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## NOTICE OF MEETING

### COMMERCIAL PROGRAM OVERSIGHT COMMITTEE

A meeting of the Commercial Program Oversight Committee will be held virtually via Zoom video conferencing software, on

**TUESDAY, OCTOBER 26, 2021, AT 10:30 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

Mr. John Olivieri, Jr. – Chair  
J.K. Olivieri Insurance Agency Inc.

Mr. Charles Boynton, III  
Mr. Brian Hayes  
Mr. Bryan Hurwitz  
Ms. Sharon Murphy

Boynton Insurance Agency, Inc.  
Quincy Mutual Group  
The Norfolk & Dedham Group  
Acadia Insurance Company.

### AGENDA

#### CPOC

##### 21.01 Records of Previous Meeting

The Records of the Commercial Program Oversight Committee meeting of July 26, 2021 should be read and approved.

#### CPOC

##### 21.03 CAR Conflict of Interest Policy

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

**CPOC**

**20.07 Commercial Auto Residual Market – COVID-19 Emergency Period Guidance**

At its meeting of May 21, 2020, which was continued to May 28<sup>th</sup> and June 4<sup>th</sup>, 2020, the Commercial Program Oversight Committee discussed the issue of earned but uncollected premium related to the handling and accommodations afforded to policies pursuant to the Division Of Insurance’s Bulletin 2020-05, entitled “Flexibility in the Issuance and Administration of Insurance during COVID-19 (Coronavirus) Public Health Crisis.”

At those meetings, the Committee discussed a diversity among the Servicing Carriers’ handling and projections of at-risk premium due to varied approaches used by the companies in accommodating insureds pursuant to the directive from the Division of Insurance. The Committee discussed reimbursement opportunities for the Servicing Carriers that would need to take into consideration the level of detail to which the requesting carrier is able to identify its COVID-related earned but uncollected premium versus earned and uncollected premium that might otherwise be incurred in the course of normal business operations. Relative to the reimbursement process, the Committee recognized that when it becomes clear that premium will not be collected, a Servicing Carrier will be responsible for presenting its request for reimbursement, for evaluation by the Committee pursuant to the review process contemplated in Rule 11.C.2. in accordance with procedures identified in the Manual of Administrative Procedures. The Rule and procedures are the Committee’s mechanism for seeking additional information from the requesting Servicing Carrier in order to confirm and validate the reimbursement request.

Accordingly, the Committee recognized and should be prepared to discuss establishing consistent criteria to define applicable extraordinary expenses for a reimbursement process relative to the specific issue of earned but uncollected premiums related to the Servicing Carriers’ handling of business pursuant to DOI Bulletin 2020-05.

**Other Business**

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

**Executive Session**

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

JOHN METCALFE  
Director – Residual Market Services

Boston, Massachusetts  
October 4, 2021