

From: [Cobile, Tracy \(UTC\)](#)
To: [Ryan Doherty](#)
Subject: RE: Superheroes Moving and Storage LLC - INFORMATION REQUEST - 1
Date: Tuesday, March 22, 2022 6:39:00 AM
Attachments: [image001.jpg](#)

Thank you, Ryan.

...and my apologies, after I obtained the previous policy number, I was able to track down the policy information in the UTC system.

Thank you.

From: Ryan Doherty <RyanScott@superheroesmoving.com>
Sent: Monday, March 21, 2022 6:17 PM
To: Cobile, Tracy (UTC) <tracy.cobile@utc.wa.gov>
Subject: Re: Superheroes Moving and Storage LLC - INFORMATION REQUEST - 1

External Email

The explanation would be the same.

On Mon, Mar 21, 2022 at 2:27 PM Cobile, Tracy (UTC) <tracy.cobile@utc.wa.gov> wrote:

I am not able to find that information in the UTC system, I called the previous insurance company, and they gave me policy number (70TRS112946-01) that was effective on the overlap of 12/27/2020 but were unable to give me the cancellation date, I left a message for Jordan Carter to get back to me.

I see the letter from UTC dated July 26, 2021 regarding the permit cancellation, but not the policy.

If you have a copy and by the end of the day, please provide a copy of Policy 70TRS112946-01. The coverage end date looks to be July 21, 2021, but I will need to verify that with your records. If that is the case, no auto liability coverage for your fleet would have been from July 22, 2021, through November 23, 2021, is that correct? And, if so, would the same explanation you gave for not having the cargo coverage apply here as well?

I appreciate your patience as some of the questions can feel repetitive.

Thanks so much.

From: Ryan Doherty <RyanScott@superheroesmoving.com>
Sent: Monday, March 21, 2022 2:02 PM
To: Cobile, Tracy (UTC) <tracy.cobile@utc.wa.gov>
Subject: Re: Superheroes Moving and Storage LLC - INFORMATION REQUEST - 1

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I had liability coverage for all of 2020 up until my policy got cancelled in the middle of 2021. The commission has all the information on that. It's why the permit was cancelled in 2021.

I don't remember the exact date national indemnity bailed on my company. I'll look into it if matters enough. the commission knew when my policy was cancelled because they got notification from my insurance which is why my permit was cancelled.

On Mon, Mar 21, 2022 at 1:10 PM Cobile, Tracy (UTC) <tracy.cobile@utc.wa.gov> wrote:

Hi Ryan,

Would the same explanation apply to not having auto liability insurance coverage for your fleet from 12/28/2020 until 11/22/2021?

Do you have supporting documents to show that you had coverage during that period?

Tracy

From: Ryan Doherty <RyanScott@superheroesmoving.com>

Sent: Monday, March 21, 2022 9:38 AM

To: Cobile, Tracy (UTC) <tracy.cobile@utc.wa.gov>

Subject: Re: Superheroes Moving and Storage LLC - INFORMATION REQUEST - 1

External Email

There isnt much to explain. I have debts that have to be paid. If we didn't get jobs or sales i could not pay them. I would bankrupt the business and myself if we stopped completely. Tbh, i did what i had to do. I had no choice. We all have to survive best we can.

On Mon, Mar 21, 2022 at 9:32 AM Cobile, Tracy (UTC) <tracy.cobile@utc.wa.gov> wrote:

Good morning,

In reviewing the cargo insurance coverage for your company, I can identify the following coverage timeline:

- Previous Policy 70TRS106259 – National Indemnity Company, effective 1/8/2020, cancelled 3/28/2021.
- Current Policy CPP0027570 – Mutual of Enumclaw, effective 11/23/2021 to current.

That would leave a gap in cargo insurance requirements from 3/29/2021 to 11/22/2021, did

you have coverage during that time, if so, please provide the supporting documents for review.

Your UTC permit (THG-069055) was cancelled on 7/26/2021 and reinstatement approved on 1/5/2022. Your BOLs indicate that you conducted HHG moves during the cancellation period and before reinstatement (HHG moves were conducted in September, October, November, and December 2021). Can you explain this?

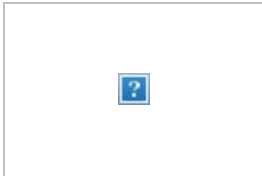
Respectfully,

Tracy Cobile

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Washington Utilities and Transportation Commission

www.utc.wa.gov



Respect. Professionalism. Integrity. Accountability.

This email/letter states the informal opinions of commission staff, offered as technical assistance, and are not intended as legal advice. We reserve the right to amend these opinions should circumstances change or additional information be brought to our attention. Staff's opinions are not binding on the commission.

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