

LOUISIANA PUBLIC SERVICE COMMISSION

ORDER NUMBER T-37567

LOUISIANA PUBLIC SERVICE COMMISSION

VERSUS

AD MOVERS, LLC

Docket No. T-37567, Cancellation of Common Carrier Certificate No. 8127 for failure to maintain the required insurance coverage on file with the Commission pursuant to Commission's General Orders dated March 16, 2021 and October 13, 2023.

(Decided July 30, 2025.)

ORDER

Background

The Louisiana Public Service Commission ("Commission") issued a citation to AD Movers, LLC ("Carrier" or "AD Movers") dated May 6, 2025, directing the Carrier to show cause at a hearing why its Common Carrier Certificate No. 8127 should not be canceled due to the Carrier's failure to maintain the required insurance coverage on file with the Commission as required by the *General Order* dated March 16, 2021¹ ("2021 General Order") and *General Order* dated October 13, 2023² ("2023 General Order"). Notice of the proceeding was published in the Commission's *Official Bulletin* dated May 9, 2025. When the hearing was convened on July 10, 2025, the Commission Staff appeared and presented testimonial and documentary evidence in support of its allegations. The Carrier did not appear at the hearing.

Applicable Law

The Commission's jurisdiction over common carriers and public utilities is established by Article 4, Section 21 of the Louisiana Constitution of 1974, which provides in pertinent part:

The Commission shall regulate all common carriers and public utilities and have such other regulatory authority as provided by law. It shall adopt and enforce reasonable rules, regulations, and procedures necessary for the discharge of its duties, and shall have other powers and perform other duties as provided by law.

Louisiana statutes more specifically describe the powers of the Commission over motor carriers operating intrastate for hire in the transportation of persons, household goods, and waste over the public highways and bridges of Louisiana. The business of operating motor vehicles for hire is a

¹ Louisiana Public Service Commission *General Order Number 3-16-2021 (R-35848)*, Louisiana Public Service Commission, ex parte (Docket No. R-35848, *In re: Possible amendments to the General Order dated May 4, 2017 regarding Commission approval for Household Goods Carriers operating as Transportation Service Providers for the United States Department of Defense to include affiliated companies on their Common Carrier Certificates while operating under Tender of Service Agreements with the United States Department of Defense's Non-temporary Storage Program.*) at 3, Section III-Requirements, para. 1(a)-(d).

² Louisiana Public Service Commission *General Order* dated October 13, 2023, Louisiana Public Service Commission, ex parte (Docket No. R-36830, *In re: Possible amendments to General Order dated January 12, 1976 as it pertains to intrastate insurance filings for motor carriers.*).

“business affected with a public interest”;³ and, “[t]he [C]ommission has the power and authority necessary to supervise, govern, regulate, and control motor carriers . . . which transport household goods, passengers, or waste intrastate and to fix reasonable and just rates, fares, tolls, or charges for the commodities furnished or services rendered by such motor carriers.”⁴ Motor carriers include tow trucks.⁵ Entities engaged in the intrastate business of transporting household goods, passengers, or certain kinds of waste intrastate - non-hazardous oilfield waste, non-hazardous industrial solid waste, and hazardous waste - are classified as “common carriers” subject to the Commission’s regulation.⁶ The Commission shall require insurance and indemnity bonds, including public liability and property damage insurance, written by companies qualified to do business in Louisiana.⁷

The 2021 General Order requires proof of insurance to acquire Commission authority for household goods movers on the form(s) specified by the Commission⁸ and states that authority can be revoked for failure to continue to comply with its terms.⁹ The 2021 General Order requires household goods movers to file bodily injury and property damage insurance and carry motor truck cargo insurance.¹⁰ The 2023 General Order provides the Commission’s rules and regulations regarding required insurance filings for motor carriers, including that public liability and property damage insurance filings shall be made on a *Uniform Motor Carrier Bodily Injury and Property Damage Liability Certificate of Insurance* (“Form E”) and cargo insurance filings made on a *Uniform Motor Carrier Cargo Certificate of Insurance* (“Form H”).¹¹ The 2023 General Order specifies that when a lapse of insurance coverage occurs, motor carriers are subject to citation and fine at an open hearing.¹² A carrier’s certificate may be revoked after notice and hearing for failing to comply with applicable law or Commission order.¹³ Additionally, the Commission’s *General Order* dated June 7, 2006 (“2006 General Order”) authorizes the imposition of a \$25 citation fee when a citation is issued to a Commission-jurisdictional motor carrier.¹⁴

The Commission Staff’s Case

³ La. R.S. 45:161.

