

Taxicow LLC
105 Hickory Street
Archbald, PA 18403

September 28, 2015

Commonwealth of Pennsylvania
PA PUC
PO Box 3265
Harrisburg, PA 17105-3265

Re: C-2015-2493919

Ms. Chiavetta:

I am responding to the letter of 9/22/2015 regarding "failure to maintain evidence of bodily injury property damage liability insurance on file". Please find a copy of the filings which were completed by Berkshire Hathaway on 5/28/15 and then repeated again on 8/18/15 due to a name change from Maribeth Cowley dba Taxicow Company to Taxicow LLC.

I have been in constant contact with the PUC regarding my name change to an LLC from late May until 8/31/15 when it was finally completed. It took over 3 months to have this amended and I had to submit the change online approximately three times before the approval was finally completed on 8/31/15.

Please also see correspondence from my insurance agent regarding this matter.

I am asking for forgiveness of this fine due to the delay in my name change being approved.

I appreciate your help in this matter and can be reached at anytime at 570-876-1389.

Thank you,

Sincerely,


Maribeth Cowley

RECEIVED
2015 SEP 30 AM 10:44
SECRETARY'S BUREAU



Clauss Bovard Agency

General Insurance

134 Delaware Avenue, Olyphant, Pennsylvania 18447
570-489-7533 570-342-2561 570-489-7113 fax

September 28, 2015

Commonwealth of PA
PA PUC
PO Box 3265
Harrisburg, PA 17105-3265

Re: Taxicow LLC
C-2015-2493919

Please find filings from Berkshire Hathaway made on 5/28/15 and 8/18/2015 regarding liability insurance for Taxicow. Ms Cowley has never had a lapse in coverage on her vehicles. Due to a name change, the filings were re-submitted on 8/18/15 but proof of coverage was already received in your office on 5/28/15.

I would appreciate your taking care of the matter immediately and forgiving the \$500 fine.

Please contact me at your earliest convenience with any questions,

Thank you,

Regards,

Rehee Bruno
Commercial Department

RECEIVED
2015 SEP 30 AM 10:44
SECRETARY'S BUREAU

FORM E
UNIFORM MOTOR CARRIER BODILY INJURY AND PROPERTY DAMAGE
LIABILITY CERTIFICATE OF INSURANCE

(EXECUTED IN TRIPLICATE)

Filed with Pennsylvania Public Utilities Commission (hereinafter called Commission)
(Name of Commission)

This is to certify, that the Berkshire Hathaway Homestate Insurance Company
(Name of Company)

(hereinafter called Company) of 1314 Douglas Street, Omaha, NE 68102
(Home Office Address of Company)

has issued to TAXICOW LLC
(Name of Motor Carrier)

of 105 HICKORY STREET, ARCHBALD, PA 18403
(Address of Motor Carrier)

a policy or policies of insurance effective from 05/29/2015 12:01 A.M. standard time at the address of the insured stated in said policy or policies and continuing until cancelled as provided herein, which, by attachment of the Uniform Motor Carrier Bodily Injury and Property Damage Liability Insurance Endorsement, has or have been amended to provide automobile bodily injury and property damage liability insurance covering the obligations imposed upon such motor carrier by the provisions of the motor carrier law of the State in which the Commission has jurisdiction or regulations promulgated in accordance therewith.

Whenever requested, the Company agrees to furnish the Commission a duplicate original of said policy or policies and all endorsements thereon.

This certificate and the endorsement described herein may not be cancelled without cancellation of the policy to which it is attached. Such cancellation may be effected by the Company or the insured giving thirty (30) days' notice in writing to the State Commission, such thirty (30) days' notice to commence to run from the date notice is actually received in the office of the Commissioner.

Countersigned at 1314 Douglas Street Omaha NE 68102
(Street Address) (City) (State) (ZIP Code)

this 28th day of May, 20 15



Authorized Representative

Insurance Company File No. 02APM006968-01
(Policy Number)

35,000 CSL

This form determined by the National Association of Regulatory Utilities Commissioners and promulgated pursuant to the provisions of Section 202(b)(2) of the Interstate Commerce Act (49 U.S.C. § 302(b)(2)) and 49 CFR § 387.301

RECEIVED
2015 SEP 30 AM 10:44
SECRETARY'S BUREAU

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of 105 HICKORY STREET, ARCHBALD, PA 18403
(Address of Motor Carrier)

a policy or policies of insurance effective from 08/17/2015 12:01 A.M. standard time at the address of the insured stated in said policy or policies and continuing until cancelled as provided herein, which, by attachment of the Uniform Motor Carrier Bodily Injury and Property Damage Liability Insurance Endorsement, has or have been amended to provide automobile bodily injury and property damage liability insurance covering the obligations imposed upon such motor carrier by the provisions of the motor carrier law of the State in which the Commission has jurisdiction or regulations promulgated in accordance therewith.

