



NATALIE A. HUBLEY  
PRESIDENT

## COMMONWEALTH AUTOMOBILE REINSURERS

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### NOTICE OF MEETING

#### LOSS RESERVING COMMITTEE

A meeting of the Loss Reserving Committee will be held virtually via Zoom video conferencing software on

**WEDNESDAY, MARCH 5, 2025, AT 11:00 A.M.**

If you plan to attend this meeting and are not a member of this Committee, please RSVP by completing the Visitor Security Form located in the Contact Us/Visitor Information section of CAR's website. CAR will then forward to you, via email, meeting access information. Please do not share access information provided by CAR but refer others wishing to attend the meeting to CAR's Visitor Security Form.

#### MEMBERS OF THE COMMITTEE

Ms. Melissa Vaughn – Chair  
Safety Insurance Company

Ms. Satomi Miyanaga  
Mr. Martin Murphy  
Mr. Jacob Sechler  
Mr. Gavin Traverso

Liberty Mutual Insurance Companies  
Plymouth Rock Assurance Corporation  
The Hanover Insurance Company  
MAPFRE U.S.A. Corporation

#### AGENDA

**LR**

##### **24.01 Records of Previous Meeting**

The Records of the Loss Reserving Committee meeting of December 4, 2024 should be read and approved.

**LR**

##### **25.03 CAR Conflict of Interest Policy**

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

**LR**

**25.04 Quality of Current Quarter Reporting**

Staff will review quarterly adjustments to losses or premiums necessitated by data reporting problems.

Staff will also review newly reported large losses and historical large loss reports on an inception-to-date basis that were updated for the current quarter's activity.

**LR**

**25.05 Selection of Ultimate Losses**

The accident year loss reserve indications for the five loss development pools should be reviewed and finalized.

**LR**

**25.06 Policy Year Deficit and Loss Ratio Report**

The Committee should review and finalize the preliminary report to the Governing Committee for the quarter ending December 31, 2024.

**LR**

**25.07 Latest Valuation of Ultimate Projections**

The Committee should review the ultimate policy year projections valued at the quarter ending December 31, 2024.

**Other Business**

To transact any other business that may properly come before this Committee.

**Executive Session**

The Loss Reserving Committee may convene in Executive Session in accordance with the provisions of G.L. c. 30A, § 21.

**RICHARD HEATH**  
Actuarial/Statistical Analyst

Boston, Massachusetts  
February 18, 2025