

May 24, 2017

Rosemary Chiavetta, Secretary
Michael L. Swindler, Deputy Chief Prosecutor
PA Public Utility Commission
Bureau of Investigation and Enforcement
P.O. Box 3265
Harrisburg, PA 17105-3265

RE: Docket # C-2017-2601553

Dear Mr. Swindler:

I am in receipt of a complaint regarding failing to maintain evidence of Cargo insurance. Carl Harford, LLC has never had a lapse in insurance or failed to carry insurance. I switched Insurance Companies in March 2017 going from HMK Insurance to State Farm Insurance. State Farm (novice in writing these types of policies) said they completed the forms and filed them (email attached). I actually had been on the phone with Tatiana of your office several times to help facilitate State Farm in doing the filings correctly. Therefore, I trusted the filings were done correctly. However, in working with State Farm, specifically, Christina Moscaritolo who is the agent, I felt their competence in handling commercial truck insurance is lacking. Therefore, my truck insurance is back in the hands of my original insurance agent, Dave Rispoli of HMK Insurance. Dave Rispoli's office has handled the filings (email attached), therefore, everything should be back in order with the PUC at this point in time.

Please let me know if there's anything further on my end which needs to be completed or by my insurance agent, Dave Rispoli, of HMK Insurance.

The contact information to validate all of the above are below:

Christina Moscaritolo
State Farm Insurance
3438 Hamilton Blvd
Allentown, PA
(610) 434-5867

Dave Rispoli
HMK Insurance
54 South Commerce Way, Suite 150
Bethlehme, PA 18017
(610) 868-8507

I apologize for this inconvenience.

Carl Harford
Owner

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RE: Insurance

Christine Moscaritolo to you show details

I was told everything was filed. I emailed the underwriter who did it to have her check. I'll let you know as soon as I hear from her.

The contract is not working because it is a broker. The Insurance broker should have a couple of policy options back Thursday or Friday.

From: jdarruss@aol.com [<mailto:jdarruss@aol.com>]**Sent:** Tuesday, May 09, 2017 5:56 PM**To:** Christine Moscaritolo <christine.moscaritolo.rebs@statefarm.com>**Subject:** Insurance

Christina,

Carl received another phone call from Tatiana of the PUC. We are in violation and are receiving a \$500 fine. Apparently, you never saw the forms which needs to be handled immediately with the PUC. They have been waiting for these forms since April 13th.

We need to know immediately where this all stands. This is now costing us a great deal of money.

Thank you!

Jackie

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Re: Insurance

jdarruss to **christine.moscaritolo.rebs** [show details](#)

Her number is 717-787-3834 if you want to call her. But as of now they have mailed us a \$500 fine because these forms were not turned in. This is the information we received.

Thanks Christina!

Jackie

-----Original Message-----

From: Christine Moscaritolo <christine.moscaritolo.rebs@statefarm.com>
To: jdarruss <jdarruss@aol.com>
Sent: Tue, May 9, 2017 6:02 pm
Subject: RE: Insurance

I was told everything was filed. I emailed the underwriter who did it to have her check. I'll let you know as soon as I hear from her.

The contract is not working because it is a broker. The Insurance broker should have a couple of policy options back to u Thursday or Friday.

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Sent: Tuesday, May 09, 2017 5:56 PM
To: Christine Moscaritolo <christine.moscaritolo.rebs@statefarm.com>
Subject: Insurance






COMPOSE

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RE: Revised Quote

Dave Rispoli to you + 1 more [show details](#) [show image slideshow](#)

Jackie: Please be sure to request that State Farm cancel their filings ASAP. Thanks, Dave R

David W. Rispoli

HMK Insurance | 54 S Commerce Way, Ste 150 | Bethlehem, PA 18017-8619

Direct P: 610-332-2450 x209

P: 610-868-8507 | F: 610-868-7604 | drispoli@hmk-ins.com

A Member of The Insurance Alliance of Central Pennsylvania



AN ALERA GROUP COMPANY

From: jdannuss@aol.com [<mailto:jdannuss@aol.com>]

Sent: Monday, May 15, 2017 3:06 PM

To: Dave Rispoli

Cc: Lora Guinn

Subject: Re: Revised Quote

Hi Dave.

▼

Today on AOL

New Mail 119

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

IN REPLY PLEASE
REFER TO OUR FILE

C-2017-2601553

Date of Service: May 4, 2017

CARL HARFORD LLC
3360 DEVONSHIRE ROAD
ALLENTOWN PA 18103

PENNSYLVANIA PUBLIC UTILITY COMMISSION
BUREAU OF INVESTIGATION & ENFORCEMENT
v.


CARL HARFORD LLC

Dear Sir/Madam:

Please be advised that the attached complaint has been filed against you by the Bureau of Investigation & Enforcement.

Detailed instructions on how to proceed are contained in the NOTICE section, and you are advised to read everything carefully or consult with your attorney.

Very truly yours,


Rosemary Chiavetta
Secretary

Attachments

JF