



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000

RECORDS OF MEETING

COMMERCIAL AUTOMOBILE COMMITTEE – AUGUST 31, 2021

Members Present

Mr. Thomas DePaulo – Chair	Cabot Risk Strategies, LLC
Ms. Kristina Broskey	MAPFRE U.S.A. Corporation
Ms. Annmarie Castonguay	The Hanover Insurance Company
Ms. Sheila Doherty	Doherty Insurance Agency, Inc.
Mr. Bryan Hurwitz	Norfolk & Dedham Group
Ms. Mary McConnell	Safety Insurance Company
Ms. Sharon Murphy	Acadia Insurance Company
Mr. John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Mr. Thomas Skelly, Jr.	Deland, Gibson Insurance Associates, Inc.
Mr. Barry Tagen	Pilgrim Insurance Company
Mr. Mark Winiker	A-Affordable Insurance Agency, Inc.
Mr. David Zawilinski	Arbella Insurance Group

Substituted for:
N/A

Not in Attendance:
N/A

21.01 Records of Previous Meeting

On a roll call vote, the Committee unanimously voted to approve the Records of the Commercial Automobile Committee meeting of July 20, 2021. The Records have been distributed and are on file.

20.05 Transportation Network Services Coverage (TNC)

Ms. Wendy Browne reviewed the endorsement forms and proposed modifications to the Commercial Automobile Insurance Manual related to TNC activities for ceded policies.

Endorsement form CR 99 06 XX 21 – Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion will be filed for use with all commercial automobile policies, except those providing coverage for public automobile classifications. It excludes coverage for any auto being used as public livery or conveyance for passengers or by an insured who is logged into a transportation network platform or delivery network platform as a driver.

Endorsement form CR 99 05 XX 21 – Vehicle Sharing Program Exclusion Endorsement will be filed for use with all commercial automobile policies to exclude coverage for any auto enrolled or participating in a vehicle sharing program. Ms. Browne advised that Counsel is recommending a change to the definition of Vehicle Sharing Program in section F of this endorsement form to read “an online-enabled application or digital network used to connect owners of commercially insured vehicles with business entities *and others* to rent those vehicles”.

Endorsement form CR 99 04 XX 21 – Public or Livery Passenger Conveyance and On-Demand Delivery Services Other Insurance Condition Endorsement will be filed for use with all public automobile classifications to stipulate that the public transportation auto liability coverage is excess over the insurance provided by a transportation network company when the auto is engaged in transportation network or delivery network services. Recommendations were made to add a reference to the Massachusetts Garage Insurance Policy Coverage Form in Section A, and to correct a typographical error on the form.

Ms. Browne reviewed the proposed modifications to the Commercial Automobile Insurance Manual as outlined in the agenda, including Rules 20, 43, and 44 in the Common Coverages and Rating Procedures section, and Rules 71, 72, and 75 in the Public Transportation section. She noted that Counsel’s recommended change to add “and others” to the definition of a Vehicle Sharing Program also applies to Rule 43 – Vehicle Sharing Program Exclusion Endorsement.

After discussion, the Committee unanimously voted via roll call vote to recommend to the Governing Committee approval of the endorsement forms and corresponding Manual Rule changes, as amended pursuant to the Committee’s discussion.

TIMOTHY GALLIGAN
Director of Actuarial and Statistical Services

Boston, Massachusetts
September 3, 2021

ATTACHMENT LISTING

Docket #CAC21.02, Exhibit #6

Attendance Listing

**COMMERCIAL AUTOMOBILE COMMITTEE MEETING
 MEETING ATTENDEES
 AUGUST 31, 2021**

Individual's Name

Company / Agency

PLEASE PRINT

Thomas DePaulo	Cabot Risk Strategies, LLC
Kristina Broskey	MAPFRE U. S. A. Corporation
Annmarie Castonguay	The Hanover Insurance Company
Sheila Doherty	Doherty Insurance Agency, Inc.
Brian Hurwitz	The Norfolk and Dedham Group
Mary McConnell	Safety Insurance Company
Sharon Murphy	Acadia Insurance Company
John Olivieri, Jr.	J.K. Olivieri Insurance Agency, Inc.
Thomas Skelly, Jr	Deland, Gibson Insurance Associates, Inc.
Barry Tagen	Pilgrim Insurance Company
Mark Winiker	A-Affordable Insurance Agency, Inc.
David Zawilinski	Arbella Insurance Group
John Magadieu	Arbella Insurance Group
Monique Miller	AIB
Mary Ellen Thompson	Division of Insurance
Nicholas Fyntrilakis	MAIA
Benjamin Hincks	TSH & D – CAR Counsel
Steven Torres	TSH & D – CAR Counsel
Mark Alves	CAR Staff
Wendy Browne	CAR Staff
Shannon Chiu	CAR Staff
Timothy Costain	CAR Staff

**COMMERCIAL AUTOMOBILE COMMITTEE MEETING
MEETING ATTENDEES
AUGUST 31, 2021**

Individual's Name

Company / Agency

PLEASE PRINT

Timothy Galligan	CAR Staff
Natalie Hubley	CAR Staff
Cheryl Kopas	CAR Staff
Tiffany Manning	CAR Staff
Daniel Mason	CAR Staff
John Metcalfe	CAR Staff
Katy Proctor	CAR Staff
Lynne Rosenberg	CAR Staff
Robin Tigges	CAR Staff