

APPLICATION CHECKLIST Transportation Network Service

Use this checklist to make sure you have enclosed all required items or your application will not be processed. You cannot operate in Pennsylvania until you receive a License from the Commission.

- The original Application with original signatures (unless e-Filed with the Commission's online e-Filing system at www.puc.pa.gov)
- A certified check, money order, or check from your attorney for \$350 made payable to "Commonwealth of Pennsylvania;"

ALL Parties to proceedings pending before the Commission must open and use an e-filing account through the Commission's website, OR you may submit your filing by overnight delivery. If a filing contains confidential or proprietary material, the filing is required to be submitted by overnight delivery.

If not e-Filed, mail your application and attachments to: SECRETARY PA PUBLIC UTILITY COMMISSION, 400 NORTH STREET, 2ND FLOOR, HARRISBURG, PA 17120

Corporate entities (corporations, LPs, LLPs, and LLCs) and fictitious trade names must be registered with the PA Department of State. Companies incorporated in other states must register as a foreign business corporation. Individuals acting as sole proprietors and partnerships do not have to register.

If you are not registered with the PA Department of State, you can apply at its website at www.dos.state.pa.us/corps on how to do business in Pennsylvania as:

PA Corporations (Profit and Non-Profit) – apply for Articles of Incorporation

Foreign Corporations – apply for a Certificate of Authority

PA Limited Partnerships (LPs), Limited Liability Partnerships (LLPs), and Limited Liability Companies (LLCs) – apply for an Application of Registration

Fictitious Name Registration – File ONLY IF Trade Name will be different than the business name you register with the PA Department of State.

General Information for Preparing and Filing the Application for Transportation Network Service License.

1. This application is required to request a License to operate as a Transportation Network Company providing transportation for compensation between points in Pennsylvania using a digital network to facilitate prearranged rides.
2. Prior to providing service in Pennsylvania, acceptable evidence of insurance must be filed with the Pennsylvania Public Utility Commission. **Your permanent evidence of insurance will be a Form E certificate for bodily injury and property damage insurance. The Form E certificate may be filed at the same time this Application is filed, or may be filed later, after the Commission tentatively approves the Application. In either case, the Form E certificate must be filed to complete your Application.**
 - a. Upon approval of the application, you will be notified that prior to providing service in Pennsylvania you must submit evidence of insurance to the Public Utility Commission. **Your permanent evidence of insurance will be a Form E for bodily injury and property damage insurance.** This form is mailed to the Commission directly from the home office of your insurance carrier. The name and address on your Form E must **exactly** match the name and address you have provided on your application. Your insurance company must subscribe to the NIC Insurance Filing website at www.nicinsurancefilings.com . You will request the insurance company (not the agent) to file the required insurance forms electronically through NIC. Mailed insurance forms are no longer acceptable. The minimum limits of insurance are as follows:
 - b. Insurance amounts and coverage must meet or exceed the requirements established by the Public Utility Code. 66 Pa. C.S. § 101 *et seq.*

Pennsylvania Department of State

Bureau of Corporations and Charitable Organizations

PO Box 8722 | Harrisburg, PA 17105-8722

T: 717-787-1057

dos.pa.gov/BusinessCharities

Regarding: SilverRide, Inc.
Request Type: Certificate of Registration **Issuance Date:** September 24, 2025
Request No.: 064761323 **File No:** 0007429620
Receipt No.: 2153652
Filing Type: Foreign Business Corporation
Initial Filing Date: January 05, 2022
Status: Active

TO ALL WHOM THESE PRESENTS SHALL COME, GREETING:

I DO HEREBY CERTIFY THAT

SilverRide, Inc.

is a foreign association duly registered to do business in this Commonwealth as of the issuance date herein.

I DO FURTHER CERTIFY THAT this Certificate of Registration shall not imply that all fees, taxes and penalties owed to the Commonwealth of Pennsylvania are paid.



IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the seal of my office to be affixed, the day and year above written.

Albert Schmidt

Secretary of the Commonwealth

Verify this certificate online at www.file.dos.pa.gov

Application for Transportation Network Service License

THIS APPLICATION IS TO BE USED WHEN PROVIDING TRANSPORTATION FOR COMPENSATION BETWEEN POINTS IN PENNSYLVANIA USING A DIGITAL NETWORK TO FACILITATE PREARRANGED RIDES.

1. **Legal Name of Applicant** (Individual, Partnership or Corporation)

SilverRide, Inc.

- If you are an individual who has not formed any type of corporate entity, you should enter your name **as it will appear on your insurance documents**.
- If you are filing for a partnership, but **not a limited liability partnership**, the names of all partners must be entered on this line. Those names should be entered **as they will appear on your insurance documents**. This includes husbands and wives filing jointly.
- If you are filing for a corporate entity (corporation, limited liability company, or limited liability partnership), **even if you are the sole shareholder member**, you must enter the name **exactly as it appears on the registration papers from the Corporation Bureau of the Pennsylvania Department of State**.

2. **Trade Name** (Attach a copy of fictitious name registration if applicable)

This is any name which you will be operating under which differs from the **LEGAL NAME OF APPLICANT**. A **TRADE NAME** is considered a **FICTITIOUS NAME** if the identity of the applicant cannot be readily determined. *EXAMPLE: John Doe is the applicant and wants to use the name "Johnboy Trucking" as his trade name. People cannot readily determine that John Doe is the actual operator; therefore, the name is fictitious and must be registered as such. Trade names such as "John Doe Trucking" or "J. Doe Trucking" are not considered fictitious and would not have to be registered.*

3. **Applicant is:**

- Sole Proprietor
- Partnership
- Limited Partnership (Provide list of partners and copy of Certificate of Limited Partnership)
- Limited Liability Partnership (Provide list of partners and copy of Statement of Registration)
- Limited Liability Company (Provide list of members and copy of Certificate of Organization)
- Corporation (Provide list of shareholders, distribution of shares, officers, and copy of Articles of Incorporation)
- Foreign Association not formed in PA (Provide copy of Foreign Registration Statement)

4. **Registration with the Department of State** - The applicant certifies that the TNC is registered with the Pennsylvania Department of State to do business in the Commonwealth. Please provide a copy of the TNC applicant's registration with this application.

5. **Please check Applicant's PUC status:**

- Does not now, nor never has had PUC Authority
- Does not now, but has previously held PUC Authority at A-_____
- Holds current PUC Authority at A-_____

6. **Dual Motor Carrier** - Please indicate whether the Applicant is a call demand carrier.

- The Applicant WILL BE operating as a Dual Motor Carrier.
- The Applicant WILL NOT BE operating as a Dual Motor Carrier

7. **Mailing Address**

425 Divisadero St. Ste 201
Street Address

San Francisco CA 94117- jbs 10/27/25 San Francisco
City, State and Zip Code County

800-618-1246 Compliance@SilverRide.com
Telephone Number E-mail Address

This is the e-mail address to which the Commission will send all official documents issued by the Commission until further notice.

8. **Physical Address** (If different than mailing address. Do not use a post office box.)

1940 W. Allegheny Ave.
Street Address

Philadelphia, PA 19132 Philadelphia
City, State and Zip Code County

800-618-1246 Compliance@SilverRide.com
Telephone Number E-mail Address

The address entered here should reflect the actual location of the business. This is the address the Commission needs in order to dispatch Enforcement Officers to inspect equipment. If left blank, it will be assumed that the **PHYSICAL ADDRESS** is the same as the **MAILING ADDRESS**

9. **Website**

https://silverride.com/
Website Address

The applicant certifies that it will establish and maintain a website that complies with Chapter 26.

10. **Registered Agent**

Cogency Global Inc.
Agent's Name

600 North 2nd Street
Street Address

Harrisburg, PA 17101 Dauphin
City, State and Zip Code County

866-621-3524 statrep@kogencyglobal.com
Telephone Number E-mail Address

11. **Attorney** (if applicable)

Attorney's Name & Telephone Number for this Filing

Attorney's Address E-mail Address

An attorney's name should only be entered if an attorney is filing the application for a client and the application is being sent under the attorney's cover letter.

12. **Affiliated Interests** – List the applicant's affiliation (owner, manager, controls) with any other carrier, with the description of affiliation. **NA**

13. **General Description of Nature and Scope of Business** - Provide a general description of the nature and scope of the proposed TNC service to be offered, including the company's business model, the use of independent drivers or employee drivers, the use of driver-owned vehicles or company-owned vehicles, the names and roles of any affiliates involved in providing the service, and other relevant features of the proposed TNC service.

SilverRide is a Transportation Network Company, currently operating in 12 states and 27 metros, that provides safe and reliable door-through-door transportation and other services for seniors and individuals with cognitive and physical conditions. We reach the market through the retail channel and through partnerships with third party payers. In Pennsylvania, SilverRide has secured early partnerships with PACE programs like the LIFE programs and Innovage. As we get launched further in the market, we will seek partnerships with a variety of partners whose clients need the specialized door-through-door services our independent driver network can provide.

Our model utilizes highly skilled and credentialed independent contractors who use their own personal vehicles. Trips are booked digitally either through an app or by being digitally connected to a partner's system and then get matched to a driver who gets the work on an app. The driver app helps the drivers identify the nature of the service, the needs of their client and other logistical details needed to perform each service. Drivers choose to accept the work or not in advance of the service.

App TNC
rev 10/5/21

SilverRide specializes in helping all sorts of people who need a little extra help, and we look forward to growing our service into Pennsylvania.

14. **Driver Standards** -- Please explain: *Please refer to the attached SOP.*
- a. Your standards for drivers;
 - b. Your system for ensuring compliance with criminal background and license check requirements;
 - c. Your driver training program;
 - d. Your policy regarding alcohol and drug use by your drivers;
 - e. How your policy or your written policy will ensure that drivers have the necessary insurance coverage;
 - f. How your policy or your written policy will ensure your drivers will continuously comply with all requirements under Chapter 26, including providing service to people with disabilities;
 - g. How your policy or your written policy will ensure your drivers will be informed of nondiscrimination policies.

15. **Vehicle Safety Program** – Please explain: *Please refer to the attached SOP.*
- a. How your policy or your written policy will ensure that vehicles will continuously comply with Pennsylvania’s equipment standards (67 Pa. Code, Chapter 175) and Chapter 26.
 - b. Plans for ensuring that vehicles which no longer meet vehicle age and/or vehicle mileage standards shall be replaced in a timely fashion.
 - c. How your policy or your written policy will ensure vehicles engaged in TNC service display their respective TNC placard in accordance with Chapter 26.

16. **Autonomous Vehicle Safety** – Please certify that all autonomous vehicles and their operation in TNC service comply with all applicable PennDOT regulations.

NA

The certification must be signed here by the applicant appearing on Line 1 by the named individual, all partners if a partnership, a member (if a limited liability company), or by the President or Officer (if a corporation)

17. **Customer Service Standards** – Please describe your customer service standards. Within your description, please explain: *Please refer to the attached SOP.*

- a. Your plan to inform customers of how to file complaints with the PUC;
- b. Your intended customer complaint resolution procedure.

18. **Insurance** – Describe steps you have taken to obtain liability insurance coverage for your business. Upon tentative approval of the application, you will be required to have an acceptable Form E certificate of insurance filed by the insurance carrier. Note: An acceptable Form E certificate may be filed at the time of filing the application. *Please refer to the attached SOP.*

19. **Financial Data** –You must submit documentation as evidence of your current financial position. *Please refer to the attached financial statement.*

20. **Certification:**

Applicant certifies that it is not now engaged in unauthorized intrastate transportation for compensation between points in Pennsylvania and will not engage in said transportation unless and until authorization is received from the Pennsylvania Public Utility Commission.

Applicant further certifies that it understands the requirements of the Pennsylvania Public Utility Commission, especially as they relate to safety and insurance and that it may be subject to civil penalties, suspension or cancellation of the License for failure to comply with Commission requirements. **TNC applicant certifies that it will comply with all of the requirements under Chapter 26.** (Act 164 of 2016)

Applicant further certifies that it understands that it is subject to an annual assessment based upon its reported annual gross Pennsylvania intrastate receipts derived from all fares charged to customers for the provision of TNC service. Applicant acknowledges that failure to report revenue and pay its annual assessment may result in civil penalties, suspension or cancellation of the certificate.

Verification of Application

I/We hereby state that the statement(s) made in this application is/are true and correct to the best of my/our knowledge and belief.

The undersigned understands that false statements herein are made subject to the penalties of 18 Pa. C.S. Section 4904 relating to unsworn falsification to authorities.

Jeff Maltz

(Print Name)



(Signature)

10-20-2025

(Date)

The verification of the application must be completed by the applicant appearing on Line 1 by the named individual, all partners if a partnership, a member (if a limited liability company), or by the President or Officer (if a corporation).

SILVERRIDE – POLICIES AND PROCEDURES

Document Title	PA TNC Standard Operating Procedure		
Document Owner	Morelsa Martinez	Department	Compliance
Version	1.0	Effective Date	10/1/2025
Reviewed By	Aaron McPherson	Reviewed Date	10/9/2025
Approved By	Sara Hurtado	Approved Date	10/10/2025
Status	Approved		

Purpose & Scope

The purpose and scope of this policy is to establish clear standards for drivers, vehicles, and compliance practices on the SilverRide platform in accordance with Pennsylvania Transportation Network Company (TNC) regulations.

Policy

SilverRide is committed to ensuring the highest standards of safety, professionalism, and compliance in accordance with Pennsylvania Transportation Network Company (TNC) regulations. All drivers and vehicles operating on the SilverRide platform must meet state and company requirements designed to protect passengers, drivers, and the public.

Procedure

a. Standards for Drivers

All SilverRide drivers must meet strict credentialing requirements on the senior condition, ADA, body mechanics, passenger safety, privacy and more. Drivers also have access to a knowledge base via our driver app with situation-specific procedures and best practices to ensure they fulfill each rider's needs and are prepared for any situation.

Silver Ride requires all drivers to:

- Hold a valid Pennsylvania driver's license.
- Be at least 21 years of age.
- Maintain a clean driving record with no major violations.
 - A person with more than three moving violations in the three-year period prior to the check or a major violation in the three-year period prior to the check may not be a transportation network company driver.
- Pass a local and national criminal background checks; and DOJ sex offender search.
 - Applicants convicted of the following within the past 7 years are disqualified.
 - Driving under the influence of drugs or alcohol.
 - A felony involving theft, fraud, or drugs.
 - Applicants convicted of the following within the past 10 years are disqualified.
 - Use of a motor vehicle to commit a felony.
 - Burglary or robbery.
 - Applicants convicted of any of the following at any time are disqualified.
 - A sexual offence
 - A crime of violence

- An act of terror
- Ensure competency of passenger assistance, accessibility, and safety.
- Adhere to nondiscrimination, accident reporting, and customer service policies.

b. Background and License Checks

All drivers undergo a comprehensive **criminal background check and driving history review** prior to approval. Compliance is ensured and coordinated through a certified third-party background check provider.

