



**Blair Blue Cab, LLC B-1958**

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**Nebraska Public Service Commission**

1200 N Street, Suite 300  
Lincoln, NE 68508

March 29, 2020

RE: Comments Regarding Docket number PI-230 - Investigation of insurance Requirements for Motor Carriers within the state of Nebraska.

The following Comments are being provided in the order presented in the Opinions and Findings document dated March 10, 2020.

1. Are the liability insurance minimums listed in Rules 003.03A-D sufficient amounts?
  - a. It is our opinion they are insufficient, not amount wise but rather enforcement wise. The few insurance companies that will still provide Commercial Taxi Insurance in our state will not insure small businesses like mine for such a low amount. Even through the commission sets minimum, coverage, the insurance companies disregard your limits and are free to impose much higher limits of their own. In October of 2019, our insurance company decided to drop Commercial Taxi Insurance coverage altogether. During the process of obtaining new quotes in order to stay in business, we were discriminated against because we did not have enough vehicles to make it worth their while but primarily because we hadn't been in business more than 3 years or because we had a wheelchair ramp equipped vehicle. The only company that would even give us a quote was not even licensed in the state of Nebraska. Their quote was for twice the minimums required by the state and twice the premiums we paid the previous year. As it stands 75-95% (110% lately with the Covid-19 loss in business.) of our weekly gross fares collected go toward just paying Commercial Taxi and Liability insurance.
  - b. We do not believe the minimum should be changed. It does not matter what the recommended amount is changed to, the insurance companies will only raise their own minimum amounts to be far higher than what the state of Nebraska dictates because those that are not licensed to operate in the state of Nebraska are the only ones that will cover smaller transportation companies such as ours.
- 2-3 Cargo and uninsured / underinsured motorist - Comments for section 1. Liability also apply to these areas of note.
4. Should the Commission adopt differing uninsured/underinsured motorist coverage minimum? YES
  - Minimums should be based on discussions with the State Insurance Board. Out of state insurance providers tend to associate newer service areas with the highest risk areas of that state instead of the actual service area the company primarily supports. When NPSC sets those criteria independent of the state Insurance board, you leave the insurance providers with room to do what they want regardless of your decisions.
    - i. Carrier Type, Service Class, Vehicle type, Vehicle seating capacity, location and Population supported should all be taken into consideration and insurance providers need to agree and actually offer policies that support your decisions.

Sincerely,

**Lisa W. Kelly**

Owner

Blair Blue Cab, LLC

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SECRETARY'S RECORD, NEBRASKA PUBLIC SERVICE COMMISSION

BEFORE THE NEBRASKA PUBLIC SERVICE COMMISSION

In the Matter of the Nebraska ) Docket No. PI-230  
Public Service Commission, on )  
its own motion, to investigate ) ORDER OPENING DOCKET AND  
insurance requirements for motor ) SEEKING COMMENT AND  
carriers providing intrastate ) SCHEDULING HEARING  
transportation services within )  
the state of Nebraska. )  
 ) Entered: March 10, 2020

BY THE COMMISSION:

O P I N I O N   A N D   F I N D I N G S

The Nebraska Public Service Commission ("Commission"), on its own motion, opens the above-captioned proceeding to investigate insurance requirements for motor carriers providing intrastate transportation of passengers and household goods within the state of Nebraska.

On January 8, 2020, LB 787 was introduced in the Nebraska Legislature to amend Neb. Rev. Stat. § 44-6408 as it related to uninsured and underinsured motorist insurance coverage. Specifically, LB 787 sought to make clear that the Commission was not limited or restricted from establishing the minimum amount of uninsured and underinsured insurance coverage for contract carriers pursuant to Neb. Rev. Stat. § 75-304. The bill was subsequently withdrawn.

The Commission seeks to ensure that all motor carrier insurance requirements- liability, cargo, and uninsured/underinsured- are enough to protect the public as well as the carrier in its day to day operations. Motor carrier insurance minimums are currently detailed in Title 291, Chapter 3, Rules 003.03, 006.01, and 006.02, and it has been some time since these minimums have been reviewed. Therefore, the Commission opens this docket to examine the minimums currently in effect and determine whether any changes to these minimums should be made. The Commission seeks comment from interested parties on the following:

1. Are the liability insurance minimums listed in Rules 003.03A-D sufficient minimum amounts?
  - a. If not, why are the minimums insufficient?
  - b. Should the minimums be changed? Please state the recommended amount.



2. Is the cargo insurance minimum listed in Rule 003.03A a sufficient minimum amount?
  - a. If not, why is the minimum insufficient?
  - b. Should the minimum be changed? Please state the recommended amount.
3. Is the uninsured/underinsured motorist coverage minimum listed in Rule 006.02 a sufficient minimum amount?
  - a. If not, why is the minimum insufficient?
  - b. Should the minimum be changed? Please state the recommended amount.
4. Should the Commission adopt differing uninsured/underinsured motorist coverage minimums? For example, based on carrier type (common v. contract carrier), service class, vehicle type, vehicle seating capacity, etc.?

Interested parties should file comments regarding the issues listed herein on or before 3:00 p.m. Friday, April 3, 2020. Parties should file (1) original paper copy and one (1) electronic copy to [psc.motorfilings@nebraska.gov](mailto:psc.motorfilings@nebraska.gov).

Finally, the Commission finds that hearing on this matter should be scheduled for Wednesday, April 22, 2020 at 10:00 a.m. in the Commission Hearing Room, 1200 N Street, Suite 300, Lincoln, Nebraska. If auxiliary aids or reasonable accommodations are needed for attendance at the meeting, please call the Commission at (402) 471-3101. For people with hearing/speech impairments, please call the Nebraska Relay System at (800) 833-7352 (TDD) or (800) 833-0920 (Voice). Advance notice of at least seven (7) days is needed when requesting an interpreter.

# O R D E R

IT IS THEREFORE ORDERED by the Nebraska Public Service Commission that the above-captioned investigation is hereby opened.

IT IS FURTHER ORDERED that interested parties should file comments on the above-mentioned issues on or before 3:00 p.m. on April 3, 2020, in the manner prescribed herein.

IT IS FINALLY ORDERED that hearing on this matter will be held on Wednesday, April 22, 2020 at 10:00 a.m. in the

SECRETARY'S RECORD, NEBRASKA PUBLIC SERVICE COMMISSION

Docket No. PI-230

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Commission Hearing Room, 1200 N Street, Suite 300, Lincoln, Nebraska.

ENTERED AND MADE EFFECTIVE at Lincoln, Nebraska this 10<sup>th</sup> day of March, 2020.

NEBRASKA PUBLIC SERVICE COMMISSION

COMMISSIONERS CONCURRING:

*Crystal Knudsen*

*Paul Johnson*

*Don Dittmann*

*Tim Schram*

*Mary Ridd*  
Chair

ATTEST:

*Phil Hartz*  
Executive Director