance Associates, LLC
Mr. Christopher Taylor	The Hanover Insurance Company
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies

Substituted for:
N/A

Not in Attendance:
Mr. Kyle Austin, Austin Insurance Agency
Ms. Ida Denard Jones, Denard Insurance Agency, Inc.

PROCEEDINGS

(Meeting began at 10:31 a.m.)

Mr. Hughes: I'll call to order the meeting of February 10th of the Governing Committee. Before we start, just a couple of items to mention to all. We were informed by Tiago Prado that he has resigned from the Governing Committee. I just want to thank him and recognize his efforts over the years and also share with you that Mr. Kyle Austin from the Austin Insurance Agency has been approved by the Division and will be joining the Governing Committee. He will be at our next meeting.

25.01 Transcript of Previous Meeting

Mr. Hughes: The first item is the Transcript of the Previous Meeting. It's been posted and I'll ask for a motion to approve the minutes.

Mr. DePaulo: So moved.

Mr. Hughes: Thank you.

Ms. Clemens: Second.

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

All Committee Members: Aye.

Mr. Hughes: Any opposed? Hearing none, the minutes are approved.

26.04 President's Report

Mr. Hughes: With that, I'll turn it over to Natalie Hubley for the President's Report.

Ms. Hubley: Thank you. My comments are very brief and mostly housekeeping for you.

CAR's 2026 advisory committee appointments were agreed by the Commissioner in December. I think, of note, we are welcoming ten new committee members this year to various committees including some new producers. Robin coordinated Open Meeting Law training and Conflict of Interest training with counsel in January. That all went well. Hopefully we've got some new active participants.

We also received approval from the Commissioner of Insurance of the promotion of Sam DiBattista to Vice President of Information Services on January 7th. So, now we can officially offer our congratulations to Sam.

Also, I want to let you know that today's meeting is the last Governing Committee meeting that will be held in this room. Starting with your April meeting, we'll be meeting in the Training Center located in the lobby of this building. The meeting room is located at the top of the escalator of the Arch Street location where you all probably came in today. For any members that may wish to familiarize themselves with the location of that room today, Robin has volunteered to escort you down to the lobby and show you where that is. Unfortunately, the room is occupied all of this week so we can't show you the room, but we can, if anyone would like, show you where you will be going in April.

Finally, Tim Galligan and his team have filed for a private passenger rate change. On January 16th, they made that filing with a proposed effective date of July 1st of this year. We have received a request for additional information, so we do know that that is actively under review.

Tim and his team will also be working on coordinating several commercial rate filings this year. On February 3rd, they filed amendments to Rule 46 to address pollution liability coverage requirements and to adopt the on-hook coverage endorsement, both of which were filed as directed by the Commercial Auto Committee.

Tim and his team are also working on final filings needed to implement the new policy forms effective 1/1/27. I believe they are targeting a March filing date for that.

Finally, they'll be reviewing annual indications for rate need later in the year with an anticipated effective date of March 1, 2027.

I'd be happy to take any questions but that completes my report.

Mr. Hughes: Any questions? Thank you, Natalie.

26.05 Counsel's Report

Mr. Hughes: Ben, you're going to be sharing the Counsel's Report?

Mr. Hincks: I will. Thank you, Mr. Chairman. Good morning, everybody. There are two items on today's counsel report and the second is an action item.

The first matter relates to the Point Insurance appeals. We previously reported that on June 16 of 2025, we received the Division's decision and order in the Point II appeal. That's the proceeding in which Point Insurance Agency challenged Arbella's termination. The hearing officer affirmed the decisions issued by the Market Review Committee and the GCRP 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 scheduled for the parties to brief and argue Point's request that the termination be stayed during the appeal.

Point's motion seeking to stay the termination during the appeal was briefed over the summer and was scheduled for a hearing on September 10 of 2025 but, the day before the hearing, the clerk advised that the judge assigned to hear the argument had recused himself due to his prior work with Arbella. It's now rescheduled for February 23rd. The parties are in the process of briefing the appeal now and expect that to be fully briefed within the next 45 days and argued and decided thereafter.

The second matter relates to a LAD Agreement. It's a Limited Assignment Distribution Agreement between Pilgrim Insurance Company and Motor Club Insurance Company. Counsel has reviewed the LAD Agreement between Pilgrim and Motor Club and find the terms to be consistent with the CAR Rules including CAR Rule 36. 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 for the Governing Committee that you may consider and vote upon if you are so inclined. Unless there are any questions, this would conclude today's counsel report.

