

Donald J Vack
Don's Van Service
3043 W Meadowview Drive
Gordonville, PA 17529
717-687-7855
dvack@comcast.net

July 3, 2018

Rosemary Chiavetta, Secretary
Pennsylvania Public Utility Commission
PO Box 3265
HARRISBURG, PA 17105-3265

Re: Docket No. C-2018-3002764

Dear Ms. Chiavetta,

I am writing in response to the Complaint we received via certified mail dated 6/27/2018 with the Docket number specified above.

I have never been without liability coverage. In March, 2018 I elected to switch my commercial insurance carrier from Progressive to Geico as the inflated coverage mandated by the FMCSA was becoming cost prohibitive. The Geico policy, policy # 02APG081588-01 was effective 3/14/2018. Despite having this new coverage I elected to carry both the old and the new policies as it became obvious that Geico had no apparent knowledge of either the state or federal insurance requirements for our single Amish transportation van, despite being a Commercial Insurance vendor.

After several protracted phone calls, emails and policy adjustments, we felt the Geico policy was now in full compliance and we felt comfortable terminating the Progressive policy. You were apparently notified of the termination of that policy on June 5, 2018.

Subsequently, we were notified by the FMCSA that we were in violation of their regulations as Geico had submitted none of the required insurance notifications. On June 13, 2018 Geico was notified and asked to submit all the required Pennsylvania and federal insurance notifications. National Indemnity, who brokers the policy, was provided with all requested company ID numbers. FMCSA shared a website where confirmation of their receipt of this data could be confirmed. Within a week or so, that website was consulted and the proof of liability was registered as received.

We mistakenly, thought that with that action, all compliance issues were resolved. However, on June 29, I received the certified letter containing the aforementioned PUC complaint. In an attempt to understand why the PUC maintained that I had no liability coverage, I contacted the PUC by phone on July 2. After an hour long wait holding for a representative, I learned that the Form E had never been submitted by Geico. In absolute frustration, I placed a call to Representative Bryan Cutler for help resolving this non compliance situation. I also left a message with the PUC at the number provided for questions or concerns.

On July 3, I received a call back from the PUC and was subsequently transferred to Robert Bingaman. Per his direction, this letter is being submitted to explain the situation to date. He also suggested that if Geico refused to submit the required paperwork, that an alternate carrier may be required. This seems like a punitive measure to place on the business owner, when the real problem is the state's inability to hold the carrier responsible for adhering to state regulations. He also confirmed that this failure to submit forms is rather typical of Geico.

On July 3, I also contacted Geico again and spoke with Sydney , Geico employee number 178051. She assured me that this failure to report was entirely Geico's responsibility and she would do everything possible to assure that National Indemnity would submit the required Form E today.

I hope by the time you receive this, the required forms will have been submitted by Geico, the entire matter will have been settled successfully and I will not be subject to a penalty fine.

Sincerely,

A handwritten signature in cursive script that reads "Donald J Vack". The signature is written in black ink and is positioned above the printed name.

Donald J Vack, owner