⁴ La. R.S. 45:163(A).

⁵ La. R.S. 45:162 (12).

⁶ La. R.S. 45:162(5)(a) and (20).

⁷ La. R.S. 45:163 (D).

⁸ 2021 General Order at Section III(1).

⁹ *Id.* at Section III(2).

¹⁰ *Id.* at Section I(1)(a) and (b).

¹¹ 2023 General Order at ordering paragraphs (1)(2) and (4).

¹² *Id.* at ordering paragraph (1)(14).

¹³ La. R.S. 45:166(A).

¹⁴ Louisiana Public Service Commission *General Order* dated June 7, 2006, *In re: Revisions to the Transportation Bond Schedule and Transportation Fee Schedule*.

The Commission Staff alleges that the Carrier failed to maintain proof of its bodily injury and property damage (“BI & PD”)¹⁵ insurance and cargo insurance on file with the Commission in violation of the 2021 General Order¹⁶ and the 2023 General Order.¹⁷ Commission Staff requests that the Carrier be found guilty as alleged, that the Carrier’s Common Carrier Certificate No. 8127 be canceled pursuant to La. R.S. 45:166(A), and that the Carrier be assessed a \$25 citation fee per the 2006 General Order. In support of its allegations, the Commission Staff presented the testimony of Maegan Hood.

Testimony of Maegan Hood

Ms. Hood testified that she is an Enforcement Agent in the Commission’s Transportation Division, whose duties include receiving and reviewing insurance-related filings for regulated motor carriers. Ms. Hood stated that she is familiar with AD Movers, which is a household goods mover regulated by the LPSC. Ms. Hood attested that, on January 29, 2025, the Commission’s Transportation Division received a Form K¹⁸ from Transguard Insurance Company of America, Inc., indicating that the Carrier’s BI & PD and cargo insurance policy would be canceled effective March 5, 2025. On March 7, 2025, Ms. Hood prepared and mailed two notices of cancellation to the Carrier bearing the signature of Transportation Administrator Tammy Burl - one referencing BI & PD insurance and one referencing cargo insurance. The letters notified the Carrier to have its insurer submit a current Form E and Form H, respectively. Additionally, they directed the Carrier to cease operations until the required forms were filed and informed of the consequences for non-compliance. Ms. Hood mailed the letters (in the same envelope) to the Carrier at its address on file with the Commission via United States Postal Service (“USPS”) regular mail. Ms. Hood noted that the Commission had not received any change of address for AD Movers.

Ms. Hood stated that the Carrier did not submit a Form E or Form H following the notices of cancellation. Therefore, she prepared a tentative hearing letter dated April 8, 2025, advising the Carrier that a hearing had been tentatively set for July 10, 2025. Additionally, if AD Movers did not submit the required forms by April 23, 2025, the Commission would issue a citation and assess a \$25 citation fee. Ms. Hood mailed the letter to the Carrier’s address on file with the Commission and emailed the letter to AD Movers’ email addresses on file with the Commission. Attached to the tentative hearing letter were the notice of cancellation letters sent on March 7, 2025. Ms. Hood

¹⁵ Identified as “BI & P” on the Form K (Staff Exhibit 1).

¹⁶ Citing Sections III(1)(a) and (b).

¹⁷ Citing ordering paragraphs 1(2) and (4).

¹⁸ The Commission is notified of the cancellation or expiration of a carrier’s insurance through the receipt of a *Form K Uniform Notice of Cancellation of Motor Carrier Insurance Policies* (“Form K”).

stated that neither the mailing for the notice of cancellation letters nor the tentative hearing letter was returned to the Commission as undeliverable.

Ms. Hood explained that the Commission did not receive a Form E or Form H following the tentative hearing letter. Consequently, she mailed a citation to the Carrier advising AD Movers that it must appear at a hearing on July 10, 2025, that an order may be issued canceling its authority, and that a \$25 citation fee had been assessed to its account. Attached to the citation were the March 7, 2025, notices of cancellation and the April 8, 2025 tentative hearing letter.

Ms. Hood testified that she mailed the citation on May 7, 2025, via USPS regular mail and certified mail return receipt requested, to the Carrier's same address on file with the Commission. She also confirmed that notice of the proceeding was published in the Commission's *Official Bulletin* dated May 9, 2025. She stated that the regular mail was not returned for any reason, and the certified mail was delivered. Ms. Hood identified the certified mail receipt retained by the Transportation Division for its files, showing AD Movers as the recipient. She also identified a USPS Tracking results printout for the tracking number matching the last six digits of the receipt number on the citation and the certified mail receipt, noting that the printout indicated the item was delivered to the Carrier.

Ms. Hood testified that, as of the hearing, the Carrier did not have an updated Form E or Form H on file with the Commission, and it had not filed the appropriate documents to close its LPSC certificate. She stated that the Commission Staff seeks a finding that the Carrier is guilty of failure to maintain required insurance filings, that Common Carrier Certificate No. 8127 be canceled, and that the Carrier be required to pay the \$25 citation fee.

In connection with her testimony, Ms. Hood identified the following documents, which were admitted:

Staff Exhibit 1	The Form K received by the Commission on January 29, 2025, issued by Transguard Insurance Company of America, Inc. with an effective cancellation date of March 5, 2025, for a BI & PD and cargo insurance policy issued to the Carrier.
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Staff Exhibit 2, *in globo* The following:

- Correspondence on Commission Transportation Division letterhead dated March 7, 2025, bearing the signature of Tammy Burl, Transportation Administrator, addressed to the Carrier with the subject line "RE: CANCELLATION OF INSURANCE FILING WITH THE COMMISSION" referencing a Form E.
- Correspondence on Commission Transportation Division letterhead dated March 7, 2025, bearing

the signature of Tammy Burl, Transportation Administrator, addressed to the Carrier with the subject line “RE: CANCELLATION OF INSURANCE FILING WITH THE COMMISSION” referencing a Form H.

Staff Exhibit 3, *in globo* Correspondence on Commission letterhead dated April 8, 2025, bearing the signature of Maegan Hood, Enforcement Agent, addressed to the Carrier with the subject line “RE: Insurance” with a copy of the two notices dated March 7, 2025 (Staff Exhibit 2, *in globo*).

Staff Exhibit 4, *in globo* The citation issued to the Carrier marked with certified mail return receipt number 9589 0710 5270 1532 6170 22 with a mailout date of May 7, 2025, and attached thereto copies of the documents admitted as Staff Exhibit 2, *in globo* and Staff Exhibit 3, *in globo*. And,

Staff Exhibit 5, *in globo* The following:

- The front and back of a certified mail receipt (receipt number 9589 0710 5270 1532 6170 22) addressed to the Carrier
- A printout dated June 26, 2025, of USPS Tracking results accessed via USPS.com for tracking number 95899071052701532617022 stating “[y]our item was delivered to the front desk, reception area, or mail room at 3:15 pm on May 12, 2025 in METAIRIE, LA 70001.”

Findings of Fact and Conclusions of Law

From the evidence presented at the hearing, we make the following findings of fact and conclusions of law:

Findings of Fact

1. AD Movers is an LPSC-regulated household goods mover that currently holds Common Carrier Certificate No. 8127.
2. On January 29, 2025, the Commission received a Form K from Transguard Insurance Company of America, Inc., advising that the Carrier’s BI & PD and cargo insurance would be canceled effective March 5, 2025.
3. On March 7, 2025, Enforcement Agent Maegan Hood mailed two letters via USPS regular mail to the Carrier at its address on file with the Commission, respectively advising that the Carrier’s BI & PD and cargo insurance was canceled effective March 5, 2025. The letters instruct the Carrier to cease operations until replacement insurance is filed through a Form E (BI & PD) and Form H (cargo).
4. AD Movers did not submit a replacement Form E or Form H. On April 8, 2025, Ms. Hood mailed the Carrier a letter via USPS regular mail to the address on file with the Commission advising that the Carrier’s common carrier certificate had been flagged for failure to maintain the required insurance coverage on file with the Commission. The letter states that if proof of replacement insurance is not filed by April 23, 2025, the Commission would issue a citation, and that a hearing on the matter had been tentatively scheduled for July 10, 2025. The March 7, 2025 notices of cancellation were attached. Ms. Hood also emailed the letter to AD Movers’ email addresses on file.
5. The Commission did not receive a replacement Form E or Form H for the Carrier. On May 7, 2025, Ms. Hood mailed a citation via USPS regular mail and certified mail return

receipt requested (receipt number 9589 0710 5270 1532 6170 22) to the Carrier's address on file with the Commission, directing the Carrier to appear at a hearing on July 10, 2025. Attached to the citation were the letters dated March 7 and April 8, 2025.