Mr. Hughes: Any questions for Ben? I will ask for a motion to ratify the Limited Assignment Distribution Agreement between Pilgrim Insurance Company and the Motor Club Insurance Company.

Ms. Woodcock: So moved

Mr. Hughes: Thank you.

Ms. Houghton: Second.

Mr. Hughes: Thank you. Any questions, comments, or further discussion? Hearing none, I'll ask for a vote. All in favor?

All Committee Members: Aye.

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

25.09 Loss Reserving Committee

Mr. Hughes: Next up is the Loss Reserving Committee. Tim Galligan will share the minutes from that meeting.

Mr. Galligan: Good morning, everybody. I'll be reporting on the December 3rd Loss Reserving Committee meeting. The Summary of that meeting was included in your agenda. The records have been distributed and are on file on CAR's website.

First, the committee discussed data quality issues that included data adjustments, policies in excess of their limits, and large loss data.

For the large losses, there were 11 new claims with losses greater than $1.0 million. All carried $1.0 million combined single limit coverage and also seven claims dropped off after going below this threshold. So, in total, for all years, there are 145 large claims with current losses of approximately $235 million. That represents a $5.4 million increase over the prior quarter that was primarily due to those newer claims. Also, each quarter the committee reviews loss estimates from claims reported to us from the Large Loss Notification Form. This quarter there were 33 new claims reported.

Next, the committee set commercial loss reserves and ultimate deficits using data statistically reported through September 2025. I'll highlight the latest three years.

The committee estimated a policy year 2023 surplus of $1.4 million. That was a $4.6 million improvement from the prior quarter.

The policy year 2024 deficit of $12.0 million results in a $200,000 deterioration from the prior quarter.

The policy year 2025, which was set for the first time, was set at $1.2 million with a loss ratio of 76.0%.

Also of note, the policy year 2021 estimated surplus of $28.6 million resulted in a $1.0 million deterioration from the prior quarter.

Finally, the next meeting is scheduled for March 4th to make projections using data reported through December 2025.

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

Mr. Hughes: Any questions for Tim? Thanks, Tim.

26.06 Financial Audit Committee

Mr. Hughes: Next up is the report of the Financial Audit Committee by Wendy Browne.

Ms. Browne: Good morning. The Financial Audit Committee met on January 27th where it discussed the review of CAR's financial statements. AAFCPA informed the committee that no differences were noted and no adjustments were needed. It was commented that the increase in administrative expenses of $950,000 from fiscal year '24 to fiscal year '25 was revenue neutral and was related to payments to Servicing Carriers for systems and procedural changes in transitioning to the new coverage and endorsement forms which are effective 1/1/27.

AAFCPA noted that no exceptions were found in any of the procedures performed and thus indicated that, based upon agreed upon procedures and

its review of CAR's financial statements, it will issue a clean unqualified review report as of and for the year ending September 30, 2025.

Accordingly, the committee voted unanimously to recommend to the Governing Committee approval of CAR's financial statements for the fiscal year ending September 30, 2025. This is an action item for your consideration.

Mr. Hughes: Thank you, Wendy. Any questions for Wendy before we discuss or vote? I'll ask for a motion to approve CAR's financial statements for the fiscal year ending 2025.

Mr. DePaulo: So moved.

Mr. Hughes: Thank you.

Ms. Clemens: Second.

Mr. Hughes: Thank you. Any questions, discussion before we vote? Hearing none, I'll ask for a vote. All in favor?

All Committee Members: Aye.

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

26.07 Compliance and Operations Committee

Mr. Hughes: Next up is the report of the Compliance and Operations Committee by Wendy Browne.

Ms. Browne: This report will not be as succinct as that one. I will be reporting on the items discussed at the Compliance and Operations Committee at their meeting on January 28th. There is one action item for your consideration, and it is at the end of the report.

Under the Compliance Audit Program, the committee was provided with the results of the Hybrid Audit of Foremost Insurance Company of Grand Rapids Michigan. The scope included $776,000 in written premium and approximately $2.3 million in paid losses and expenses. The committee was informed that Foremost's quota share error rate and credit premium differences exceeded what is typically observed in a Hybrid Audit. The cause of both issues was attributed to staff's inability to verify operator licensure as Foremost does not provide source documentation for operators that are licensed outside of Mass. Eight recurring premium-related and four recurring claims related statistical reporting issues were also identified.

Continuing, while Foremost was found to be compliance with the required Rule 32.C.2. SIU audit of garaging and policy facts, it was not found to be compliant with the overall SIU evaluation. Foremost was also determined

to be non-compliant with the Claims Performance Standards due to a lack of supporting documentation related to licensure.