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Countersigned at 1314 Douglas Street Omaha NE 68102
(Street Address) (City) (State) (ZIP Code)

this 18th day of August, 20 15



Authorized Representative

Insurance Company File No. 02APM006968-01
(Policy Number)

35,000 CSL



COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA PUBLIC UTILITY COMMISSION
P.O. BOX 3265, HARRISBURG, PA 17105-3265

IN REPLY PLEASE
REFER TO OUR FILE

September 22, 2015

C-2015-2493919

MARIBETH R COWLEY
T/A TAXICOW COMPANY
PO BOX 13
ARCHBALD, PA 18403

PENNSYLVANIA PUBLIC UTILITY COMMISSION
BUREAU OF INVESTIGATION & ENFORCEMENT
v.
MARIBETH R COWLEY T/A TAXICOW COMPANY

Respondent:

On July 21, 2015, the Bureau of Investigation and Enforcement instituted a Complaint against Maribeth R. Cowley, t/a Taxicow Company, Respondent, for failure to maintain evidence of bodily injury property damage liability insurance on file with this Commission, a violation of 66 Pa. C.S. §512, 52 Pa. Code §32.2(c), 52 Pa. Code §32.12(a), and 52 Pa. Code §32.13(a).

In accordance with 52 Pa. Code §5.61, the Bureau of Investigation and Enforcement notified the Respondent that, unless the insurer files evidence of insurance with this Commission, and Respondent pays the proposed fine, an Answer to the Complaint must be filed within twenty (20) days of the date of service. The Notice further specified that, if Respondent failed to answer the Complaint within twenty (20) days, the Bureau of Investigation and Enforcement would request that the Commission cancel Respondent's Certificate of Public Convenience.

The Complaint was sent to Respondent, Maribeth R. Cowley, t/a Taxicow Company by certified mail and delivered on July 29, 2015. On July 30, 2015, Respondent did submit correspondence; however, Respondent failed to file an acceptable answer as prescribed in 52 Pa. Code §5.61(b). Respondent's insurance carrier filed an acceptable Form E on August 24, 2015.

Therefore, the allegations in the Complaint are admitted and the Complaint is sustained.

Respondent, within twenty (20) days from the date of the service of this letter, shall pay a fine of **five hundred dollars (\$500)**, by certified check or money order, payable to the Pennsylvania Public Utility Commission, P.O. Box 3265, Harrisburg, PA 17105-3265, as provided in the Public Utility Code, 66 Pa. C.S. §§3301 and 3315.

Respondent is hereby notified to cease and desist from further violations of the Public Utility Code, 66 Pa. C.S. §§101, et seq. and the regulations of the Commission, 52 Pa. Code §§1.1, et seq.

Very truly yours,

Rosemary Chiavetta,
Secretary

Taxicow LLC
Maribeth R Cowley
105 Hickory Street
Archbald, PA 18403
570-876-1389

June 17, 2015

PA Secretary Bureau
PA Public Utility Commission

Re: Taxicow Company
PUC # A-00112463

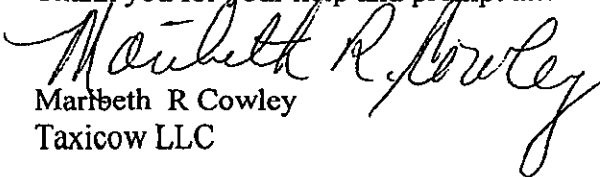
To Whom It May Concern:

Enclosed please find Articles of Incorporation in order to amend my filing to an LLC
It should now read Taxicow LLC.

There is only one member, Maribeth R Cowley and is 100% owned by myself. There is
no change in the ownership or control of the business.

Please approve the name change to Taxicow LLC.

Thank you for your help and prompt attention to this matter.


