

5-6-15

Pro Max Towing
100 W Paletown rd
Quakertown, PA 18951

To whom it may concern:

In answer to Complaint, docket# C-2015-2479249 suspension of Authority for failure of Insurance on file.

Company snapshot:

I am a two man towing company that tow cars to and from mechanical & Body Shops and sometimes moves empty storage containers to and from job sites. We mainly operate within a 50 mile radius. The container work is why I have the PUC authority. I was told that I need it for that type of work.

Answer to Complaint:

On 4-18-2015 our Insurance was up for renewal. I had started a month earlier with my current agent to renew my policy (current carrier Arch was no longer writing tow trucks in PA). As I do every year I ask that he does not wait till the last minute to get me a renewal quote. Well on 4-17-2015 he finally gets back to me with a 250% increase, this amount would have put me out of business. That is when I started to frantically call other agents and getting other quotes. As I found out from other agents my current agent submitted my operations incorrectly to the market place, in doing so he contacted 95% of the limited amount of companies that write this type of coverage. I learned that once the Insurance company has quoted a company they will not requote for another agent leaving him locked out. So it took several days to find a company that did not quote me and receive a quote from their underwriter. So I had two choices 1 go out of business or 2 shut down for a few days. I chose to shut down my operations until I found an affordable policy on 4-23-15. The paperwork I had received from FMCSA said that I had till 4-23-15 to file my MCS-90 which I told my new Insurance company. At that point I had assumed everything was filed and I was good to go. On 4-30-15 FMCSA sent me a letter stating "revocation of my operating authority". Apparently they did not file until my MCS-90 until 4-24-15. So I had called FMCSA and was told that my insurance was now fine but with the late filling I had to have my BOC-3 refiled to have my authority reinstated. So here we are today trying to fix this issue with the PUC. Please be understanding in the situation I was dealt with.

Sincerely,

John Bateson

Pro Max Towing

215-822-2375