THE COMMONWEALTH OF MASSACHUSETTS
AUTO DAMAGE APPRAISER LICENSING BOARD
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WILLIAM E. JOHNSON
PETER SMITH
CARL GARCIA
VICKY WEI YE

Minutes of the Meeting of the Board held on July 14, 2026, and approved at the Board Meeting held on September 1, 2026; Motion of Board Member William Johnson, Seconded by Board Member Carl Garcia. The Motion Passed by a Vote of: 5-0.

Minutes of the Board Meeting held on July 14, 2026

The Auto Damage Appraiser Licensing Board (ADALB or Board) held a meeting on July 14, 2026, at One Federal Street, Boston, Massachusetts.

Members Present:
Donald E. d'Entremont
William Johnson
Peter Smith
Carl Garcia
Vicky Ye

Attending to the Board:
Michael D. Powers, Counsel to the Board

Call to Order:
Chair Donald E. d'Entremont called the meeting to order at approximately 11:00 AM.
The Chair reviewed Open Meeting Law protocols regarding public attendance, public participation, decorum, and recording requirements. Chairman d'Entremont advised that public comments would be accepted following completion of the Board's agenda items and prior to Executive Session.

Recording Disclosure:
At the request of the Chairman d'Entremont for those in attendance who were recording the meeting to identify themselves: James Steere (Hanover Insurance) and Lucky Papageorge (AASP/MA) indicated they were recording the meeting.

Approval of the Board minutes for the Board meeting held on March 4, 2026:
Approval of the Board meeting held on March 4, 2026. Board Member William Johnson made a motion to approve the minutes as written, and the motion was seconded by Board Member Carl Garcia. The motion passed by a Vote of: 5-0.

Those members of the public in attendance:
Evangelos “Lucky” Papageorg, AASP/MA Executive Director. MA Executive Director. MAPFRE was represented by AVP Ryan Brand and Larry Bacchus. Other insurance professionals present included Jim Steere of The Hanover, Mike Mullarkey of Arbella Insurance Group, and Eric Doyle of Amica Mutual Insurance. Also in attendance were Mike Nastari, newly appointed VP at Minute Collision, and Jeff White, owner of North Andover Auto Body. Members of the public present also included Jim Bates, formerly a Claims Field Supervisor with MAPFRE USA, and Joseph Coyne owner of Home and Auto Appraisal Bureau Inc. and former Member of the ADALB.

Report by Board Member Peter Smith on the Part-II examination for motor vehicle damage appraiser:
Board Member Smith reported that the most recent Part II examination was held on June 27, 2026, and that a total of 59 applicants attended the examination. Board Member Smith reported that 54 applicants passed the examination and 5 applicants failed. Board Member Garcia noted another strong pass rate consistent with recent examinations and that applicant volume appears to be slowing compared to prior examination cycles. Board Member Johnson stated that there were an increasing number of candidates entering the profession without prior collision repair experience. Board Member Garcia stated that the appraisal process should focus on real real-world repair knowledge during examination grading. The Board members agreed that the purpose of the examination is to ensure that candidates understand appraisal procedures, regulations, and documentation requirements, while a person’s practical experience will continue to develop through employment and industry training.

Board Member Smith stated that only a small number of candidates are currently waiting for the examination and that the next Part-II examination will likely be held in September 2026 unless the number of applicants increases in the near future.

Request by WebCE of Dallas, Texas for approval of appraiser course:
Board Member. Smith advised the Board that WebCE submitted a request to withdraw its application for approval of a Motor Vehicle Damage Appraiser course prior to Board consideration. Board members discussed concerns regarding portions of the proposed curriculum and noted that withdrawal would allow the provider to revise its materials and potentially reapply in the future.Board Member Garcia made a motion to dismiss the application without prejudice, the motion was seconded by Board Member Smith and the motion passed by a Vote of: 5-0.

Auto Body Labor Reimbursement Rate Advisory Board Legislation:
A law signed by Governor Healey the previous week amending M.G.L. c. 175 and adding two additional sections, 232 and 234, provides the following:

> (a) There shall be, within the division of insurance, a permanent auto body labor reimbursement rate advisory board to address any issues related to auto body labor reimbursement rates. The advisory board shall consist of: 1 member appointed by the commissioner of insurance, who shall serve as a co-chair; 1 member appointed by the attorney general, who shall serve as a co-chair; 1 member from the auto insurance industry

appointed by the Massachusetts Insurance Federation, Inc., or its successor; 1 member from the auto repair industry appointed by the Massachusetts Auto Body Association, Inc., or its successor; and 1 member appointed by the Massachusetts State Automobile Dealers Association, Inc., or its successor. No board member shall serve more than 3 consecutive 2-year terms.

