



TV-210935

Petition for Exemption from WAC 480-15-302(11)

12/6/2021

4630 16th st E, Suite B6
Fife, WA 98023

Received
Records Management
12/07/21 09:22
State Of WASH.
UTIL. AND TRANSP.
COMMISSION

Dear Amanda Maxwell-Executive Secretary,

My name is Ryan Doherty, owner of Superheroes Moving and Storage in Fife, Wa. I'm writing you in regard to my Household Goods Moving Permit filed with the UTC.

I kindly ask that you consider my petition to reinstate my HHG Moving Permit # THG069055 that was cancelled on July 26, 2021. Because this was more than 30 days ago, I am asking for an exemption from WAC 480-15-302(11) to allow my HHG permit to reinstate before 12 full months from the date of cancellation has elapsed.

Below I will provide you the reasons and explanation for losing the insurance and why it took me more than 30 days from permit suspension:

The reason my permit suspended was because the insurance carrier I was insured with abruptly decided to cancel my policy. We had too many claims (3 total). Two of the claims were related to hitting a tree with a corner of our box truck (trees were well below the Tacoma city 14' ordinance). One claim was related to a scratched customer floor from rolling a treadmill across the floor. These claims were all within about 1 year. Additionally, one of my movers drove a truck without my knowledge* (he was not on the insurance policy). That was

one of the claims regarding a small impact with a tree branch in front of someone's home.

Because of these factors, the insurance company decided to cancel the policy. To date, we haven't had any on road accidents with other vehicles or people. There have been no drug/alcohol related incidents. I do randomly test my drivers for alcohol when I suspect anything.

I came into the moving industry with very little knowledge regarding the transportation industry or the insurance protocols and the moving industry is particularly challenging. Hiring acceptable drivers which the insurance companies will accept without insanely high rates that negate operating a business is crucially challenging. Therefore, it took me longer than 30 days to procure insurance. I had to let go of drivers which insurance did not accept.

I also got scammed by one insurance company who took my money and then did not deliver my certificate of insurance to the UTC. (They did not write the policy correctly.) If not for the fraudulent insurance company, I believe I could have had the household goods permit reinstated within 30 days of the suspension.

Fortunately, after months of work related to hiring acceptable drivers, and working with a new insurance agent, I have been able to procure a policy which covers all 5 of my box trucks and our carpool minivan. I've also more working capital in the business so to pay out of pocket for smaller claims so that we can avoid using the insurance for small issues. When I started the company, I had very little working capital and relied on the insurance to handle some of these small claims. I figured it was safe to make small claims considering the high cost of the insurance policy, but I was certainly mistaken about that.

Sincerely,

Ryan Doherty

