

# COMMONWEALTH AUTOMOBILE REINSURERS

## 2026 ADVISORY COMMITTEES

### Actuarial Committee

The Actuarial Committee is responsible for reviewing and making determinations regarding MAIP quota share and credits, as well as deficit sharing, expense allowances, and any other technical and actuarial subjects.

Ms. Meredith Woodcock, Chair	Liberty Mutual Insurance Companies
Ms. Sarah Clemens, Vice Chair	MAPFRE U.S.A. Corporation
Mr. Andrew Brown	Plymouth Rock Assurance Corporation
Ms. Melinda Etschman	Arbella Insurance Group
Mr. Todd Lehmann	Quincy Mutual Group
Mr. Jeffrey Price	The Hanover Insurance Company
Mr. Thomas Spankroy	GEICO
Mr. Christopher Walendin	Safety Insurance Group
Mr. Mark Winiker	A-Affordable Insurance Agency, Inc.
Mr. Joshua Wykle	Vermont Mutual Insurance Group

### Budget Committee

The Budget Committee bears the responsibility of reviewing the annual operating budget and business plan as proposed by CAR's President and recommends approval to the Governing Committee. Only Governing Committee members serve on this committee.

Mr. John Olivieri, Jr., Chair	J.K. Olivieri Insurance Agency, Inc
Mr. William Hughes, Vice Chair	Arbella Insurance Group
Ms. Pamela Bodenstab-Krynicky	PL Krynicky Insurance Agency
Ms. Sarah Clemens	MAPFRE U.S.A. Corporation
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Mr. Christopher Taylor	The Hanover Insurance Company
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies

### Commercial Automobile Committee

The Commercial Automobile Committee is responsible for formulating recommendations relative to manuals of classification, rules, rating plans, policies, forms, and other such matters associated with ceded commercial business.

Mr. Thomas DePaulo, Chair	Cabot Risk Strategies, LLC.
Mr. David Zawilinski, Vice Chair	Arbella Insurance Group
Mr. Michael Brady	Pilgrim Insurance Company
Ms. Annmarie Castonguay	The Hanover Insurance Company
Ms. Sheila Doherty	Doherty Insurance Agency, Inc.
Mr. Andrew Lazjer	Safety Insurance Company
Ms. Sharon Murphy	Acadia Insurance Company
Mr. John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Ms. Allison Ratliff	MAPFRE U.S.A. Corporation
Ms. Tricia Sabulis	Michaud Insurance Agency

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## 2026 ADVISORY COMMITTEES

### **Commercial Program Oversight Committee**

The Commercial Program Oversight Committee is responsible for oversight of the Commercial Servicing Carrier Programs. The Committee will recommend program requirements to be included in a request for proposal, serve as the selection committee to recommend Servicing Carrier appointments, review Servicing Carrier annual reports and CAR audit results to recommend potential enhancements to program standards that may include further consideration by the Commercial Auto Committee, review of and recommendation to the Governing Committee relative to Servicing Carrier requests for extraordinary expenses, and any other issues that may arise concerning oversight of the programs.

Mr. John Olivieri, Jr., Chair  
Ms. Sharon Murphy, Vice Chair  
Ms. Jean Houghton  
Ms. Nicole Martorana  
Mr. Henry Risman  
Ms. Nikki Sharleville

J.K. Olivieri Insurance Agency, Inc.  
Acadia Insurance Company  
Norfolk and Dedham Group  
FBInsure, LLC  
Risman Insurance Agency, Inc.  
The Hanover Insurance Company

### **Compliance and Operations Committee**

The Compliance and Operations Committee considers matters relating to statistical, accounting, data processing and procedural operations. The Committee also develops guidelines relating to Hybrid Audit Plan (HAP) and Commercial Automobile audits and reviews operational compliance relating to the CAR Plan, Rules, and Manuals.

Ms. Erin Cummings, Chair  
Mr. Henry Risman, Vice Chair  
Mr. Cory Hanson  
Ms. Annmarie Hassan  
Ms. Nicole Martorana  
Ms. Sharon Murphy  
Mr. Barry Tagen  
Ms. Brenda Williams  
Mr. Kenneth Yeh

Norfolk and Dedham Group  
Risman Insurance Agency, Inc.  
The Hanover Insurance Company  
Arbella Insurance Group  
FBInsure, LLC  
Acadia Insurance Company  
Pilgrim Insurance Company  
MAPFRE U. S. A. Corporation  
Allstate Insurance Group

### **Financial Audit Committee**

The Financial Audit Committee is responsible for the oversight of the independent review of CAR's financial statements. The Committee is responsible for the engagement of an independent accounting firm in accordance with CAR's contracting policy, annually defining the scope of the engagement and for considering the auditor's findings.