- Ongoing monitoring will occur one year after engaging a TNC driver and every second year thereafter.

c. Driver Competency Program

Drivers must demonstrate competency in:

- Safe driving and defensive driving practices.
- Passenger assistance for seniors and mobility-limited riders.
- Accessibility awareness and ADA compliance.
- Emergency procedures.
- Customer service expectations.

d. Alcohol and Drug Policy

SilverRide have a zero-tolerance drug and alcohol policy. This policy is in effect at all times. Any driver found in violation will be immediately suspended pending investigation and permanently removed if confirmed.

e. Insurance Coverage

Drivers are required to provide proof of personal auto insurance that meets or exceeds Pennsylvania TNC requirements. Silver Ride also maintains company-provided TNC insurance coverage to ensure compliance. [?](#)

- Primary automobile liability insurance that provides at least \$500,000 for death, bodily injury, and property damage.

f. Compliance with Chapter 26

- Policies mandate that drivers comply with all Chapter 26 requirements, including providing service to individuals with disabilities, honoring service animal requirements, and adhering to nondiscrimination rules.
- Display, on the digital network, a picture of the transportation network company driver and a description of the individual's vehicle used in providing transportation network service, including the make, model, and license plate number of the vehicle.

g. Nondiscrimination Policy

All drivers receive written policies and training regarding nondiscrimination. Silver Ride prohibits refusal of service based on disability, race, gender, age, religion, or any protected class.

Vehicle Safety Program

a. Equipment Standards

Vehicles must pass a Pennsylvania state safety inspection in accordance with **67 Pa. Code, Chapter 175**, prior to service.

- Drivers will inspect their vehicles and document the inspections daily.
- Annual inspections are required.

b. Age and Mileage Standards

Drivers with vehicles older than 10 years or with excessive mileage (over 150,000 miles) will receive notice to ensure the vehicle is replaced or taken out of service.

c. TNC Placard Display

All vehicles engaged in service must display an approved Silver Ride TNC placard in accordance with Chapter 26.

Customer Service Standards

a. Informing Customers

Customers will be informed of their right to file complaints with the Pennsylvania Public Utility Commission (PUC) via our company website.

b. Complaint Resolution Procedure

A SilverRide Compliance Officer is responsible for ensuring that complaints are logged, tracked, and resolved within 7 business days depending on the severity. Issues involving safety or discrimination are prioritized and escalated for immediate investigation.

Insurance

Silver Ride has already obtained liability insurance coverage that meets Pennsylvania TNC requirements. The coverage satisfies the minimum liability limits required by Chapter 26, including protection for bodily injury, property damage, and uninsured/underinsured motorist coverage.

Upon tentative approval of this application, Silver Ride will ensure that an acceptable Form E certificate of insurance is filed directly with the Pennsylvania Public Utility Commission by our insurance carrier.

Version	Date of Change	Purpose of Change	Author
1.0	10/1/2025	Baseline	Morelsa Martinez

Financial Capability Statement

SilverRide, Inc. is a privately held C-Corporation headquartered in San Francisco, CA, that operates a technology-enabled Transportation Network Company platform providing specialized mobility services to older adults and individuals with disabilities. The company has been in continuous operations since 2007. The company currently operates under multi-year transportation and paratransit contracts with municipal and healthcare partners in more than a dozen U.S. markets, representing 30 elder care facilities. SilverRide's financial model generates recurring, contract-based revenue streams that provide predictable cash flow and margin stability.

SilverRide is well capitalized through private and institutional investors and retains sufficient cash reserves to fund ongoing operations, maintain all required insurance coverage, and meet payment obligations to independent drivers and partners. The company maintains positive working capital and manageable liabilities.

Withing the past three years, SilverRide has been experiencing exceptional growth, having increased revenues at least 60% YOY. This growth has caught the attention of outside investors, and we currently have several multi-million-dollar commitments for investment to further fuel the company's growth. SilverRide's long tenure of operations demonstrates our capable, ongoing commitment to fiscal responsibility. We believe our business model, growth and current customer base all provide strong foundations for the execution of our business. Our upcoming investment round will further strengthen our financial position and strength. For all these reasons, SilverRide is financially capable of safely and reliably providing Transportation Network Company services within the Commonwealth of Pennsylvania.