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PA PUBLIC UTILITY COMMISSION
SECRETARY'S BUREAU

In September of 2017, I added another vehicle to my policy, when I contacted my agent Shanna from Meyers & Bell insurance in Stevens PA, with vehicle information, she said she would handle it. I also emphasized I need the credentials sent to the PUC. I had asked her several times previously if they were sent when I first started the policy in July. She told me yes they were, only to find out they never were..

I was informed February 21st by my agent that my policy was being cancelled for non-payment on the 27th. I later found out that the date was the 20th. I immediately went thru my bank statements and showed her all my payments have been made up to date. I later received a letter from the PUC stating I was suspended, for not keeping insurance credentials on file.

I called Shanna immediately about my suspension, she said she would contact the insurance co, later that day she called and said i was being cancelled because the premium was never updated with the finance company. That is completely out of my control. In the weeks leading up to this. I had asked Shanna several time why my premium hasn't changed since adding the second vehicle, her response was... I am not sure. But to continue making my regular payments and not worry about it. After asking several times, she finally told me she never rewrote the finance agreement, so the additional premium was never paid. I was told I could pay the premium difference of \$5400 in 3 days to keep my current policy. I did not have the means to pay that much, so my policy got cancelled. When Shanna tried getting another policy, they denied it because i had a lapse in coverage, due to no fault of my own. I immediately started calling around on my own, to find coverage. I thought I had more then 3 days to find something.

I could not find a company to write a policy, due to my lapse. My only option was progressive. Paying almost 3x more then I was with my first company. From \$355 to \$869. I am a mother of 3 children, just trying to support them. I just feel it's not fair, I'm being punished for something I couldn't control. I trusted my business with her, after all it is her job, and why shes getting paid. I do take some of the blame because I just started this business and honestly had no clue of all the red tape. That is why I went thru her. I do not have this kind of money to pay this fine, it's a small business just starting out..

Than you for your time and allowing me to share my side of the situation

Kalatta

8/14/18

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