Maribeth R Cowley
Taxicow LLC

< 28 Pages >

June 26, 2015

To: Greenay Phivatta
Robert Bringham

Enclosed please find the paperwork proving that Takow has had insurance and the proper E filings for the past (3) years. The E filing in question dated May 29, 2013 was filed on July 8, 2013. I asked Knight Brook Insurance why it took this long to file form E. No one knew the answer. I did have insurance, however, with no lapse in coverage. My policy renewed on 5-29-2013. Apparently, in the mean time between 5-29-2013 & 7-8-2013 I was hit with a fine of \$500 for not filing form E in a "timely manner". Can anyone please tell me how many days in a "timely manner"? I don't recall receiving this fee notice in the mail and subsequently received a \$100 fee for not responding to the \$500 fee notice.

On Monday 6-22-2015 I filed a complaint with the United States Post Office because my mail is not being put in my post office box properly that I pay \$30 for every (6) months. Complaint #
CA 123556282

P2

I incorporated in February of 2015
and didn't know that I had to ask the
PUC for a name change. The proper
papers were filed with the state of PA
and I thought I was good to go.

I kept Spool Insurance in re forger
carrying every company and my
insurance is changing again. My new
company, Berkshire Hathaway, filed
form E but it was denied because of
the same charge and \$600 hanging over
my head.

Is there some way the PUC could
waive this fee so I can carry on my
business without any more burden.

There's enough of them out here already!
Your prompt attention to this matter
would be greatly appreciated.

Thank you!
Maureen R. Cowley
TAXICOW

570-876-1389
P.O. Box 13-105 Hickory St
Arlbald, PA 18403



PENNSYLVANIA

PUBLIC UTILITY COMMISSION

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eFiling Summary



Below is a summary of the information you entered for this filing. Please review this information. If everything looks accurate, then you can click the 'Submit eFiling' button below to submit your filing to the PUC. If you do not click the 'Submit eFiling' button, then the filing will not be submitted to the PUC.

Once the filing is submitted, the Electronic Filing System will generate a notice confirming the successful receipt of a filing made electronically. The notice will contain the date and time that the filing was received and a link to the filing.

Upon review of the filing for conformance with the Commission's filing requirements, a notice will be issued acknowledging such compliance along with the Docket Number. The matter will receive the attention of the Commission and you will be advised if any further action is required on your part.

eFiling Information	
Docket Number:	A00112463
Description:	Please amend name from Taxicow Company Maribeth R Cowley dba to Taxicow LLC per the attached request. This is 3rd Request

Uploaded File List

File Name	Document Class	Document Type	Upload Date
Taxicowllc.pdf	Application	Name or Entity Change	8/4/2015 4:00:13 PM

The PUC is requiring all eFilers to submit one paper copy of all documents that exceed 250 pages that are filed electronically. This paper copy should be submitted to the Secretary's Bureau within 3 business days of submitting the electronic filing online. Once you submit the eFiling, please print a copy of the eFiling Confirmation page and attach it to the paper copy of your filing as the first page and send it to:

Secretary



PENNSYLVANIA PUBLIC UTILITY COMMISSION

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eFiling Successfully Transmitted



Your filing has been electronically received. Upon review of the filing for conformance with the Commission's filing requirements, a notice will be issued acknowledging such compliance and assigning a Docket Number. The matter will receive the attention of the Commission and you will be advised if any further action is required on your part.

Print this page for your records. The date filed on will be the current day if the filing occurs on a business day before or at 4:30 PM Harrisburg, PA time. It will be the next business day if the filing occurs after 4:30 PM Harrisburg, PA time or on weekends or holidays.

If your filing exceeds 250 pages, you are required to submit one paper copy of the filing within 3 business days of submitting the electronic filing. This paper copy can be mailed to: Secretary, Pennsylvania Public Utility Commission, Commonwealth Keystone Building, 400 North Street, 2nd Floor, Harrisburg, PA 17120 . Please print a copy of this page and attach it to the paper copy of your filing as the first page.

eFiling Confirmation	
Docket Number:	A00112463
Description:	I am requesting a name change to Taxicow LLC - ownership or control has not changed. All forms pertinent to this change will be attached.
Transmission Date:	6/17/2015 4:19:45 PM
Filed On:	6/17/2015 4:19:45 PM
eFiling Confirmation Number:	1595996

Uploaded File List

File Name	Document Class	Document Type
PUC#A00112463.pdf	Application	Name or Entity Change



PENNSYLVANIA

PUBLIC UTILITY COMMISSION

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eFiling Successfully Transmitted



Your filing has been electronically received. Upon review of the filing for conformance with the Commission's filing requirements, a notice will be issued acknowledging such compliance and assigning a Docket Number. The matter will receive the attention of the Commission and you will be advised if any further action is required on your part.

Print this page for your records. The date filed on will be the current day if the filing occurs on a business day before or at 4:30 PM Harrisburg, PA time. It will be the next business day if the filing occurs after 4:30 PM Harrisburg, PA time or on weekends or holidays.

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eFiling Confirmation	
Docket Number:	A-00112463
Description:	Second Request for Name Change - from individual to LLC - Please amend to Taxicow LLC per documentation
Transmission Date:	7/20/2015 11:31:44 AM
Filed On:	7/20/2015 11:31:44 AM
eFiling Confirmation Number:	1599902

Uploaded File List

File Name	Document Class	Document Type
taxicow15.pdf	Application	Name or Entity Change



COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA PUBLIC UTILITY COMMISSION
P.O. BOX 3265, HARRISBURG, PA 17105-3265

IN REPLY PLEASE
REFER TO OUR FILE

June, 2015

Docket Number A00112463

MARIBETH R COWLEY T/A TAXICOW COMPANY
Insurance Policy No. 02APM006968-01

BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY
1314 DOUGLAS STREET
OMAHA NE 68102

SUBJECT: FORM E FORM H FORM K UCPC-31 OTHER

The enclosed insurance filing is being returned for the following reason(s):

Incorrect name. Reissue using the following name:

Maribeth R Cowley t/a Taxicow Company

Form has not been signed by authorized company representative.

No amount of coverage shown on UCPC-31.

Amount of coverage shown on UCPC-31 does not meet the required minimum of \$5,000.

No record of Carrier or application for a name change

Reinstatement does not match cancellation date. Should be

Other: The Authority Number A-___ is required on all insurance filings to verify authority to operate within Pennsylvania.

Please submit the correct and proper insurance filing to our office as soon as possible. Failure to do so may result in suspension and/or cancellation of the motor carrier's authorized P. U. C. rights.

If there are any questions concerning the above, please contact the Bureau of Technical Utility Services, Motor Carrier Compliance Division at (717) 787-1227.

Sincerely,

Wendy Yohe
Compliance Specialist I
Bureau of Technical Utility Services
Motor Carrier Compliance Division



COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA PUBLIC UTILITY COMMISSION
P.O. BOX 3265, HARRISBURG, PA 17105-3265

IN REPLY PLEASE
REFER TO OUR FILE

May 26, 2015

A-00112463

MARIBETH R COWLEY
T/A TAXICOW COMPANY
PO BOX 13
ARCHBALD, PA 18403

NOTICE OF SUSPENSION OF PUC Paratransit OPERATING AUTHORITY
Effective 05/29/2015
For expiration/cancellation of
Liability

As of 05/29/2015, your PUC operating authority is **SUSPENDED** due to your failure to maintain evidence of insurance on file with this Commission. **You may not operate while under suspension.** Operating while under suspension is subject to prosecution, which may result in cancellation of your authority.

Your insurer must file appropriate evidence of insurance with the Commission. Appropriate evidence of insurance is a FORM E for bodily injury and property damage liability insurance, a FORM H for cargo liability insurance, or a Surety Bond. These forms must be filed with the PUC by the Insurance Company or Agent, **not by you.** Incomplete forms, incorrect forms and fax transmittals will NOT be accepted. The Commission does permit electronic filing of these forms.

If this Commission does not receive acceptable evidence of insurance within ten (10) days of the suspension date, a Complaint will be instituted against you for failure to comply with this Commission's insurance requirements. The Complaint may result in the cancellation of your PUC operating authority.

If your insurer timely files appropriate evidence of insurance, you will receive Notice from the PUC authorizing you to resume operations. **You may not resume operations until you receive this Notice from the Commission.**

Please notify the Commission if you are no longer in business.

If you believe that you have received this Notice of Suspension in error or if you have any questions regarding the suspension of your authority, please contact the Motor Carrier Services and Enforcement Division in the Bureau of Investigation and Enforcement at 717-787-1227.

Very truly yours,


Rosemary Chiavetta
Secretary

pc: Bureau of Investigation and Enforcement - Safety Office
Bureau of Technical Utility Services - Compliance Office, Insurance Section



COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA PUBLIC UTILITY COMMISSION
P.O. BOX 3265, HARRISBURG, PA 17105-3265

IN REPLY PLEASE
REFER TO OUR FILE

June 18, 2015

A-00112463

MARIBETH R COWLEY
T/A TAXICOW COMPANY
PO BOX 13
105 HICKORY STREET
ARCHBALD PA 18403

~~RE: Request for A Name Change from Maribeth R. Cowley, t/a Taxicow Company
to Taxicow, LLC~~

Dear Ms. Cowley:

On June 17, 2015, you requested a name change from Maribeth R. Cowley, t/a Taxicow Company to Taxicow, LLC, docketed at A-00112463, with the Pennsylvania Public Utility Commission. Upon investigation, it seems that you still have an outstanding unpaid fine with this Commission at complaint Docket Number C-2013-2369363, in the amount of five hundred dollars (\$500.00) for failure to maintain evidence of insurance on file with this commission, 52 Pa. Code §32 and Respondent is also assessed a fine in the amount of \$100 for failing to file an answer to the Complaint as required by 52 Pa. Code §5.61.

Payment must be by certified check or money order, payable to the Commonwealth of PA, mailed to PA Public Utility Commission, P.O. Box 3265, Harrisburg, PA 17105-3265, as provided in the Public Utility Code, 66 Pa. C.S. §§3301 and 3315.

Therefore, your request for a Name/Entity Change is hereby *denied*.

When Maribeth R. Cowley, t/a Taxicow Company has paid the outstanding unpaid fine totaling six hundred dollars (\$600.00) assessed at Docket Number C-2013-2369363, you may then resubmit another request for a Name/Entity Change, providing this Commission with all required information.

Very truly yours,

Rosemary Chiavetta
Secretary

717-787-8009

Cc: Secretary's Bureau – File

ATTN: KATHY @ Knight Brook Finance

CUSTOMER USE ONLY
FROM: (PLEASE PRINT) **PHONE:** 579 876-1384
 (TAXICOW)
 MARI BETH R. Cowley
 105 Hickory St. P.O. Box 13
 ARCHBANK, PA 18403



EK 679478017 US



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PAYMENT BY ACCOUNT (If applicable)
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PO ZIP Code 18403	Scheduled Delivery Date (MM/DD/YY) 7/31/15	Postage \$ 16.95	
Date Accepted (MM/DD/YY) 7/30/15	Scheduled Delivery Time <input type="checkbox"/> 10:00 AM <input type="checkbox"/> 3:00 PM <input checked="" type="checkbox"/> 2:00 PM	Insurance Fee \$	COD Fee \$
Time Accepted 4:30 <input type="checkbox"/> AM <input type="checkbox"/> PM	10:30 AM Delivery Fee \$	Return Receipt Fee \$ 2.80	Live Animal Transportation Fee \$
Weight 1 lbs. 0 ozs.	Sunday/Holiday Premium Fee \$	Total Postage & Fees \$ 19.75	
	Acceptance Employee Initials CF		

TO: (PLEASE PRINT) **PHONE:** ()
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 C/O ROSEMARY CHIAVETTA
 P.O. Box 5265
 HARRISBURG, PA
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 17105-3265

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PM Exp 1-Day (Domestic) (HARRISBURG, PA 17105) (Weight:0 Lb 4.60 Oz) (Signature Required) (Scheduled Delivery Day) (Friday 07/31/2015 12:00 PM) (Money Back Guarantee) (USPS Tracking #) (EK679478017US)	1	\$16.95
PM Exp Insurance (Up to \$100.00 included)	1	\$0.00
Return Receipt (USPS Return Receipt #) (9590940303975163825712)	1	\$2.80
Signature Required	1	\$0.00
Total		\$19.75

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 (Account #:XXXXXXXXXXXX1941)
 (Approval #:587129)
 (Transaction #:485)
 (Receipt #:000606)
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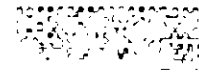
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OLYPHANT, PA 18447**

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09/28/2015

US PS (MAG)



FIRST CLASS

\$0.00

ZIP 18447

041L1380269

Commonwealth of Pennsylvania
PA PUC
P.O. BOX 3265
Harrisburg, Pa.
17105-3265

ATTN: Ms. Chiavetta