(b) The advisory board shall meet not less than 1 time per year. The advisory board shall be responsible for creating, implementing and overseeing a survey not more than once every 4 years that shall be given to relevant auto body shops and insurers as determined by the advisory board. The survey shall compile data pertaining to contracted hourly labor reimbursement rates, posted hourly labor reimbursement rates and any additional information the advisory board deems relevant. The advisory board shall collect industry data including, but not limited to: (i) labor reimbursement rates in neighboring states; (ii) total labor costs and total repair costs for repairs, including the total cost of repair; (iii) inflation data; (iv) workforce data; (v) vocational school trends; (vi) automobile insurance premiums; and (vii) any additional information as requested by the advisory board. The results of the survey and the data collected shall be reviewed and analyzed by the advisory board.

(c) Not later than December 31 every fourth year, the advisory board shall file a report of its findings and conclusions, and any recommendations of the individual members of the advisory board with the clerk of the senate and house of representatives, the joint committee on financial services, the senate and house committees on ways and means and the division of insurance.

Section 232.

(a) The commissioner of insurance shall, every 4 years, issue the labor reimbursement rate survey to auto body shops and insurers, as established by the auto body labor reimbursement rate advisory board established in section 231.

(b)(1) Not less than every 4 years, the commissioner of insurance shall review the findings of the survey for evidence of whether there is a reasonable degree of competition in the auto body repair market.

(2) If the commissioner, through review of the labor reimbursement rate surveys and consideration of competition concludes that a reasonable degree of competition does not exist, then the commissioner shall implement a full rate hearing, under the regulations of the division of insurance, to establish a minimum auto body labor reimbursement rate for the commonwealth or a region thereof.

(c) In addition to competition, in setting the auto body labor reimbursement rate, the commissioner shall consider: (i) the best available market data relative to auto body repairs and the resulting insurance claims; and (ii) the impact on coverage premiums, including, but not limited to, phasing in the labor rate over a period of not more than 3 years.

The first auto body labor reimbursement rate survey required under section 232 of chapter 175 of the General Laws shall be conducted not later than January 1, 2027.

Chair asked Board Legal Counsel Powers to report on the new law, Legal Counsel Powers explained that Governor Healy signed the budget last week including the above Legislative bill found in the budget bill. The law was apparently a compromise to another bill that would have established a minimum auto body labor rate. The bill does have the possibility that a minimum auto body labor rate could be established by the Commissioner of Insurance and Legal Counsel Powers read the language contained in the new law. Legal Counsel Powers pointed out that if the Commissioner established a minimum labor rate, the law is written in the singular, only one labor rate could possibly be created, and downstream auto insurance carriers could possibly point to the one rate as the only rate for payment on a claim. Mr. Powers stated that as the Co-chair of the Auto Body Labor Rate Advisory Board (Advisory Board), the Advisory Board reported that there are 6 basic categories of labor rates in the auto body repair industry in the Commonwealth and he said two of the wisest and highly successful men that he knew of in the auto body repair business Board Member William Johnson and Board Member Carl Garcia have warned against such a thing, by stating be careful what you wish for.

Board Member Johnson said that, as past President of the Statewide Towers Association of Massachusetts he knows there has only been 6 rate increases approved by the Commonwealth of Massachusetts since 1970, the first year the industry and the Commonwealth agreed to establish a towing rate. Chairman d'Entremont asked if there was anything in the law guaranteeing a minimum labor rate for the frontline auto repair technicians. Legal Counsel Powers responded that under the new law, if the Commissioner of the Division of Insurance were to determine through review of the labor reimbursement rate surveys and consideration of competition in the marketplace, and conclude that a reasonable degree of competition does not exist, then the law provides the Insurance Commissioner shall implement a full rate hearing. The last time the Commissioner of Insurance conducted rate hearings for auto insurance was in the year 2007 under the old "Fixed and Establish System" of reviewing and regulating auto insurance companies' rate filings, since that time the Insurance Commissioner has allowed auto insurance companies to operate under a "Managed Competition Market" and there has not be any rate hearings held to set auto insurance rates. Legal Counsel Powers said that the Insurance Commissioner would first have to make the finding that a reasonable degree of competition does not exist in the auto repair market and, thereafter, conduct rate hearings. Legal Counsel Powers explained that the rate hearing would be conducted by a hearing officer who would take relevant evidence and testimony from interested parties and file a report to the Insurance Commissioner. Testimony on the issue of providing a minimum labor rate for auto body repair technicians could be offered during any rate hearings and the ultimate decision would be made by the Commissioner of Insurance.