Mr. Thomas LaFrancois, Chair  
Ms. Pamela Bodenstab-Krynicky, Vice Chair  
Mr. Matthew Anglim  
Mr. Brian Breeden  
Mr. Christopher Burke  
Mr. Sean Moone  
Mr. Henry Risman

Arbella Insurance Group  
PL Krynicky Insurance Agency  
Plymouth Rock Companies  
MAPFRE U. S. A. Corporation  
Safety Insurance Company  
Norfolk and Dedham Group  
Risman Insurance Agency, Inc.

# COMMONWEALTH AUTOMOBILE REINSURERS

## 2026 ADVISORY COMMITTEES

### Governing Committee Review Panel

The Governing Committee Review Panel is charged with the responsibility to review appeals made by member companies and licensed producers aggrieved by any alleged unfair, unreasonable, or improper practice of CAR or a Member with respect to the operation of CAR. Only Governing Committee members may serve on this Committee and decisions of the Governing Committee Review Panel are considered to be those of the full Governing Committee.

Mr. Thomas DePaulo, Chair	Cabot Risk Strategies, LLC
Mr. William Hughes, Vice Chair	Arbella Insurance Group
Mr. Christopher Taylor	The Hanover Insurance Company
Ms. Mary McConnell – 1 <sup>st</sup> Company Alternate	Safety Insurance Company
Ms. Jean Houghton - 2 <sup>nd</sup> Company Alternate	Norfolk & Dedham Group
Mr. John Olivieri, Jr. – 1 <sup>st</sup> Producer Alternate	J.K. Olivieri Insurance Agency, Inc.
Ms. Pamela Bodenstab-Krynicky – 2 <sup>nd</sup> Producer Alternate	P.L. Krynicky Insurance Agency

### Loss Reserving Committee

The Loss Reserving Committee reviews quarterly loss development data for private passenger run-off and commercial ceded business in order to estimate ultimate losses that determine the incurred but not reported loss reserves, which are used in the Member Participation Reports.

Ms. Melissa Vaughn, Chair	Safety Insurance Company
Ms. Olivia Lemieux	Liberty Mutual Insurance Companies
Mr. Meredith Manchester	Plymouth Rock Assurance Corporation
Mr. Jacob Sechler	The Hanover Insurance Company
Mr. Gavin Traverso	MAPFRE U.S.A. Corporation

### MAIP Steering Committee

This MAIP Steering Committee is responsible for developing recommendations relative to issues involving the Massachusetts Automobile Insurance Plan.

Mr. Barry Tagen, Chair	Pilgrim Insurance Company
Mr. Henry Risman, Vice Chair	Risman Insurance Agency, Inc.
Mr. Shi Adams	GEICO
Mr. Matthew Cote	Arbella Insurance Group
Ms. Sheila Doherty	Doherty Insurance Agency, Inc.
Mr. Shaun Farley	Vermont Mutual Insurance Group
Mr. Cory Hanson	The Hanover Insurance Company
Mr. David Hassey	Mill City Insurance, Inc.
Ms. Jean Houghton	Norfolk and Dedham Group
Mr. Andrew Lajzer	Safety Insurance Company
Mr. Mark Winiker	A-Affordable Insurance Agency
Ms. Qianyi Zhao	MAPFRE U.S.A. Corporation

# COMMONWEALTH AUTOMOBILE REINSURERS

## 2026 ADVISORY COMMITTEES

### Market Review Committee

The Market Review Committee considers market issues regarding producer/company relationships, particularly those involving compliance with the Rules of Operation and MAIP certification of Assigned Risk Producers.

Ms. Sheila Doherty, Chair	Doherty Insurance Agency, Inc.
Ms. Pamela Bodenstab Krynicki, Vice Chair	PL Krynicki Insurance Agency
Ms. Kerrienne Bartro	MAPFRE U.S.A. Corporation
Ms. Roberta Fitzpatrick	Arbella Insurance Group
Ms. Jean Houghton	Norfolk & Dedham Group
Mr. Andrew Lajzer	Safety Insurance Company
Mr. Henry Risman	Risman Insurance Agency, Inc.
Mr. Kenneth Willis	Plymouth Rock Assurance Corporation
Mr. Mark Winiker	A-Affordable Insurance Agency

### Personnel Committee

The Personnel Committee is responsible for overseeing matters involving employee compensation, including but not limited to annual salary range movement, merit increase percentages, and officer salary adjustments as proposed by CAR's President. The Committee also may act in an advisory capacity to staff in all areas of personnel policy and procedures. Only Governing Committee members may be appointed to this Committee.

Mr. William Hughes, Chair	Arbella Insurance Group
Mr. John Olivieri, Jr., Vice Chair	J.K. Olivieri Insurance Agency, Inc.
Ms. Sarah Clemens	MAPFRE U.S.A. Group
Mr. Thomas DePaulo	Cabot Risk Strategies, LLC
Ms. Nicole Martorana	FBInsure, LLC
Mr. Christopher Taylor	The Hanover Insurance Company
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies