

Shaffer's Transfer Moving
Jamie Frampton
862 Cumberland Highway
Berlin, PA 15530

RECEIVED

APR - 7 2016

RE: COMPLAINT NUMBER C-2016-2535221

PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

I am writing in regards to the complaint listed above . On February 29, I received notice from the PUC that our Form H for our Cargo insurance had not been filed. My wife e-mailed our insurance agent, April Morrocco from Independent Insurance in Somerset PA 814-443-4438. I scanned all three of the pages of the letter and emailed them to her. I have a copy of that e-mail with the attachments sent if you would like to see it, please let me know and I'll be happy to forward it to you. She had stated that she would take care of it. I did not know that there was any problem with our insurance until we got the complaint on March 24. I again e-mailed our insurance agent and this was her response once she figured out what had happened. This was her response: (Again my wife, Lindsay Frampton, had e-mailed her)

"Hi Lindsay,

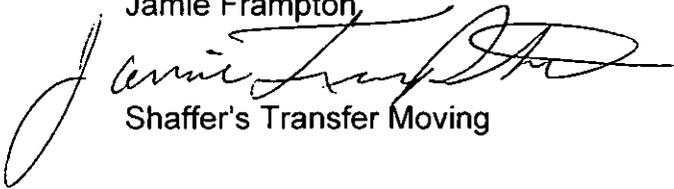
Per Tammy at National General the cargo coverage was accidentally taken off when the 2008 Freightliner was added so the company has added it back on and refiled with the state as of yesterday. She is stating that it should be accepted within the next 5 days and to let us know if it isn't as we will then call them to find out what the hold up is. Please let me know if you have any questions. Thanks.

April "

Back in December of 2015, a negligent driver crossed the center line and totaled our box truck. We had a hearing in March of 2016 where she was found responsible for the accident. We had to purchase a newer box truck to replace the one that had been totaled. Our policy from National General renews every February. It appears that when we switched the insurance over to the new truck, which was the same time as the policy renewal, the cargo insurance was inadvertently taken off which was by no fault of ours. We had not been informed from National General that this had happened. I have filed a formal complaint against National General Insurance for negligence. I ask that the fine not be imposed as we are already in a financial hardship due to the accident and needing to purchase a new box truck for our business. We apologize that this happened and we did everything we possibly could on our end. We will pay the fine if it necessitates as we certainly do not want to lose our authority. I thank you for your consideration in this manner. Also, I enclosed a copy of what National General sent

out to the PUC on March 28, 2016. We were diligent in trying to remedy this as fast as possible. You can see that the cargo insurance effective date was effective 2/27/16 even though there had been a mix up when our new box truck was added to the policy. Please contact me at 814-279-8048 if you have additional questions about this. This is my mobile number. Again, thank you for your consideration

Jamie Frampton

A handwritten signature in black ink, appearing to read 'Jamie Frampton', written over a horizontal line.

Shaffer's Transfer Moving

Lindsay Frampton
to April Morocco

Wed, Mar 30 9:47 AM

Re: Filing

Okay thank you

Sent from my iPhone

On Mar 29, 2016, at 2:47 PM, <alh@indepins.com> <alh@indepins.com> wrote:

Hi Lindsay,

Per Tammy at National General the cargo coverage was accidentally taken off when the 2008 Freightliner was added so the company has added it back on and refiled with the state as of yesterday. She is stating that it should be accepted within the next 5 days and to let us know if it isn't as we will then call them to find out what the hold up is. Please let me know if you have any questions. Thanks.

April


copy of email sent
from Insurance agent
explaining what happened.

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PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

2003042166.pdf

Open with

Gmail

COMPOSE

2003042166

Inbox

Inbox

Starred

Sent Mail

Drafts (1)

Notes

More

Jamie

Stacy, Carolyn <Carolyn.Stacy@ngic.com>
to me

UNINFO
CEI

Thank you for choosing National General Insurance. Attached is the document you requested. Should you have further questions please do not hesitate to contact us at 1-877-468-3466. Thank you for your business and have a wonderful day!

Carolyn Stacy
Insurance Service Senior
Winston Salem NC
1-877-468-3466 ext 52713
Carolyn.Stacy@NGIC.com

PA Public Utility Commi
Insurance Filing Unit
Filed with Po Box 3265

(Name of Commission)

This is to certify, that the National C

(Name of

(hereinafter called Company) of Po Box 319

(Home Of

has issued to Jamie L Frumpton DBA T/

or 862 Cumberland Hwy Berlin PA 155

NOTE: Please be aware that unencrypted electronic mail is not secure. For this reason, pleas may be privileged and confidential and protected from disclosure. If the reader of this messag prohibited. If you have received this communication in error, please notify us immediately by r



a policy or policies of insurance effective for the address of the insured stated in said policy; attachment of the Uniform Motor Carrier Corp insurance covering the obligations imposed u State in which the Commission has jurisdiction

Whenever requested, the Company policies and all endorsements thereon.

This certificate and the endorsement policy to which it is attached. Such cancellat days' notice in writing to the State Commission is actually received in the office of the Commi

Countersigned at 5630 University Pkwy

(Street Address)

This 28 day of March, 2016

Insurance Company File No. 2003042166

(Policy Number)

This form determined by the National Association of Reg of Section 202(b)(2) of the Interstate Commerce Act (49

11543 04012015

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of E-Mail
sent by
Nat'l general
w/ attached
Form H

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SECRETARY'S BUREAU

2003042166.pdf

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UNIFORM
CERTIFICATE

PA Public Utility Commi
Insurance Filing Unit
Filed with Po Box 3265
(Name of Commission)

This is to certify, that the National C
(Name of
(hereinafter called Company) of Po Box 319
(Home Of
has issued to Jamie L. Frampton DBA T/
or 882 Cumberland Hwy Berlin PA 155

a policy or policies of insurance effective from
the address of the insured stated in said policy;
attachment of the Uniform Motor Carrier Corp
insurance covering the obligations imposed by
State in which the Commission has jurisdiction

Whenever requested, the Company
policies and all endorsements thereon.

This certificate and the endorsement
policy to which it is attached. Such cancellat
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is actually received in the office of the Commis

Countersigned at 5630 University Pkwy
(Street Address)

This 28 day of March, 2016

Insurance Company File No. 2003042166
(Policy Number)

This form prescribed by the National Association of Reg
of Section 202(h)(2) of the Interstate Commerce Act (19

11543 04012015

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PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

**Form H
UNIFORM MOTOR CARRIER CARGO
CERTIFICATE OF INSURANCE**

(Execute in Triplicate)

PA Public Utility Commission
Insurance Filing Unit
Filed with Po Box 3265 (hereinafter called Commission)
(Name of Commission)

This is to certify, that the National General Insurance Company
(Name of Company)
(hereinafter called Company) of Po Box 3199 Winston Salem NC 27102-3199
(Home Office Address of Company)

has issued to Jamie L Frampton DBA TA Shaffer's Transfer
(Name of Motor Carrier)
Of 862 Cumberland Hwy Berlin PA 15530
(Address of Motor Carrier)

a policy or policies of insurance effective from 02/27/2016 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 Cargo Insurance Endorsement, has or have been amended to provide cargo 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 Commission.

Countersigned at 5630 University Pkwy Winston Salem NC 27105-1312
(Street Address) (City) (State) (Zip Code)

This 28 day of March, 2016.

Beth A. Gaddis

Authorized Company Representative

Insurance Company File No. 2003042166
(Policy Number)

RECEIVED

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., Sec. 302(b)(2)).

APR - 7 2016

COPY

Jamie Frampton
to RA-PCCmplntResp@pa.gov

Sat, Apr 2 8:29 AM

Re: C-2016-2535221-Shaffer's Transfer Moving

We will gladly pay the fine if we need to, but please understand that we have always done what was required and this was not negligence on our end. I can be reached at 814-279-8048. Thank you for your time.

Jamie Frampton
Shaffer's Transfer Moving

On Sat, Apr 2, 2016 at 8:27 AM, Jamie Frampton <shafferstransfer@gmail.com> wrote:

Mr. Swindler,

I am writing in regards to the complaint listed above. I have also responded directly to the PUC as directed in the letter. On February 29, I received notice from the PUC that our Form H for our Cargo insurance had not been filed. My wife e-mailed our insurance agent, April Morrocco from Independent Insurance in Somerset PA 814-443-4438. I scanned all three of the pages of the letter and emailed them to her. I have a copy of that e-mail with the attachments sent if you would like to see it, please let me know and I'll be happy to forward it to you. She had stated that she would take care of it. I did not know that there was any problem with our insurance until we got the complaint on March 24. I again e-mailed our insurance agent and this was her response once she figured out what had happened. This was her response: (Again my wife, Lindsay Frampton, had e-mailed her)

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April "

COPY of email
Sent to Mr.
Swindler

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SECRETARY'S BUREAU

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Y TO SEAL



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AMOUNT

\$12.70

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PRIORITY®

FROM:

862 Cumberland Hy
Berlin, PA 15530

TO:

Rosemary Chiaetta, Secretary
Pennsylvania Public Utility Commission
PO Box 3265
Harrisburg, PA 17105-3265

 DATE OF DELIVERY SPECIFIED*

 USPS TRACKING™ INCLUDED*

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 PICKUP AVAILABLE

* Domestic only

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