Proposed Advisory Ruling:
To All Concerned Parties RE: Advisory Ruling 2026-X

Preliminary Statement

This Advisory Ruling shall apply solely in situations in which an insurer undertakes the appraisal of motor vehicle damage that may ultimately result in the issuance of a claim payment by the insurer.

Advisory Ruling
The Massachusetts Division of Standards (DOS), which administers motor vehicle repair shop registrations under M.G.L. c. 100A, no longer requires repair shops to employ a licensed motor vehicle damage appraiser ("licensed appraiser" or "appraiser") as a condition of registration.

This change does not relieve any obligations under the Auto Damage Appraiser Licensing Board's regulation, 212 CMR 2.00 et seq., applicable to licensed appraisers, insurers, employers of appraisers (including insurers and repair shops), or registered repair shops.

Any repair shop or insurer representing an appraisal as having been prepared by a licensed appraiser, without that appraiser's direct preparation and negotiation, constitutes noncompliant activity subject to enforcement for unlicensed appraisal conduct or misrepresentation of appraiser employment.

For purposes of 212 CMR 2.04(1)(b), the Board interprets "employment" to include a repair shop retaining or engaging a licensed appraiser as a subcontractor, provided the appraiser is directly responsible for preparing and negotiating the appraisal.

In relevant part 212 CMR 2.01, defines and appraisal as: A written motor vehicle damage report as defined in M.G.L. c. 26, § 8G… This definition includes appraisal activity connected to insurer-involved appraisal functions governed by 212 CMR 2.00. This definition applies to all appraisal-related activities governed under 212 CMR 2.04.

In addition, 212 CMR 2.04(1)(b) provides:

> All repair shops shall maintain one or more licensed appraisers in their employment for the purpose of preparing motor vehicle damage appraisals.

Accordingly, 212 CMR 2.02(7) and 2.04 remain fully enforceable notwithstanding DOS registration practices. Any repair shop preparing appraisals, supplemental appraisals, expedited supplemental requests, or other insurance-related appraisal activity under 212 CMR 2.04 must comply with 212 CMR 2.04(1)(b), including maintaining licensed appraisers in its employment or retained capacity as described above. Licensed and independent appraisers shall not knowingly negotiate repairs with unlicensed individuals or unregistered repair shops.

This Advisory Ruling reaffirms the continued applicability of 212 CMR 2.00 and clarifies the responsibilities of appraisers, insurers, and registered repair shops.

This Advisory Ruling shall be effective upon its posting on the ADALB public website. Failure to comply may result in fines and penalties as provided by law.

On behalf of the ADALB,

____
Authorized Representative

Board Member Smith read the proposed Advisory Ruling and said the proposed Advisory Ruling addresses the recent decision by the Division of Standards to eliminate the requirement that registered repair facilities employ a licensed appraiser as a condition of repair shop registration.

Board Member Peter Smith after reading it, noted a typographical error, and a motion was made to amend the proposed Advisory Ruling and adopt it as amended Board Member Vicky Ye made the motion and the motion was seconded by Board Member Carl Garcia, the motion passed by a Vote of: 5-0.

Board Member William Johnson said his concern is that independent appraisal companies usually hire most of the independent appraisers and the Board should be concerned about how they deal with them. Board Member Johnson noted that it is frustrating that the Division of Standards did this in a vacuum and stated the ADALB can only do so much and the Advisory Ruling is the best the ADALB can do. Board Member Carl Garcia expressed his displeasure about the lack of the requirement of an appraiser at an auto body repair shop and said that it could be abused by insurance companies and concluded the ADALB doesn't have authority for the registration of repair shops, but they retain the authority requiring an appraisal must be done by a licensed appraiser. He noted that the Advisory Ruling references the "Conflict-of-Interest" portion of the Board's Regulation [212 CMR 2.00 et seq.] and the Board is reiterating what is in the Regulation. Board Member Garcia also pointed out that auto body repair shops cannot represent both sides, the insurance company and the consumer.

Board Member Johnon opined, auto repair shops need to run their business and get the consumer involved in the process and Board Member Garcia agreed by adding, just because the Division of Standards does not require the auto body repair shop to have a licensed appraiser, that fact does not allow an unlicensed appraiser to appraise damage, the Advisory Ruling is aimed at forewarning insurance companies that a licensed appraiser still must appraise the damage. Board Member Johnson made a motion to adopt the Advisory Ruling, the motion was seconded by Board Member Smith, and the motion passed by a Vote of: 5-0.

Next meeting date:
Chairman d'Entremont offered a date of July 14, 2026, at 11:00AM at One Federal Street, Boston, Massachusetts and the Members of the Board agreed to the date and time.

Other Business (not reasonably anticipated at the time of posting the agenda):
Chairman d'Entremont raised concerns regarding recent reports in the *Wall Street Journal* involving counterfeit airbags and automotive safety components entering the marketplace. Board Member Johnson raised an issue about the use of Original Equipment Manufacturer parts (OEM parts). Board Member Garcia agreed and noted that the issue about counterfeit repair parts is something that is out there nationally, in the auto repair industry, and said the National Highway Safety Agency is issuing a ban on counterfeit parts.

Chairman d'Entremont reported that according to the *Wall Street Journal* there were at least 12 crashes caused by counterfeit parts and the article identified the specific numbered parts that were involved in the motor vehicle crashes. Chairman d'Entremont wanted to make everyone aware of this dangerousness of the issue and stated that it was worth having a discussion by the Board and other interested parties about the issue. Board Member Smith agreed by stating that the conversation must be discussed throughout the auto repair industry in Massachusetts and across the country, noted there is a salvage market at work in the industry and within that market cars are rebuilt or repaired that are not subject to regulation, using counterfeit parts, and they are getting repaired outside the ADALB's purview. Board Member Carl Garcia also agreed that having these discussions was good for the industry. Chairman d'Entremont concluded that at a minimum we can shine a light on these issues, but we first have to have start a discussion about the scope of the problem.

Board Member Johnson provided an example of a how cars which are declared total losses and people/used car dealers go to a salvage auction and put anything into them, including counterfeit parts, to resell the car to unsuspecting consumers. Board Member Johnson referred to a letter he proposed to the Commissioner of Insurance about changing the current requirement for OEM parts for motor vehicles damaged up to 20,000 miles (211 CMR 133.04) and increasing the mileage to 40,000 miles. Board Member Johnson concluded that the consensus of the Board is there is a problem, and the Board should send his proposed letter to the Commissioner and ask him to respond. Chairman d'Entremont responded that he was open to the idea but he first would like other things considered, such as a cost focused analysis among other things. Board Member Garcia raised a question about the current unavailability of OEM parts and said if a new requirement were created then suppliers would soon be running out of OEM parts. The consensus of the Board was that more research was needed into the problem before any recommendations could be made.

Review of Complaints:
Complaint 2026-02
Chairman d'Entremont opened the discussion and noted he did indeed look up the "Mitchell Guide" as he said he would at the last meeting. Board Member Johnson said the insurance company should explain why they are not paying for an essential test. Board Member Carl Garcia stated that the appraiser who the complaint was filed against is no longer with us, in that he died. Board Member Johnson advised that the insurance appraiser or the shop appraiser should be clear what they report. Board Member Peter Smith stated that the complaint did not explain what the test entailed, for instance, did the appraiser or technician have to drive the motor vehicle for a test drive after the procedure was completed.

Chairman d'Entremont ended the discussion by stating the controversy that involved the application for complaint was now moot. Board Member Peter Smith made a motion to dismiss, Board Member Ye seconded the motion, and the motion passed by a Vote of: 5-0.

Complaint 2026-06
This complaint was previously dismissed at the prior meeting and did not need any Board action.

Complaint 2026-08, 09, 10
Legal Counsel Powers informed the Board the appraiser who the complaints were filed against requested additional time to respond and had retained legal counsel. Upon consideration, the Board agreed to table Complaints 2026-08, 2026-09, and 2026-10 until the next scheduled meeting.

Complaint 2026-11
Chairman d'Entremont at the previous meeting requested that the attorney who filed the complaint against the appraiser who alleged police were called to an auto repair business because of an alleged assault by the appraiser, provide a copy of the police report and asked Legal Counsel Powers whether or not the attorney provided the police report and Mr. Powers responded "No." After discussion, the Board concluded that, due to the absence of a police report and the lack of

substantiating evidence, there was insufficient facts to pursue disciplinary action and the complaint should be dismissed.