The committee unanimously voted, with one recusal, to accept the report and approved CAR staff's recommendation to conduct a focus audit in April 2027 to evaluate Foremost's correction efforts related to the 14 identified issues and to separately conduct a focus audit in February 2027 to retest the effectiveness of Foremost's SIU in accordance with the Claims Performance Standards.

Jumping ahead, I would also like to report that Foremost was the last company that remained with inaccurate merit rating status following the industry-wide merit rating audit conducted in 2022. In 2024, a focus audit was conducted and Foremost was found to still be 24% in error which is above the industry average of 8%. Accordingly, a second follow-up merit rating audit was incorporated into this Hybrid Audit cycle in which if Foremost will still found to be non-compliant then a penalty process would be initiated. Foremost was actually found to have a 58% error rate so the committee voted, with one recusal, to accept the audit report and directed CAR staff to begin assessing penalties to Foremost for late and unacceptable shipments starting with the March 2026 submission. It should be noted that Foremost is in agreement with staff's findings and that changes to programming logic were scheduled to be implemented in January 2026. If CAR determines that Foremost's changes successfully result in correct merit rating status, then Foremost will avoid penalty assessments.

The committee was next informed that Foremost, which is part of the Farmers Insurance Group, has requested some consideration. When Foremost first entered the Massachusetts private passenger market, it experienced a number of data quality reporting issues such that penalties were assessed. Accordingly, when Farmers acquired the Metropolitan Insurance Companies, CAR advised the Governing Committee that Foremost and Metropolitan would be treated as separate member company groups in quota share to ensure that Foremost's reporting issues did not negatively affect the assignment process. These groups have remained separate since 2021.

Foremost has recently requested consolidation of the groups pursuant to Rule 22 as they share common ownership. Although Foremost's Hybrid Audit report identified several data quality issues, CAR staff had determined that these issues are not severe enough to warrant denial of the request. Accordingly, the two groups will be combined with the December 2025 quota share update that will occur in late February. However, to mitigate any potential negative impact on the other Assigned Risk Companies, Foremost's credit premium will be adjusted to account for the data quality issues.

Before I move on, does anybody have any questions related to Foremost because that was a lot of information?

Great. The committee was next presented with the focus audit results for Vermont Mutual which pertained to compliance with the SIU statutory requirement. Vermont Mutual had been found non-compliant in 2023 because it did not meet the minimum requirement of 25 SIU referrals. CAR determined that Vermont Mutual was now compliant based on the fact that it includes hit and run claims investigated by SIU in its sample. Furthermore, Vermont Mutual has partnered with a new vendor to enhance its SIU program. Accordingly, the committee unanimously voted, with one recusal, to accept the audit report without further consideration and return Vermont Mutual to the normal five-year Hybrid Audit schedule.

Last under this topic, the committee was provided with a status update on the towing and labor focus audits of Hanover and USAA. Hanover intends to terminate its relationship with its current vendor and is in communication with two other vendors to potentially provide future towing and labor services to Hanover. It was noted that it will be a requirement of the new vendor to provide the necessary documentation to support and validate loss amounts. Because Hanover is expected to have a new vendor within the next several months, CAR did not recommend assessment of any penalties.

While USAA has continued to actively communicate with CAR, it is still unable to support that unallocated loss adjustment expenses are not included in the towing and labor loss amounts. Given the limited data quality and quota share impacts from the small segment of data involved in this issue, CAR staff concluded that the potential penalties associated with late and unacceptable shipments would be excessive. Rather, CAR staff proposed to the committee that it develop a two-tiered approach for future penalties. Accordingly, draft amendments to the penalty program will be provided to the committee for consideration at the next meeting.

Finally, we have some amendments for your consideration to Rule 13 and 30 which are the Servicing Carrier and Assigned Risk Company Requirements – Service Fees.

In response to the changes implemented by the Attorney General's Office in regulation 940 CMR 38.00, the committee considered proposed amendments to Rule 13 and 30 that are consistent with the amendments that were recently approved to Rules 14 and 31 for producers. Language has been added to indicate that the disclosure of any fee has to be compliant with all state laws and regulations. The committee was also informed that the MAIP Steering and Commercial Auto Committees will be discussing at their upcoming meetings other actions taken to ensure compliance with the negative option feature requirements.

The committee voted unanimously to recommend Governing Committee approval of the proposed changes to Rule 13 and 30 of the CAR Rules of Operation. This is an action item for your consideration. The proposed amended pages can be found in your first Additional Information packet under Docket #GC26.07, Exhibit #1, Pages 5 through 9.

Mr. Hughes: Thanks, Wendy. Any questions for Wendy on the amendments to Rule 13 and 30? Hearing none, I'll ask for a motion to approve the amendments to Rule 13 – Servicing Carrier Requirements and Rule 30 – Assigned Risk Company Requirements - Service Fees.

Ms. McConnell: So moved.

Mr. Hughes: Thank you.

Ms. Woodcock: Second.

Mr. Hughes Thank you. Any questions or discussion prior to our vote? Hearing none, I'll ask for a vote. All in favor?

All Committee Members: Aye.

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

Ms. Browne: Unless anyone has any questions, that would conclude my report.

Mr. Hughes: Thank you, Wendy.

Ms. Browne: Thank you.

26.08 Personnel Committee

Mr. Hughes: Next up is the report of the Personnel Committee meeting of February 2nd. There are five action items for the Governing Committee's consideration.

The first item is the annual merit adjustment. Steven Gautieri reviewed an annual merit adjustment survey of industry-funded peer organizations to which CAR ties its recommendation noting CAR's proposed increase is in line with those companies for 2026. He then presented a proposal for the President's discretionary allowance to award individuals whose performance deserves meaningful additional compensation. Steve noted that the practice has been highly successful over the past six years in motivating middle and lower-level staff who are now more directly involved in committee activity, problem solving, and the implementation of impactful solutions throughout the company. He noted that the discretionary compensation is awarded as one-time payments and does not increase base salaries. So, our first motion is to approve the annual staff merit adjustment and discretionary allowance.

Mr. DePaulo: So moved.

Mr. Hughes: Thank you.

Ms. Woodcock: Second.

Mr. Hughes: Thank you. Any questions or discussion prior to our vote? Hearing none, I'll ask for a vote. All in favor?

All Committee Members: Aye.

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

Next up on our agenda was the annual range movement for 2026. Again, Steve provided a review of the salary range survey information reflecting industry-funded peer organizations planned salary range increases for 2026. Based on the survey information and keeping with past practices, a salary range increase percentage was proposed to align CAR with those organizations for 2026. Following brief consideration and discussion, the committee voted unanimously to recommend to the Governing Committee a salary range adjustment percentage as was recommended for calendar year 2026. With that, can I have motion to approve the recommended salary range for 2026?

Ms. Clemens: Motion to approve the recommended salary range.

Mr. Hughes: Thank you.

Ms. McConnell: Second.

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

All Committee Members: Aye.

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

Next up were the officers' salary recommendations. The first was Wendy Browne. Ms. Hubley provided a 2025 job performance assessment of Ms. Wendy Browne, Vice President of Business Operations. Ms. Browne's 2025 performance included a highly visible presence in both the private passenger and commercial residual markets through but not limited to the three approved rate filings and committee activity. Ms. Hubley proposed a salary increase for Ms. Browne consistent with the merit increase percentage approved for CAR staff for 2026. The committee unanimously voted to recommend to the Governing Committee a 2026 salary adjustment for Wendy Browne, Vice President of Business Operations, as proposed by Ms. Hubley. With that, I'll ask for a motion to approve the salary recommendation for Ms. Wendy Browne, Vice President of Business Operations.

Ms. Woodcock: So moved.

Mr. Hughes: Thank you.

Mr. DePaulo: Second.

Mr. Hughes: Thank you. Any questions or discussion prior to our vote? Hearing none, I'll ask for a vote. All in favor?

All Committee Members: Aye.

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

Next was Mr. Samuel DiBattista. Ms. Hubley provided a review of the job performance of Mr. DiBattista, Vice President of Technical Operations. Ms. Hubley noted that although Mr. DiBattista has only been in the Vice President position since October of 2025, he has been a prominent leader in the IT Department and took over responsibilities in July of 2025 when CAR's former Vice President of Technical Operations retired. Ms. Hubley proposed a salary increase for Mr. DiBattista consistent with the merit increase percentage approved for CAR staff for 2026. After a brief discussion, the committee also unanimously voted to recommend to the Governing Committee a 2026 salary adjustment for Samuel DiBattista, Vice President of Technical Operations, as proposed by Ms. Hubley. That is the motion to approve the salary recommendation for Mr. Samuel DiBattista, Vice President of Technical Operations.

Ms. Clemens: So moved.

Mr. Hughes: Thank you.

Mr. DePaulo: Second.

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

All Committee Members: Aye.

