



COMMONWEALTH OF PENNSYLVANIA
PENNSYLVANIA PUBLIC UTILITY COMMISSION
COMMONWEALTH KEYSTONE BUILDING
400 NORTH STREET
HARRISBURG, PENNSYLVANIA 17120
<http://www.puc.pa.gov>

March 18, 2026

A-6426384
A-2026-3060891

STAR MEDICAL TRANSPORTATION COMPANY
206 WOODLAWN AVENUE
WILLOW GROVE PA 19090

RE: Application of Star Medical Transportation Company

To Whom It May Concern:

On March 5, 2026, the application of Star Medical Transportation Company, at A-2026-3060891, as a motor carrier was accepted for filing and docketed with the Public Utility Commission. In order for the Commission to proceed with the application, additional information is required.

Please forward the information to the Secretary of the Commission at the following address **within ten (10) working days** from the date of this letter.

Matthew L. Homsher, Secretary
Pennsylvania Public Utility Commission
Commonwealth Keystone Building
400 North Street
Harrisburg, Pennsylvania 17120

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

Your answers should be verified per 52 Pa Code § 1.36. Accordingly, you must provide the following statement with your responses:

I, Naeem Haider, hereby state that the facts above set forth are true and correct to the best of my knowledge, information and belief, and that I expect to be able to prove the same at a hearing held in this matter. I understand that the statements herein are made subject to the penalties of 18 Pa.C.S. § 4904 (relating to unsworn falsification to authorities).

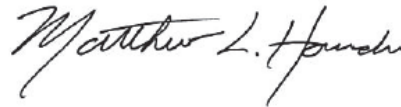
The blank should be filled in with the name of the appropriate company representative, and the signature of that representative should follow the statement.

Failure to comply with this request within 10 working days from the date of this letter will result in the denial of the application.

Please direct any questions to David Canzoneri, Bureau of Technical Utility Services at (717) 346-9738. Faxed or emailed filings are **not** accepted.

Signed: Naeem Haider
03/26/2026

Sincerely,



Matthew L. Homsher
Secretary

Enclosure

Docket No. A-2026-3060891
Star Medical Transportation Company

Request for Information

- 1.) Please provide quotes that you have received for commercial motor vehicle insurance.
- 2.) In your previous response to the Commission's request for information, you stated that you would fully fund the corporate bank accounts and provide supporting documentation before commencing operations. As stated previously, **if you have not fully funded and equipped the business, now is the time to do so (before re-submitting your corrections). Applicants lacking suitable finances, resources, and equipment will be denied authority.**

Therefore, please provide a recent copy of the Company's accounts.

- a. The information provided is also to be strictly limited to assets and debts held by the applicant (Star Medical Transportation Company), and not the individual member(s). Any property and accounts listed must be registered or titled to the corporation. Bank accounts must be in the name of Star Medical Transportation Company. Vehicles must be registered to Star Medical Transportation Company. Property must be titled to Star Medical Transportation Company. If these items are not in the name of Star Medical Transportation Company, then they cannot be accounted for as assets held by the Company and considered as part of their financial fitness. Also, since we cannot verify cash, all liquid assets should be transferred to accounts held by the Company.
 - b. In order to fully assist the Commission in determining your financial fitness, please provide supporting documentation for the statement of financial position (balance sheet). Acceptable means of support include current copies of bank statements (account numbers may be redacted), and notarized/official statements of account balances/ownership provided by bank officers (with current contact information). Any and all claimed vehicles or land/buildings must also include proof of ownership/registration vehicle titles, vehicle registrations, property titles, purchase agreements, etc.
- 3.) You are encouraged to enlist professional financial assistance if you experience difficulty in constructing your statement of financial position. Be advised that failing to provide an acceptable financial statement is sufficient grounds for the denial of your application.

PLEASE PROVIDED A THOROUGH TYPED RESPONSE TO THESE QUESTIONS ON A SEPARATE SHEET OF PAPER

Your biBerk quote

Thank you for providing biBerk the opportunity to quote your Commercial Auto insurance. Our mission is to protect your business so you have the peace of mind to do what you do best.



Commercial Auto

Quote ID: 9883559

Star Medical Transportation
Company LLC

Policy start date: 04/09/2026

Policy end date: 04/09/2027

11 Monthly payments: \$1,156.42 / month

Down payment: \$1,156.42

Why biBerk insurance?

As part of the Berkshire Hathaway Insurance Group, we're one of the world's largest and most trusted insurance organizations, paying over \$52.2 billion annually to resolve claims.

- Dependable claims service
- Friendly customer service
- Affordable payment plans

Customer Reviews

★★★★★ 4.9/5

Calculated from customer reviews over the past 12 months.

