

Application for Motor Common Carrier of Persons Group and Party Service in Vehicles Seating 11 to 15, Including the Driver

THIS APPLICATION IS TO BE USED FOR CHARTER SERVICE FOR GROUPS, OR ON A NONEXCLUSIVE BASIS FOR TOUR, SIGHTSEEING, OR EXCURSION SERVICE LIMITED TO VEHICLES SEATING 11 TO 15 PEOPLE, INCLUDING THE DRIVER.

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

JT TRANSIT SERVICES LLC

- 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 Transport" 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 Transport" or "J. Doe Transport" are not considered fictitious and would not have to be registered.*

3. **Do you currently hold PUC Authority?** X **Previous Authority?** X **NO**

If YES, at PUC No. A- _____

4. **Are you a business entity registered with the PA Dept. of State?** Yes

If NO, you must register (see checklist on how to register).

If YES, provide your PA Corporation Bureau Entity ID Number 15152627

(See checklist and indicate type of business entity registered)

5. **If either a corporation or limited liability company, please list members (LLC) or shareholders and officers (corporation).**

JOSEPH LOUIS TIRADO

ALISHA SUE TIRADO

6. **Mailing Address**

105 MARGATE ROAD

Street Address
YORK, PA 17408

City, State and Zip Code YORK

County
717-825-6484

Telephone Number JOELOUISTIRADO@GMAIL.COM

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.

7. **Physical Address** (if different than Mailing Address. Do not use a PO Box.)

(SAME AS MAILING)

Street Address

City, State and Zip Code County

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**

8. **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.

9. **Does applicant have a USDOT Number?**

____ No Yes, at No. 4533714

10. Describe the service area proposed by this application.

(Use the space below or attach additional sheet if space provided is not sufficient).

To transport, as a common carrier, persons in Group and Party Service, in vehicles seating 15 passengers or less, including the driver, from points in the Counties of York and Adams, to points in Pennsylvania, Maryland, DC, and Virginia and return; excluding local call-or-demand taxi service.

Examples:

- *To transport people from points in Lancaster County to points in PA, and return.*
- *To transport people between points in Allegheny, Washington, and Beaver Counties.*

11. 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 Certificate for failure to comply with Commission requirements.

Applicant further certifies that it understands that it is subject to an annual assessment based upon its reported gross Pennsylvania intrastate revenues; said assessment to help defray expenses incurred in regulating Motor Common Carriers of Persons in Group and Party Service in Vehicles Seating 11 to 15, Including the Driver; and 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. § 4904 relating to unsworn falsification to authorities.

Joseph Louis Tirado

(Print Name)



(Signature)

03/24/2026

(Date)

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

BUSINESS PLAN/VERIFIED STATEMENT OF APPLICANT

THE FOLLOWING INFORMATION IS REQUIRED BY THE COMMISSION TO DETERMINE THE APPLICANT'S FITNESS TO OPERATE. STATEMENTS SHOULD BE TYPED OR PRINTED. ILLEGIBLE STATEMENTS WILL DELAY YOUR APPLICATION.

JOSEPH LOUIS TIRADO

Legal Name of Applicant

JT TRANSIT SERVICES LLC

Trade Name, if any

105 MARGATE ROAD	YORK	PA	17408
Street Address (principal place of business)	City or Municipality	State	Zip Code

The Verified Statement of the Applicant factual details about your proposed transportation service. Your Verified Statement must answer all of the items listed below and on the following pages. Provide as much information as possible to prevent delay in processing your application. If you need more space to provide your answer, please attach additional pages identifying the appropriate item number.

1. Identify the person making the Verified Statement on behalf of the applicant. If an employee/officer of applicant is making the statement, give name, title, business address and telephone number.

Name: Joe Tirado

Title: Owner / Managing Member

Business Address: 105 Margate Road, York PA 17408

Telephone Number: 717-825-6484

2. List the applicant's affiliation (owner, manager, controls) with any other carrier, with the description of affiliation.

JT Transit Services LLC is my only commerical carrier entity

3. Describe the applicant's business experience, particularly any experience relating to the operation of a transportation service. If practical experience is lacking, please provide an explanation and description of any education or training that you believe may be relevant.

(To be completed on a seperate sheet and include additional information)

4. Describe your facilities, record maintenance plan and your communication network. Please include a description of your physical location, to including office machines that will be utilized, and the facility to house vehicles. As a carrier of household goods in use, applicant should include a description of storage facilities, if applicable. Please include an explanation of your plan to maintain records required by the PUC, as well as normal business records. In regard to your communication network, please explain how you will receive customer requests for transportation, how you will dispatch the vehicles to fulfill the request, and how you will maintain continuous communication with your drivers.

(To be completed on a separate sheet and include additional information)

5. Please state the number of drivers you intend to use or hire in your business and explain why that number of drivers is appropriate for the size of the territory you will be serving. In addition, please explain:
 - a. Your hiring standards for drivers.
 - b. Your system for conducting criminal background checks.
 - c. Your driver training program.
 - d. Your system for conducting driver license checks.
 - e. Your policies regarding alcohol and drug use by your drivers.

(To be completed on a separate sheet and include additional information)

6. Please state the number of vehicles you plan to use in your business and why that number is appropriate to provide reasonable and efficient service to the territory you will be serving. If you have already obtained vehicles for your business, please list them in the chart below.

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>SEATING CAPACITY*</u>	<u>VEHICLE ID #</u>	<u>MILEAGE</u>
(To be completed on a separate sheet and include additional information)					

7. Describe your vehicle safety program. Please include the following in your explanation:
- a. Your periodic vehicle maintenance plan
 - b. Your system for ensuring your vehicles will continuously comply with applicable Pennsylvania vehicle equipment standards (67 Pa. Code, Chapter 175).

(To be completed on a separate sheet and include additional information)

8. Please explain what steps you have taken to determine if you can obtain insurance and pay the required insurance premiums.

(To be completed on a separate sheet and include additional information)

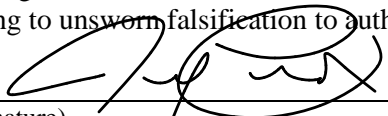
9. State whether the applicant has been convicted of a misdemeanor or felony. If applicant is partnership, limited liability partnership, corporation, or limited liability company this question applies to all members, officers, and/or shareholders. If "YES", explain.

_____ YES X NO

10. Financial Data. Complete the "Statement of Financial Position", which follows this page. Please feel free to also provide additional information explaining why you believe you have sufficient funds to ensure your transportation business can provide reliable service to the public in a safe manner.

Verification of Statement

The undersigned deposes and says that he/she is authorized to and does make this verification and that the facts set forth therein are true and correct to the best of his/her knowledge, information, and belief. The undersigned understands that false statements herein are made subject to penalties of 18 Pa. C. S. § 4904 relating to unsworn falsification to authorities.



(Signature)
Joseph L. Tirado - Owner/Operator

(Name and Title, printed or typed)

03/24/2026

(Date)

(To be completed on a separate sheet and include additional information)

Statement of Financial Position (Balance Sheet)

As of (date) 03/24/2026

(Must be less than 6 months old)

ASSETS

Current Assets

Cash

Other Current Assets (specify)

Total Current Assets

Tangible Assets

Motor Vehicle Equipment

Property (buildings, land, etc.)

Office Equipment

TOTAL ASSETS

LIABILITIES

Current Liabilities (Due within one year of date)

Loans

Credit cards/revolving credit

Other Liabilities (Attach schedule)

Total Current Liabilities

Long Term Liabilities (Due after one year of date)

Mortgage

Long term commercial loan

Other Liabilities (Attach Schedule)

Total Long-Term Liabilities

TOTAL LIABILITIES

Verified Statement of Applicant (Cont.)

(Question 3.) Describe the applicant's business experience, particularly any experience relating to the operation of a transportation service. If practical experience is lacking, please provide an explanation and description of any education or training that you believe may be relevant.

The applicant, through its managing member **Joseph Louis Tirado**, possesses extensive experience in both the operational and regulatory aspects of the transportation industry:

- **Operational Experience:** Over **4 years** of experience as a transportation provider in the rideshare industry, successfully completing **over 600 trips**. Throughout this tenure, a **5-star safety and service rating** was maintained, demonstrating a consistent commitment to passenger safety and professional conduct.
- **Regulatory & Risk Expertise:** For the past **18 years**, I have served as a licensed **insurance agent**. This professional background provides me with a sophisticated understanding of commercial liability, risk mitigation, and the complex compliance frameworks governing motor carriers. This expertise ensures that **JT Transit Services LLC** will operate with the highest standards of insurance and regulatory adherence.
- **Vehicle Proficiency:** I possess a diverse driving history involving a wide range of commercial and private vehicle classes, including **sedans, passenger vans, and 26-foot box trucks**. This experience ensures familiarity with the unique handling and safety requirements of the vehicles intended for this service.
- **Customer Service & Logistics:** My extensive career in client-facing roles has equipped me with the skills to perform detailed **needs assessments**, manage logistical expectations, and provide efficient, high-quality service while prioritizing the safety of every passenger."

(Question 4). Describe your facilities, record maintenance plan and your communication network. Please include a description of your physical location, to including office machines that will be utilized, and the facility to house vehicles. As a carrier of household goods in use, applicant should include a description of storage facilities, if applicable. Please include an explanation of your plan to maintain records required by the PUC, as well as normal business records. In regard to your communication network, please explain how you will receive customer requests for transportation, how you will dispatch the vehicles to fulfill the request, and how you will maintain continuous communication with your drivers:

1. Facilities & Equipment

JT Transit Services LLC maintains a dedicated home-office headquarters located in **York, Pennsylvania**. The office is equipped with essential business technology, including a computer system with cloud-based backup, a high-speed printer/scanner for document processing, and dedicated filing systems for physical record-keeping.

Vehicle Housing: The primary service vehicle (a 15-passenger van) is stored at a secure, private residential facility that protects it from environmental damage and ensures it is ready for daily inspections and maintenance.

Note: "The applicant is not a carrier of household goods; therefore, specialized storage facilities are not applicable."

2. Record Maintenance Plan

As a carrier with an active **USDOT number (4533714)**, the applicant will maintain all records in strict accordance with **52 Pa. Code** and **FMCSA** regulations. Our maintenance plan includes:

- **Electronic Logging:** Utilizing digital software to track trip logs, vehicle maintenance schedules, and passenger manifests. (**Motive Technologies**)
- **Compliance Files:** Maintaining separate, secure files for driver qualification (including medical cards and background checks), insurance certificates, and annual vehicle inspections.
- **Financial Records:** Utilizing professional accounting software to track all business transactions, tax filings, and PUC assessment reports.
- **Data Security:** All digital records are backed up via a secure cloud service to ensure data redundancy and protection against loss.

3. Communication Network

JT Transit Services LLC utilizes a modern, multi-channel communication network to ensure seamless operations:

- **Booking & Dispatch:** Customer requests are received via a dedicated business telephone line, professional email, and a secure online booking portal. All trips are pre-arranged and logged into a central dispatch calendar.
- **Real-Time Communication:** The dispatcher (**Joseph Tirado**) maintains continuous contact with drivers via mobile cellular devices equipped with hands-free technology.
- **GPS Tracking:** Vehicles are equipped with GPS tracking to provide real-time location data, ensuring accurate ETAs for clients and enhanced safety monitoring.
- **Emergency Protocols:** Drivers have immediate access to a 24/7 emergency contact protocol to report any delays, road hazards, or mechanical issues instantly.

(Question 5.) *Please state the number of drivers you intend to use or hire in your business and explain why that number of drivers is appropriate for the size of the territory you will be serving. In addition, please explain: a. b. c. d. e. Your hiring standards for drivers; Your system for conducting criminal background checks; Your driver training program; Your system for conducting driver license checks; Your policies regarding alcohol and drug use by your drivers.*

Driver Staffing and Safety Standards

Number of Drivers: "The applicant intends to begin operations with one (1) primary driver (the Managing Member). This staffing level is appropriate for the initial launch phase, focusing on pre-arranged airport and cruise terminal transfers within York and Adams Counties. As the client base expands and demand for high-capacity 15-passenger van transport increases, the applicant plans to hire additional part-time or full-time drivers to ensure 24/7 availability and relief scheduling."

a. Hiring Standards for Drivers

All drivers must meet the following minimum criteria:

- Minimum age of 25 years (for insurance and maturity purposes).
- Valid Pennsylvania Driver's License with a clean driving record (CDL preferred but not required for vehicles under 16 passengers).
- Minimum of 5 years of documented driving experience.
- Professional demeanor and a strong background in customer service.
- Ability to pass a physical examination and maintain a valid DOT Medical Examiner's Certificate.

b. System for Conducting Criminal Background Checks

The applicant utilizes a third-party professional screening service to conduct comprehensive background checks. This includes:

- **Multi-State Criminal Database Search:** Checking for any felony or misdemeanor convictions.
- **Sex Offender Registry:** A mandatory check of the National Sex Offender Public Website (NSOPW).
- **PA Patch:** Direct filing with the Pennsylvania State Police for the most up-to-date local records.
- **Annual Re-screening:** Background checks will be refreshed annually for all active drivers to ensure ongoing compliance.

c. Driver Training Program

New drivers undergo a mandatory 40-hour orientation and training program, which includes:

- **Vehicle Familiarization:** Specialized handling and safety maneuvers for 15-passenger vans and cargo trailers.
- **Defensive Driving:** Completion of a certified Smith System or NSC Defensive Driving course.

- **Route Planning:** Training on the specific logistics of major regional hubs like BWI, DULLES/REAGAN, and HARRISBURG.
- **Safety Protocols:** Proper procedures for passenger loading/unloading, emergency roadside safety, and pre-trip/post-trip vehicle inspections (DVIR).

d. System for Conducting Driver License Checks

The applicant utilizes the Pennsylvania PennDOT Driver Record Service.

- **Pre-Hire:** A 10-year certified driving history is required for all applicants.
- **Ongoing Monitoring:** The applicant conducts semi-annual MVR (Motor Vehicle Record) checks to ensure no new violations, suspensions, or points have been added to a driver's record.

e. Policies Regarding Alcohol and Drug Use

JT Transit Services LLC maintains a Zero-Tolerance Policy regarding the use of alcohol and controlled substances.

- **FMCSA Clearinghouse:** NA at the moment, due to vehicle types. Once a qualified vehicle is added, all drivers will be registered and queried through the FMCSA Drug and Alcohol Clearinghouse (as required for the USDOT 4533714).
- **Testing Regimen:** Includes pre-employment drug testing, post-accident testing, and 'reasonable suspicion' testing.
- **Prohibition:** Drivers are strictly prohibited from consuming alcohol within 8 hours of a scheduled shift or possessing any controlled substances while on duty or in a company vehicle.

(Question 6) Please state the number of vehicles you plan to use in your business and why that number is appropriate to provide reasonable and efficient service to the territory you will be serving. If you have already obtained vehicles for your business, please list them in the chart below:

Year	Make	Model	Seating Capacity*	Vehicle ID # (VIN)	Current Mileage
2017	Ford	Transit 350 XLT	15 (Including Driver)	1FBZX2ZM1HKB 08040	82,400
2026	Pace American	5x8 V-Nose Trailer	0 (Luggage Only)	5JWPE0814TM13 6216	300

Question 6 continued:

Number of Vehicles and Suitability

JT Transit Services LLC plans to initiate operations using one (1) primary passenger vehicle and one (1) auxiliary cargo trailer.

This number is entirely appropriate for the proposed service territory of York and Adams Counties and the initial operational scale. With one primary driver managing an estimated 20 to 30 pre-arranged trips per month, a single high-capacity vehicle allows for a highly reliable, meticulously maintained, and easily trackable operation without the overhead or logistical strain of a larger fleet.

Why these specific vehicles are an ideal fit for the territory and service:

- The 2017 Ford Transit 350 XLT (15-Passenger Van):** This vehicle is exceptionally well-suited for the proposed Group and Party service. Because the primary business model focuses on airport and cruise terminal transfers within a 150-mile radius, clients often travel in large family or corporate groups. The T-350 provides the necessary seating capacity, ample headroom, and heavy-duty suspension required to safely and

comfortably transport these groups over highway distances to major hubs like BWI, PHL, or Newark.

- **The 2026 Pace American 5x8 V-Nose Cargo Trailer:** This auxiliary unit solves the primary logistical challenge of terminal transit: bulky luggage. Rather than cramming heavy suitcases, golf clubs, or cruise trunks into the rear of the van, the enclosed trailer allows all passenger baggage to be securely towed and protected from the weather. Most importantly, utilizing the trailer ensures that the passenger cabin remains completely unobstructed, maximizing passenger comfort and ensuring strict adherence to safety regulations regarding clear pathways to emergency exits.

(Question 7.) Describe your vehicle safety program. Please include the following in your explanation: a. Your periodic vehicle maintenance plan b. Your system for ensuring your vehicles will continuously comply with applicable Pennsylvania vehicle equipment standards (67 Pa. Code, Chapter 175).

a. Periodic Vehicle Maintenance Plan

JT Transit Services LLC utilizes a three-tier systematic maintenance program designed to meet and exceed FMCSA and PA PUC safety requirements:

- **Tier 1: Daily Driver Vehicle Inspection Reports (DVIR):** Prior to the first trip of the day (Pre-Trip) and after the final trip (Post-Trip), the driver performs a visual and functional inspection of all safety-critical components, including brakes, steering, lighting, tires, and emergency exits. Any defects are logged and must be repaired before the vehicle is permitted back into service.
- **Tier 2: Preventive Maintenance (PM) Service:** Vehicles undergo a comprehensive 'A-Service' every 5,000 miles or 90 days (whichever comes first). This includes an oil and filter change, tire rotation/pressure check, brake pad thickness measurement, and a fluid level audit.

- **Tier 3: Specialized Equipment Checks:** For passenger-carrying operations, we conduct a specialized 90-day inspection of the 15-passenger van's emergency exits, push-out windows, and interior safety lighting to ensure they are unobstructed and fully functional.
-

b. System for Compliance with 67 Pa. Code, Chapter 175

To ensure continuous compliance with Pennsylvania Vehicle Equipment Standards, the applicant has implemented the following oversight system:

- **Certified Annual Inspections:** All vehicles, including the 2017 Ford Transit and the 2026 Pace American Cargo Trailer, undergo an official PA State Safety Inspection at a Certified Pennsylvania Inspection Station annually. This ensures the braking systems, suspension, and chassis meet the rigorous standards of Chapter 175.
- **Lighting and Electrical Audit:** Per Subchapter O (Table IV) of Chapter 175, all required lighting—including headlamps, turn signals, hazard lights, and marker lights—is tested weekly to ensure proper color, intensity, and placement.
- **Tire Safety Standards:** We maintain a strict policy of replacing tires when tread depth reaches 4/32" on steering axles and 2/32" on all other axles, ensuring compliance with 67 Pa. Code § 175.65.
- **Record Retention:** JT Transit Services LLC maintains a permanent Vehicle Maintenance File for each unit in the fleet. This file contains all receipts, inspection stickers, and repair orders, providing a complete safety audit trail for the life of the vehicle.

(Question 8.) Please explain what steps you have taken to determine if you can obtain insurance and pay the required insurance premiums.

The applicant has taken proactive steps to ensure full compliance with the Commission's insurance requirements (52 Pa. Code § 32.11) and has the financial stability to maintain continuous coverage:

- **Strategic Carrier Selection:** I have secured a formal commercial insurance quote through Progressive Commercial, which is prepared for immediate binding upon the granting of our operating authority. I chose Progressive specifically due to their proven expertise and reliability in managing the complex regulatory filings required by the PA PUC, such as the Form E certificate. This ensures that JT Transit Services LLC will maintain a seamless compliance status with the Commission.
- **Proven Financial Responsibility:** As a long-term policyholder with Progressive for my personal automotive needs, I have a documented history of consistent, on-time premium payments. This established relationship and history of financial responsibility within the insurance industry demonstrate my reliability and fiscal character.
- **Budgetary Alignment:** The proposed commercial premium has been thoroughly vetted and integrated into the JT Transit Services LLC business plan. The costs are well within the current business and personal budget, ensuring that the operation will remain adequately funded and insured without interruption.
- **Compliance Ready:** Our agent is prepared to file the required Form E (Uniform Motor Carrier Bodily Injury and Property Damage Liability Certificate of Insurance) with the PA PUC as soon as the application moves to the final approval stage.

Statement of Financial Position

as of 03/24/2026

Applicant: JT Transit Services LLC

Part 1: Balance Sheet (Current Assets and Liabilities)

(Note: Because the vehicles are titled personally and carry no LLC-associated debt, they are listed as dedicated operational equipment rather than direct LLC financial assets/liabilities).

Assets (What the Business Owns)	Amount
Current Assets	
Cash (Business Checking/Savings)	\$5,000.00
Fixed Operational Assets (Dedicated to LLC Use)	
2017 Ford Transit XLT 15-Passenger Van	(Personally Titled - Personal Liability)
2026 Pace American 5x8 Cargo Trailer	(Personally Titled - Paid Off)
Total LLC Assets	\$5,000.00

<i>Liabilities (What the Business Owes)</i>	<i>Amount</i>
<i>Business Loans / Equipment Financing</i>	<i>\$0.00</i>
<i>Business Credit Card Balances</i>	<i>\$0.00</i>
<i>Total LLC Liabilities</i>	<i>\$0.00</i>

Net Worth | \$5,000.00

Part 2: Projected Income Statement (First 12 Months)
(Calculated on an estimated 20-30 airport/cruise terminal transfers per month at target fares of \$130-\$300)

<i>Projected Revenue</i>	<i>Amount</i>
<i>Gross Operating Revenue</i>	<i>\$50,000.00</i>
<i>Total Projected Revenue</i>	<i>\$50,000.00</i>

<i>Projected Operating Expenses</i>	<i>Amount</i>
<i>Commercial Auto Insurance Premium</i>	<i>\$6,000.00</i>
<i>Fuel & Routine Maintenance</i>	<i>\$6,000.00</i>
<i>Licensing, PUC Assessments & Fees</i>	<i>\$2,000.00</i>
<i>Total Projected Expenses</i>	<i>\$14,000.00</i>

Projected Net Income First Year | \$36,000.00

Additional Information on Financial Fitness

As of this filing in March 2026, JT Transit Services LLC is positioned to provide exceptionally safe and reliable service to the public due to a combination of low operational overhead, zero business debt, and disciplined financial management.

The applicant currently holds \$5,000 in liquid capital dedicated solely to the business. It is important to note that this cash reserve remains available after the majority of initial startup and regulatory compliance costs have already been satisfied. Expenses such as USDOT vehicle safety inspections, medical compliance requirements (including the DOT physical and Medical Examiner's Certificate), and enrollment in a drug and alcohol testing consortium have already been paid in full.

Therefore, this \$5,000 is fully available to cover the first phase of commercial insurance premiums and early operating costs. This cash position is uniquely protected because the business carries absolutely no equipment financing debt or business credit card liabilities. The primary operational equipment, including the 15-passenger van and the fully paid-off cargo trailer, are personally financed and maintained. This completely insulates the LLC from heavy monthly debt service and ensures that all business revenue can be directed toward safe operations and growth.

Furthermore, nearly two decades of professional experience managing risk and compliance within the insurance industry directly translates to strict financial discipline for this venture. I possess a deep understanding of cash flow management, the absolute necessity of timely premium payments, and the importance of maintaining an emergency reserve for unexpected vehicle maintenance.

With conservative projected first-year gross revenues of \$50,000 and operating expenses estimated at \$14,000, the business model yields a robust profit margin. This financial stability guarantees that JT Transit Services LLC will always have the necessary capital to proactively maintain vehicles to the highest safety standards and provide uninterrupted, high-quality transit service.