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

Our last item requiring a vote was the President's salary recommendation. The committee provided an assessment of CAR President Natalie Hubley's 2025 job performance including comments from members of the committee. In recognition Ms. Hubley's leadership and continue success as President, the committee reached a consensus on an appropriate merit adjustment percentage. Following discussion, the committee unanimously voted to recommend to the Governing Committee a 2026 merit adjustment for Ms. Hubley. So, the motion is to approve the salary recommendation for Ms. Natalie Hubley, President.

Ms. McConnell: So moved.

Mr. Hughes: Thank you.

Mr. DePaulo: Second.

Mr. Hughes: Thank you. Any questions or discussion prior to our vote? Hearing none, I'll ask for a vote to approve. All in favor?

All Committee Members: Aye,

Mr. Hughes: Any opposed? Hearing none, the motion passes. That concludes the report for the Personnel Committee.

26.09 Actuarial Committee

Mr. Hughes: Next up is the Actuarial Committee. Meredith Woodcock will report on the meeting of February 5th.

Ms. Woodcock: Thanks. I'm reporting on the Actuarial Committee meeting held on February 5th which you just indicated. At the end of the discussion, I will have one action item for your consideration.

The primary objective of our meeting was to begin deliberation on the quota share credits for policies effective on or after 4/1/2027. Like last year, we reviewed credit models that include capping credit factor decreases, limiting movement in the 11 DOI territories, and lowering the 5% residual market share trigger to respond to disproportionate representation in the MAIP. Committee members had robust discussion about the need to realign credits in territories with indicated rate need while gradually reducing credit factors in areas with decreasing market share.

In the end, committee members agreed that it was premature to make a recommendation at this time due to a shrinking MAIP. We will meet again in about three months to review updated data and models with the goal of new credit factors for policies effective on or after 4/1/2027.

Moving on, committee members reviewed draft amendments to Rule 29 to review new compulsory bodily injury limits that became effective July 1, 2025. The proposed amendments can be found in the second Additional Information packet on Pages 4 and 5. The draft rule has been updated to use the new minimum limits commensurate with the July 2026 statistical data which will be reflected in the quota share in late August 2026. It was also noted that the impact from this change to the quota share determination and assignment order was immaterial.

After a brief discussion, the committee voted unanimously to recommend that the Governing Committee approve the Rule 29 amendments as drafted. This is an action item for your consideration.

Mr. Hughes: Thanks, Meredith. I'll ask for a motion to approve the amendments to Rule 29.

Mr. Taylor: So moved.

Mr. Hughes: Thank you.

Ms. Clemens: Second.

Mr. Hughes: Thank you. Any questions or discussion prior to our vote? All in favor?

All Committee Members: Aye.

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

Other Business

Mr. Hughes: Is there any other business to come before the Governing Committee? Hearing none, is there any need to go into Executive Session? With that, I will ask for a motion to adjourn the meeting.

Ms. Woodcock: So moved.

Ms. Clemens: Second.

Mr. Hughes: Any other comments or questions before we vote? All in favor?

All Committee Members: Aye.

Mr. Hughes: Any opposed? Hearing none, the meeting is adjourned.

(*Meeting ended at 10:59 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
March 2, 2026

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 #GC26.02, Exhibit #1	Attendance Listing

GOVERNING COMMITTEE MEETING
SIGN-IN SHEET
FEBRUARY 10, 2026

PLEASE PRINT

Individual's Name	Company / Agency
MARGARET BARRAO	Division of Insurance
Thom Delaurio	CABOT Risk Strategies
Mary McConnell	Safety Insurance
Nicole Marturana	FBInsure
Kevin Costigan	GEICO
Jean Houghton	NHD
CHRIS TAYLOR	HANOVER
Meredith Woodcock	Liberty Mutual
PAMELA BUDENSTAB-KRYNICKI	KRYNICKI INSURANCE
Sarah clemens	mapfre
Ben Hincks	TSH&D - Counsel to CAR
Steve Torres	" "
Natalie Hubley	CAR
WILLIAM HUBITES	ARBELLA
M. John Oliveri	AGENT
Regina Nagle	CAR

GOVERNING COMMITTEE MEETING
SIGN-IN SHEET
FEBRUARY 10, 2026

PLEASE PRINT

Individual's Name	Company / Agency
Robin Tigges	CAR
Kathy Cormier	MAIA
Matt Hirsh	CAR
Mark L. Ives	CAR
Steve Gautieri	CAR
Lynne Rosenburg	CAR
Tim Galligan	CAR
Wendy Brown	CAR
Barry Tagen	Pilgrim
Katy Proctor	CAR