Coverages

- ✓ Bodily Injury Property Damage
- ✓ Uninsured/Underinsured Motorists
- ✓ 1 Vehicles Have Comprehensive/Collision

Vehicle Limits

2021 HONDA \$1,000/\$1,000

Auto Liability Limits

Bodily Injury and Property Damage Liability \$500,000

Disclaimer: The quoted premium and policy eligibility is subject to change if changes are made to the effective date, policy limits, application information, or as required by state law.

Policy Details of Your Plans

Coverages

Specific events trigger coverage by this policy. Coverage applies even if your vehicle is used for personal activities.

Vehicle Coverage

Comprehensive

Comprehensive pays for vehicle and glass damage due to, among other causes, theft, vandalism, explosion, and fire.

Collision

Collision pays for damages to your vehicle caused by a collision or when it overturns.

Auto Liability

Auto liability coverage pays out to other parties if the accident is your fault. Accidents can cause bodily injury or property damage.

Bodily Injury Liability

Bodily injury liability pays if you are responsible for another person's injury or death in an auto accident. It also pays for your legal defense.

Property damage liability

Property damage liability pays if you are responsible for damage to another person's property, and also pays for your legal defense.

Uninsured/Underinsured Motorist

Uninsured/Underinsured Motorist coverage pays for your injuries caused by an Uninsured/Underinsured driver or a hit-and-run driver.

Medical Single Limit

Covers medical costs.

Other coverages not selected

You did not choose to include these coverages in your policy.

Cargo Liability

Cargo liability covers claims against your business for damage caused to non-owned goods while they were in your care, custody, or control. Incorrect loading or improper transport is not covered. Fine art or jewelry is not covered.

Medical Payments

This covers you, drivers of your scheduled vehicles, and passengers if they are injured in an accident, regardless of fault.

Rental Reimbursement

Rental reimbursement pays toward expenses for a comparable rental car, truck, or trailer while repairs are being completed as a result of a covered loss. Only applies to vehicles with physical damage coverage.

Trailer Interchange

Trailer Interchange covers claims against your business for damage caused to non-owned trailers while they were in your care, custody, or control.

In-Tow/On Hook

In-Tow/On Hook liability covers claims against your business for damage caused to non-owned vehicles while they were in your care, custody, or control. Customer cargo (goods inside the towed vehicle) is optional coverage. Incorrect loading or improper transport is not covered.

Personal Injury Protection

Personal Injury Protection pays out medical expenses and lost income to anyone in your vehicle during an accident regardless of who is at fault.

Work Loss Benefit

Covers wage reimbursement from an accident.

Funeral Expense

Covers funeral costs if an insured driver dies due to injuries from an accident within 2 years.

Accidental Death

Paid if an insured driver dies due to injuries from an accident within 2 years.

Benefits

This policy provides specific benefits in the event of covered loss.

Auto Liability

VIN#	Year, Make, Model	Coverage	Limit	Deductible
3CZR06H55MM711866	2021, HONDA, HR-V	Comprehensive and Collision	\$16,700	\$1,000/\$1,000

If a limit is shown above, the most we would pay for that vehicle or trailer in any one covered loss is the lower of the stated limit, actual cash value, or repair or replacement cost. If the actual cash value (also called market value) is shown, the most we would pay is the lower amount of the actual cash value or the repair/replacement cost.

Auto Liability

\$500,000 Combined Single Limit

Uninsured/Underinsured Motorist

Uninsured: \$500,000 per occurrence

Underinsured: \$500,000 per occurrence

Premium

The premium is the amount you pay monthly or yearly to purchase this policy.

Monthly: \$1,156.42 (11 monthly payments of \$1,156.42)

Due Today: \$1,156.42

Yearly: \$12,479.00 (Save 10.00%)

Risks Not Covered by Commercial Auto Insurance

Costs that result from the risks below are not covered by commercial auto insurance.

Intended or expected property damage or injuries

Property damage or bodily injuries that you cause intentionally or might reasonably expect to occur as a result of your actions are not covered.

Injuries covered under worker's compensation

Injuries addressed by a worker's comp policy are not covered by commercial auto insurance.

Hired and non-owned vehicles

Only vehicles listed on the policy are covered. Temporary rental vehicles are covered if your listed vehicle is being repaired, serviced, or suffered a total loss. Other vehicles that you may rent or use are not covered by this policy. If you get a replacement vehicle for a vehicle that is listed on the policy then you have 30 days from when you buy it to replace it on our policy.

Part of Berkshire Hathaway

You can insure your business with confidence when you work with biBerk. We're part of Berkshire Hathaway, a company led by Warren Buffett, and one of the world's largest insurance groups, paying over \$52.2 billion a year to resolve claims. From jargon-free policies providing affordable, comprehensive coverage for your operations, people, and property, to attentive customer service, it's easy to understand why more businesses are turning to biBerk.

