

Go Green Taxi LLC.
Docket: A-2015-2504430

Secretary Chivetta

PETITION FOR RECONSIDERATION

Before the Commission, comes the humble petitioner requesting a rescission of the Cancellation Notice sent on June 25th, 2024, for the following reasons:

1. **Non-Receipt of Complaint:** The Complaint issued in April, requesting evidence of insurance, was not received by myself due to ongoing mail delivery issues. Consequently, I was not made personally aware of the Complaint or the requirement for a response. Despite this, we have consistently paid for our insurance and were unaware of any issues. Had we received the notice, we would have promptly addressed it to avoid any misunderstanding. It is unjust to revoke our license, especially since we maintained continuous insurance coverage.
2. **Continuous Insurance Coverage:** At no point did the Petitioner operate without insurance. It was our understanding that Progressive, our insurance carrier, had duly filed the E form with the PUC.
3. **Insurance Filing Error:** Progressive has confirmed that an error occurred on their end, resulting in the non-filing of the required form. I have provided proof of continuous insurance coverage throughout this period, as well as evidence that the E form has now been filed.
4. **Submission of Form E:** A new copy of Form E has been sent to the Commission online, demonstrating that we have maintained uninterrupted insurance coverage. I apologize for missing the Complaint sent in April and respectfully request reconsideration of the Cancellation Notice.

Respectfully yours,

Lamont Palmer

RCVD PUC SEC BUR
JUL 17 2024 AM 10:01

RCVD PUC SEC BUR
JUL 17 2024 AM 10:01

Named insured

GO GREEN TAXI LLC
320 MUENCH STREET
HARRISBURG, PA 17102

Policy number: 01551098

Underwritten by:
United Financial Casualty Company
January 22, 2024
Policy Period: Jan 20, 2024 - Jan 20, 2025
Page 1 of 2

agent.progressive.com

Online Service

Make payments, check billing activity, print policy documents, update your policy or check the status of a claim.

1-412-351-5800

FINANCIAL ASSOCIATES

Contact your agent for personalized service.

1-800-444-4487

For customer service if your agent is unavailable or to report a claim.

Commercial Auto Insurance Coverage Summary

This is your Declarations Page

Your policy information has changed

This form is nonparticipating with regard to paying dividends to policyholders.

Your coverage began on January 20, 2024 at 12:01 a.m. This policy expires on January 20, 2025 at 12:01 a.m.

This coverage summary replaces your prior one. Your insurance policy and any policy endorsements contain a full explanation of your coverage. The policy limits shown for an auto may not be combined with the limits for the same coverage on another auto, unless the policy contract allows the stacking of limits. The policy contract is form 6912 (02/19). The contract is modified by forms 1652PA (02/19), 4881PA (02/19), 4852PA (02/19) and Z228 (01/11).

The named insured organization type is a corporation.

COLLISION COVERAGE FOR RENTAL VEHICLES

IF THIS POLICY PROVIDES COLLISION COVERAGE ON A PRIVATE PASSENGER VEHICLE, IT WILL APPLY TO A PRIVATE PASSENGER VEHICLE YOU RENT IF THE RENTAL IS COVERED AS A "TEMPORARY SUBSTITUTE AUTO" AS PROVIDED FOR IN PART II OF THIS POLICY.

Policy changes effective January 20, 2024

Changes processed on:	January 19, 2024 11:43 a.m.
Premium change:	\$0.00

The changes shown above will not be effective prior to the time the changes were requested.

Outline of coverage

Description	Limits	Deductible	Premium
Liability To Others			\$3,392
Bodily Injury Liability	\$15,000 each person/\$30,000 each accident		
Property Damage Liability	\$5,000 each accident		
Uninsured Motorist	Rejected		--
Underinsured Motorist	Rejected		--
Basic First Party Benefit - Full Tort			216
Medical Expense Benefit Without Workers Comp	up to \$25,000		
Income Loss Benefit Without Workers Comp	up to \$1,000 each month/\$15,000 maximum		49
Total 12 month policy premium			\$3,657

Rated drivers

- CHRISTINA BOSWELL-FREYE

Auto coverage schedule

1. **2008 DODGE GRAND CARAVAN**

VIN: **2D8HN54P58R673474** Garaging Zip Code: 17102 Radius: 200 miles

Personal use: N Body type: Mini Van

Liability Premium	Liability Premium	PIP Premium	Income Loss Premium	Auto Total
	\$3392	\$216	\$49	\$3,657

Penalty for Insurance Fraud

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects such person to criminal and civil penalties.

Rejected Coverage

This policy does not provide protection against damages caused by uninsured or underinsured motorists.

Company officers

Cory W. Fincher

President

Patricia M. Lewis

Secretary



CERTIFICATE OF LIABILITY INSURANCE

DATE (MM/DD/YYYY)
07/16/2024

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must have ADDITIONAL INSURED provisions or be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).

PRODUCER Research Underwriters 4240 GREENSBURG PIKE, PITTSBURGH, PA 15221	CONTACT NAME: Progressive Commercial Lines Customer and Agent Servicing	
	PHONE (A/C, No, Ext): 1-800-444-4487	FAX (A/C, No):
E-MAIL ADDRESS: progressivecommercial@email.progressive.com		
INSURER(S) AFFORDING COVERAGE		NAIC #
INSURER A: United Financial Casualty Company		11770
INSURER B:		
INSURER C:		
INSURER D:		
INSURER E:		
INSURER F:		


INSURED
GO GREEN TAXI LLC
320 MUENCH STREET
HARRISBURG, PA 17102

COVERAGES CERTIFICATE NUMBER: 866863604432403949D071624T185910 REVISION NUMBER:

THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

INSR LTR	TYPE OF INSURANCE	ADDL INSD	SUBR WVD	POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS
	COMMERCIAL GENERAL LIABILITY <input type="checkbox"/> CLAIMS-MADE <input type="checkbox"/> OCCUR GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input type="checkbox"/> LOC OTHER:						EACH OCCURRENCE \$ DAMAGE TO RENTED PREMISES (Ea occurrence) \$ MED EXP (Any one person) \$ PERSONAL & ADV INJURY \$ GENERAL AGGREGATE \$ PRODUCTS - COMP/OP AGG \$ \$
A	AUTOMOBILE LIABILITY <input type="checkbox"/> ANY AUTO <input type="checkbox"/> OWNED AUTOS ONLY <input checked="" type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS ONLY <input type="checkbox"/> NON-OWNED AUTOS ONLY	N	N	01551098	01/20/2024	01/20/2025	COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$15,000 BODILY INJURY (Per accident) \$30,000 PROPERTY DAMAGE (Per accident) \$5,000 \$
	UMBRELLA LIAB <input type="checkbox"/> OCCUR EXCESS LIAB <input type="checkbox"/> CLAIMS-MADE DED RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$ \$
	WORKERS COMPENSATION AND EMPLOYERS' LIABILITY ANY PROPRIETOR/PARTNER/EXECUTIVE OFFICER/MEMBER EXCLUDED? (Mandatory in NH) If yes, describe under DESCRIPTION OF OPERATIONS below						PER STATUTE OTH-ER E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$
A	See ACORD 101 for additional coverage details.	N	N	01551098	01/20/2024	01/20/2025	\$

DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

CERTIFICATE HOLDER GO GREEN TAXI LLC 320 MUENCH STREET HARRISBURG, PA 17102	CANCELLATION SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. AUTHORIZED REPRESENTATIVE 
---	---



ADDITIONAL REMARKS SCHEDULE

AGENCY Research Underwriters		NAMED INSURED GO GREEN TAXI LLC 320 MUENCH STREET HARRISBURG, PA 17102	
POLICY NUMBER 01551098		EFFECTIVE DATE: 01/20/2024	
CARRIER United Financial Casualty Company	NAIC CODE 11770		

ADDITIONAL REMARKS
THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM,
FORM NUMBER: 25 **FORM TITLE:** Certificate of Liability Insurance

Additional Coverages

Insurance coverage(s)	Limits
Income Loss	\$1,000 per Mo/\$15,000 Max - w/o Workers Comp
Medical Expense	\$25,000 w/o Workers Comp

Description of Location/Vehicles/Special Items
Scheduled autos only
2008 DODGE GRAND CARAVAN 2D8HN54P58R673474

Liability coverage may not apply to all scheduled vehicles.

MaryAnne Sarver <msarver@researchunderwriters.com>

7/16/2024 3:10 PM

RE: FW: Go Green Taxi - Progressive FILING

To Lamont Palmer <lpalmer@harrisburgcitycab.com> Copy Jeff Schmidt <jeff@researchunderwriters.com>

Hello Lamont,

See attached proof of insurance, Progressive policy declarations page and your July invoice.

We have not received a copy of the proof of filing from Progressive yet. When I called them, they said the filing was issued 7-13-24? These filings are usually continued until cancelled.

They said you would be receiving copy in the mail. Please let us know if you do not receive shortly or you may call them directly 1-800-444-4487 to see if they will e-mail to you.

Thank you,

MaryAnne Sarver | Account Manager

Research Underwriters

4240 Greensburg Pike | Pittsburgh, PA 15221

Ph: 412-351-5800 ext. 105

Fax: 412-351-5818

Research Underwriters LLC CA License #:0198719

Financial Associates, Inc. CA License #:0D91006



This email is intended for the addressee shown. It contains information that is confidential and protected from disclosure. Any dissemination or use of this transmission or its contents by unintended persons is strictly prohibited. If this email relates to placement of or changes to coverage, please note that no coverage will be bound and no changes will be made without a written "Confirmation of Insurance," Binder, Endorsement or Reinstatement from our office. Coverage cannot be assumed if you do not receive one of the aforementioned notices.

From: Lamont Palmer <lpalmer@harrisburgcitycab.com>

Sent: Tuesday, July 16, 2024 2:11 PM

To: Jeff Schmidt <jeff@researchunderwriters.com>

Cc: MaryAnne Sarver <msarver@researchunderwriters.com>

Subject: RE: FW: Go Green Taxi - Progressive FILING

If at all possible can you please email the form as this is dire emergency as well as proof of coverage and no lapse in the policy thanks.

Sent from my T-Mobile 5G Device

----- Original message -----

From: Jeff Schmidt <jeff@researchunderwriters.com>

Date: 7/16/24 12:54 PM (GMT-05:00)

To: "lpalmer harrisburgcitycab.com" <lpalmer@harrisburgcitycab.com>

Cc: MaryAnne Sarver

<msarver@researchunderwriters.commsarver@researchunderwriters.commsarver@researchunderwriters.commsarver@researchunderwriters.commsarver@researchunderwriters.com>

Subject: FW: Go Green Taxi - Progressive FILING

Hello Lamont and Christine,

Please see the message below.

The Go Green Taxi operating authority is Active.

Please let us know if you have any other questions about this.

Thanks.

Jeff

Jeffrey Schmidt

Senior Vice President

Research Underwriters

Ph: 800-727-3732 X301

Fax: 412-351-5818

Cell: 215-498-7010

jeff@researchunderwriters.com



From: MaryAnne Sarver <msarver@researchunderwriters.com>
Sent: Tuesday, July 16, 2024 11:59 AM
To: Jeff Schmidt <jeff@researchunderwriters.com>
Subject: RE: Go Green Taxi - Progressive FILING

Hi Jeff,
Yes, policy is current.
Per Progressive--They just sent filing out on 7-13-24.
I requested copy for our records. They said they would fax it. Insured will get copy in the mail.
Thank you,

MaryAnne Sarver | Account Manager
Research Underwriters
4240 Greensburg Pike | Pittsburgh, PA 15221
Ph: 412-351-5800 ext. 105
Fax: 412-351-5818

Research Underwriters LLC CA License #:0198719
Financial Associates, Inc. CA License #:0D91006



This email is intended for the addressee shown. It contains information that is confidential and protected from disclosure. Any dissemination or use of this transmission or its contents by unintended persons is strictly prohibited. If this email relates to placement of or changes to coverage, please note that no coverage will be bound and no changes will be made without a written "Confirmation of Insurance," Binder, Endorsement or Reinstatement from our office. Coverage cannot be assumed if you do not receive one of the aforementioned notices.

From: Jeff Schmidt <jeff@researchunderwriters.com>
Sent: Monday, July 15, 2024 5:14 PM
To: MaryAnne Sarver <msarver@researchunderwriters.com>
Subject: Go Green Taxi

Hi MaryAnne,
Insured(Christine) texted me today about receiving a PUC letter saying they had lost their operating authority.
She thought their Auto policy was current with us.
Can you please look into this?

Thanks.

Jeff

- [Proof of Ins.-Go Green.pdf \(71 KB\)](#)
- [Progressive Dec Page - 24-25.pdf \(75 KB\)](#)
- [Progressive - July Invoice.pdf \(80 KB\)](#)
- [image003.png \(27 KB\)](#)
- [image004.jpg \(5 KB\)](#)
- [image005.png \(13 KB\)](#)
- [image006.png \(13 KB\)](#)

Jeff Schmidt <jeff@researchunderwriters.com>

7/16/2024 12:54 PM

FW: Go Green Taxi - Progressive FILING

To lpalmer harrisburgcitycab.com <lpalmer@harrisburgcitycab.com> Copy
MaryAnne Sarver <msarver@researchunderwriters.com>

Hello Lamont and Christine,
Please see the message below.
The Go Green Taxi operating authority is Active.
Please let us know if you have any other questions about this.
Thanks.
Jeff

Jeffrey Schmidt
Senior Vice President
Research Underwriters
Ph: 800-727-3732 X301
Fax: 412-351-5818
Cell: 215-498-7010
jeff@researchunderwriters.com



From: MaryAnne Sarver <msarver@researchunderwriters.com>
Sent: Tuesday, July 16, 2024 11:59 AM
To: Jeff Schmidt <jeff@researchunderwriters.com>
Subject: RE: Go Green Taxi - Progressive FILING

Hi Jeff,
Yes, policy is current.
Per Progressive--They just sent filing out on 7-13-24.
I requested copy for our records. They said they would fax it. Insured will get copy in the mail.
Thank you,

MaryAnne Sarver | Account Manager
Research Underwriters
4240 Greensburg Pike | Pittsburgh, PA 15221
Ph: 412-351-5800 ext. 105
Fax: 412-351-5818

Research Underwriters LLC CA License #:0I98719
Financial Associates, Inc. CA License #:0D91006



This email is intended for the addressee shown. It contains information that is confidential and protected from disclosure. Any dissemination or use of this transmission or its contents by unintended persons is strictly prohibited. If this email relates to placement of or changes to coverage, please note that no coverage will be bound and no changes will be made without a written "Confirmation of Insurance," Binder, Endorsement or Reinstatement from our office. Coverage cannot be assumed if you do not receive one of the aforementioned notices.

From: Jeff Schmidt <jeff@researchunderwriters.com>
Sent: Monday, July 15, 2024 5:14 PM
To: MaryAnne Sarver <msarver@researchunderwriters.com>
Subject: Go Green Taxi

Hi MaryAnne,
Insured(Christine) texted me today about receiving a PUC letter saying they had lost their operating authority. She thought their Auto policy was current with us.
Can you please look into this?
Thanks.
Jeff

-
- image001.png (13 KB)
 - image002.png (27 KB)
 - image003.jpg (5 KB)