Board Member Carl Garcia made a motion to dismiss the complaint without prejudice, Board Member Peter Smith abstained because the attorney who filed the complaint was employed by his company, and Board Member William Johnson seconded the motion, and the motion passed by a Vote of: 4-0, with Board Member Smith abstaining.

Complaint 2026-13 and 2026-15
Chairman d'Entremont said are all related and the complaint arose out of an accident in Florida. Board Member Johnon did not think there was any bad behavior committed by the appraiser.

The Board reviewed the complaints and there was timing issue related to the supplemental process and a discrepancy in labor rates between the original estimate and subsequent supplements.
The claim was initially appraised in another state and later transferred to Massachusetts when repairs were performed in Massachusetts. During the handling of the supplement, a different appraiser was assigned, which may have contributed to delays in completing the supplemental appraisal. The Board noted that Supplement 1 mistakenly applied Vermont labor rates instead of Massachusetts labor rates. In Supplement 2, the labor rates were corrected to reflect Massachusetts rates; however, the original estimate was not revised. Board members discussed whether changing the labor rate through a supplement was appropriate without a documented discussion or negotiation between the parties.

There was also discussion regarding the applicability of the advisory ruling indicating that an original appraisal should not be altered after issuance. Members questioned whether the labor-rate correction should have been addressed through a formal negotiation process and whether documentation existed reflecting such discussions. The Board noted uncertainty regarding who would be responsible for providing evidence of those communications.

Chairman d'Entremont characterized the labor-rate issue as a potential administrative error and asked whether there are established mechanisms available to correct mistakes of this nature while remaining compliant with appraisal regulations and advisory rulings. Additionally, the Board observed that the matter may involve duplicate complaints related to the same claim and discussed whether both complaints require separate review or should be consolidated as a single matter. At the conclusion of the discussion the Board determined that additional review was warranted.

A motion was made by Board Member Johnson to send a copy of the complaint (the two complaints were the same) to the appraiser complained against and request a response, the motion was seconded by Board Member Garcia and the motion passed by a Vote of: 3-2 with Chairman d'Entremont voting yes, Board Members Johnson and Garcia voting yes, and Board Members Smith and Ye voting no.

Complaint 2026-14
The Board reviewed the complaint which involved concerns about estimate preparation and the appraisal negotiation process. The complainant, a repair facility, alleged that the estimate was improper and requested that the Board conduct an investigation into the matter. Chairman

d'Entremont noted that the Board does not have investigative resources and emphasized that the information submitted did not establish a prima facie case sufficient to support further action against the appraiser. Board members generally discussed the requirements surrounding supplements and noted that no supplement had been prepared or submitted for review in connection with the disputed items.

Board Member Johnson stated that supplements are required to be prepared and submitted in accordance with applicable CMR regulations when additional damage or repair operations are identified. Board Member Peter Smith expressed concern that the absence of a supplement limited the available documentation and prevented a complete review of the issues raised in the complaint and, therefore, there were insufficient facts to support the complaint. The consensus of the Board was that the complaint lacked sufficient supporting documentation to substantiate the allegations or demonstrate a regulatory violation.

Board Member Johnson made a motion to dismiss, seconded by Board Member Garcia, and the motion passed by a Vote of: 4-0 with Board Member Peter Smith abstaining because the complaint was filed against an appraiser employed by his company.

Complaint 2026-16
The Board reviewed the complaint containing multiple allegations related to estimate preparation, customer interactions, and professional conduct. The Chair noted that the complaint package also included a no-trespass order among the supporting materials submitted for consideration. During the discussion, Board members specifically observed that the complaint contained numerous allegations; however, there was limited evidence provided to substantiate the claims. Members noted that many of the assertions were unsupported by documentation, witness statements, photographs, correspondence, or other records that would allow the Board to independently evaluate the allegations. Chairman d'Entremont emphasized that, while the Board takes all complaints seriously, allegations must be supported by sufficient factual evidence to establish a basis for review. Board Member Smith said it was the Board's responsibility to evaluate documented facts rather than unsupported assertions and noted the difficulty of assessing the merits of the complaint when corroborating evidence is absent. The consensus of the Board was that the materials submitted with the application for a complaint did not contain enough supporting documentation to permit a meaningful review of the allegations presented.

A motion to dismiss the application for complaint was made by Board Member Johnson and seconded by Board Member Garcia, the motion passed by a Vote of: 5-0.