Cancellation Policy

You may cancel your policy with advance written notice or by talking with one of our insurance experts at 1-844-472-0967. Please note that policies cannot be canceled by voicemail or email, and be aware that state regulations or policy language may affect when we are able to offer cancellation. Also, a notice period may apply if you are in the for-hire transportation of goods or passengers industries and we have made a state or federal filing on your behalf. The notice period before your cancellation is subject to the minimums set by state or federal authorities and can be up to 35 days. Your policy is also subject to cancellation by us if a premium payment is not made by the due date. In addition, late payments are subject to a late fee, and a fee also will be assessed for checks that are returned for insufficient funds.

Terms and Conditions:

Your annual premium is subject to change after coverage has been bound. Please be aware that the information submitted to us by you is subject to verification via an annual audit in accordance with the terms of your policy.

If you cancel the policy, you may be subject to a short rate penalty. This penalty is usually around 10% of the unearned premium. For example, if you cancel a few days in the penalty will be around 10% of the annual premium if you cancel halfway through it will be around 5%. The highest the penalty could be relative to the earned premium is 18.24 times.

Any person who knowingly and with intent to defraud any insurance company or another 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 the person to criminal and [NY: Substantial] civil penalties. (Specific language not applicable in Colorado, Florida, Hawaii, Massachusetts, Nebraska, Ohio, Oklahoma, Oregon, Tennessee, or Vermont; in the District of Columbia, Louisiana, Maine, Virginia, and Washington, insurance benefits may also be denied.)

Why you need Commercial Auto insurance

Costs that result from the risks below are not covered by commercial auto insurance.

Commercial auto vs personal auto insurance

If your vehicle is registered to your business, you'll need commercial auto insurance. If it's your personal vehicle, keep in mind that base personal auto insurance policies won't cover transporting goods or passengers for pay. Upgrade to a commercial auto policy to cover these business exposures. It can cover the cost of damages even if the vehicle is used for personal activities outside of its primary business use. Be aware that both commercial auto and personal auto generally cover temporary substitute autos such as a rental while your car is being repaired. However, personal auto generally will also cover use of a one-time borrowed (non-owned) vehicle such as your friend's car. Commercial auto does not cover those one-time borrowed vehicles unless a non-owned add-on is purchased.

Required by law

Auto liability coverage at a minimum financial responsibility level is required in all states except New Hampshire. If you transport goods or passengers for hire, you may be required to carry auto liability limits of \$750,000 or more.

Protects your business

If you're found liable for an accident, damages can easily add up to tens of thousands if not hundreds of thousands of dollars.

Protects your vehicles/trailers

Driving involves risk and accidents can happen to anyone. Using an expensive asset like a vehicle or trailer without proper coverage can result in a significant financial setback if an incident occurs.

Application Questions & Answers

Answers I provided to biBERK are true, correct and complete to the best of my knowledge.

How is your business structured?

Limited Liability Co. (LLC)

What is the name of your business?

Star Medical Transportation Company LLC

Do you do business under another name?

No

What year was your business started?

2026

When should your policy start?

April 09, 2026

Business Address

206 Woodland Ave, Willow Grove, PA 19090

Use as mailing address

Yes

Do you offer "party" bus or limousine services where alcohol is provided or expressly permitted?

No

Do you provide any school, camp, day care, or field trip transportation for children 12 or younger?

No

What is the furthest any of your vehicles travel in any one direction from their home base?

101 to 300 miles

Do you have or plan on applying for an operating authority from the Pennsylvania Public Utilities Commission?

Yes

Please enter your Public Utilities Commission Carrier ID:

TBD

Do any of your vehicles travel to Mexico?

No

How many auto insurance claims did your business have since it started?

0

Do you provide any emergency transportation services?

No

Do you rent any vehicles?

No

Do you use any Owner-Operators?

No

Contact's

Naeem Haider

Business Email

naeemhaider4@gmail.com

Business Phone

9173532458

Business Website

Business has an account manager/broker with different contact information

N/A

Primary Owner's Name and Address

Naeem Haider, 206 Woodland Ave, Willow Grove, PA 19090

Coverages

Liability Split \$50,000/\$100,000/\$50,000	-	\$16,631	⋮
UM Split \$50,000/\$100,000	-	\$1,121	
UIM Split \$50,000/\$100,000	-	\$1,121	
First Party Benefits Basic	-	\$2,558	
Physical Damage Lesser of Actual Cash Value or Stated Amount	-	\$1,594	
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Total Premium	-	\$23,025	