Complaint 2026-17
The Board determined that Complaint 2026-17 was duplicative of a previously submitted complaint (2026-14). And Board Member Garcia made a motion to dismiss the complaint, the motion was seconded by Board Member Ye and the motion passed by a Vote of: 4-0 with Board Member Smith abstaining because the application for complaint was filed against an appraiser employed by his company.

Complaint 2026-18 (Filed by: Vehicle Owner)

The Board reviewed a complaint filed by a consumer against an appraiser that involved a total loss valuation and allegations that certain vehicle options were omitted from the valuation, potentially affecting the vehicle's actual cash value (ACV). Members discussed concerns regarding the valuation methodology and the sources used to support a total loss determination. Board Member Smith noted that disputes regarding vehicle options and valuation are generally matters that may fall within the Division of Insurance's purview under 211 CMR 133.05 and suggested that additional clarification may be needed regarding the nature of the complaint. Board Member Johnson agreed by stating that he was seeking additional information regarding the apparent use of a single valuation source in determining the ACV. Members noted that the documentation provided by the consumer appeared to consist primarily of a CCC valuation report, making it difficult to determine whether other valuation sources had been considered by the insurance carrier. Because of the limited documentation available, the Board concluded that additional information is necessary before reaching a determination.

Board Member Johnson made a motion to request additional information from the complainant, the motion was seconded by Board Membre Garcia, the motion passed by a Vote of: 3-2 with Board Members Smith and Ye voting against.

Motion to enter executive session:
Chairman d'Entremont requested that Board Legal Counsel read the item listed on the Board's agenda to enter the executive session. Board Legal Counsel Powers read the following item:

> Executive Session to review Complaints 2025-28, 2025-29. The licensed appraiser attorney requested the matter be heard in the executive session and sent a written response. The review by the Board will be conducted in accordance with the Auto Damage Appraiser Licensing Board's Complaint Procedures to determine whether: the Board lacks jurisdiction, the complaints are based on frivolous allegations, lack sufficient evidence, lack legal merit or factual basis, no violation of the regulation is Such discussion during the executive session is allowed under M.G.L. c. 30A, §21(a)(1) and in accordance with the Office of the Attorney General's Open Meeting Law (OML) decisions such as Board of Registration in Pharmacy Matter, OML 2013-58, Department of Public Safety Board of Appeals Matter, OML 2013-104, Auto Damage Appraisers Licensing Board Matter, OML 2016-6, and Auto Damage Appraisers Licensing Board Matter, OML 2019-50. Section 21(a) states "A public body may meet in executive session only for the following purposes: (1) To discuss the reputation, character, physical condition or mental health, rather than professional competence, of an individual, or to discuss the discipline or dismissal of, or complaints or charges brought against, a public officer, employee, staff member or individual. The individual to be discussed in such executive session shall be notified in writing by the public body at least 48 hours prior to the proposed executive session; provided, however, that notification may be waived upon written agreement of the parties. A public body shall hold an open session if the individual involved requests that the session be open. If an executive session is held, such individual shall have the following rights: i. to be present at such executive session during deliberations which involve that individual; ii. to have counsel or a representative of his own choosing present and attending for the purpose of advising the individual and not for the purpose of active participation in the executive session; iii. to speak on his

own behalf; and iv. to cause an independent record to be created of said executive session by audio-recording or transcription, at the individual's expense. The rights of an individual set forth in this paragraph are in addition to the rights that he may have from any other source, including, but not limited to, rights under any laws or collective bargaining agreements and the exercise or non exercise of the individual rights under this section shall not be construed as a waiver of any rights of the individual. The licensed appraiser attorney has requested the matter be heard in the executive session. The Board will adjourn in the executive session.

Board Member Carl Garcia made a motion to enter the executive session including adjourning in the executive session, the motion was seconded by Board Member Johnson, and the motion passed by a Vote of: 5-0.

Executive session:
Complaint 2025-28
A motion was made by Board Member Carl Garcia to send a letter to CEO of Progressive with copy of response and requesting Progressive increase their performance in responding to supplements. Chair d'Entremont will draft and send the letter, the motion was seconded by Board Member Johnson, the motion passed by a Vote of: 5-0.

Complaint 2025-29
A mition was made by Board Member Carl Garcia to have the appraiser appear before the Board, second Johnson and the motion passed by a Vote of: 5-0.

Board Member Peter Smith made a motion to adjourn, the motion was seconded by Board Member Garcia, and the motion passed by a Vote of: 5-0.

Whereupon the Board's business was concluded.

The form of these minutes comports with the requirements of M.G.L. c. 30A, §22.