6. Notice of the proceeding was published in the Commission's *Official Bulletin* on May 9, 2025.
7. The notice of cancellation letters (mailed in the same envelope), the tentative hearing letter, and the citation mailed to the Carrier's address on file with the Commission via USPS regular mail were not returned as undeliverable.
8. Neither the certified mail envelope nor the certified mail return receipt was returned to the Commission. USPS Tracking Results accessed via USPS.com on June 26, 2025, for tracking number 9589071052701532617022 state that the certified mail was delivered to the front desk, reception area, or mail room in Metairie, Louisiana on May 12, 2025.
9. The Carrier did not appear at the hearing.
10. As of the hearing, the Commission had not received a replacement Form E, a replacement Form H, or any documents to close the Carrier's LPSC account.

Conclusions of Law

1. At the hearing, the Commission Staff had the burden of proving its allegations against the Carrier. Because the Carrier did not appear, the Commission Staff also had the burden of demonstrating that the Carrier was provided fair notice of the hearing and the opportunity to present a defense. La. R.S. 45:166(A) provides that a permit may be revoked "after notice and hearing for failure to comply with any provision of R.S. 45:161 through 45:172, or with any lawful order, rule or regulation of the [C]ommission"
2. Pursuant to its constitutional and statutory authority, the Commission adopted the *Rules of Practice and Procedure*. Commission Rules 7 and 19 provide for notice of non-criminal proceedings through publication in the Commission's *Official Bulletin*, as well as by service "through any means whereby proof of receipt or unclaimed status can be shown" to "the last known place of address of the person entitled to receive such notice" ¹⁹
3. Pursuant to constitutional and legislative mandate, and Commission orders adopted pursuant thereto, the Commission has the authority to regulate motor carriers and to ensure that they maintain levels of insurance required by statute and by Commission General Orders. The 2021 General Order requires household goods carriers to file BI & PD insurance certificates on a uniform form as required by the Commission and to carry motor truck cargo insurance. ²⁰ The 2023 General Order provides that liability insurance shall be made on a Form E and cargo insurance on a Form H. ²¹ The 2021 General Order states that once Commission authority is obtained, it may be revoked for failure to continue to comply with the 2021 General Order. La. R.S. 45:166(A) states the Commission may revoke a carrier's authority for failure to comply with Commission rules.
4. As a regulated household goods mover, AD Movers is required to maintain BI & PD insurance on a Form E and cargo insurance on a Form H.
5. The Commission Staff demonstrated through testimonial and documentary evidence, primarily the USPS Tracking results from USPS.com for tracking number 9589071052701532617022, that the Carrier received notice of the hearing and Commission Staff's allegations. Thus, the Carrier had the opportunity to appear and present a defense.

¹⁹ *Special Order Number 72-2021* dated November 22, 2001, Louisiana Public Service Commission, ex parte, *In re: Possible implementation of Interim Rule 7 of the Commission's Rules of Practice and Procedure (Service of Process) and possible revision to the Commission's Rules*.

²⁰ 2021 General Order at Section III(1)(a) and (b).

²¹ 2023 General Order at ordering paragraphs 1(2) and (4).

- 6. The Commission Staff established through testimonial and documentary evidence that the Carrier failed to provide a Form E and a Form H indicating that its BI & PD liability and cargo insurance, respectively, had been extended beyond the March 5, 2025 cancellation date stated in the Form K.
- 7. We find that the Carrier failed to maintain the required proof of insurance coverage filings (a Form E and a Form H) with the Commission as required by the 2021 General Order and the 2023 General Order. Accordingly, we find that the Carrier is guilty of violating the 2021 General Order and the 2023 General Order.
- 8. We conclude that the Carrier’s failure to maintain proof of effective insurance coverage through a Form E and Form H constitutes a failure to comply with applicable law and Commission orders. Therefore, cancellation of the Carrier’s Common Carrier Certificate is warranted pursuant to La. R.S. 45:166(A).
- 9. The 2006 General Order allows for the imposition of a \$25 fee for the issuance of a citation by the Commission. Therefore, it is appropriate to require the Carrier to pay the \$25 citation fee.

Conclusion

In accordance with the findings of fact and conclusions of law stated above:

IT IS ORDERED that Common Carrier Certificate No. 8127, currently issued to AD Movers, LLC, is CANCELED due to the failure of AD Movers, LLC to maintain proof of insurance coverage on file with the Commission.

IT IS FURTHER ORDERED that AD Movers, LLC pay a \$25 citation fee to the Commission.

BY ORDER OF THE COMMISSION
BATON ROUGE, LOUISIANA
July 31, 2025



A handwritten signature in blue ink, appearing to read "Brandon M. Frey".

BRANDON M. FREY
SECRETARY

/S/ MIKE FRANCIS
DISTRICT IV
CHAIRMAN MIKE FRANCIS

/S/ ERIC F. SKRMETTA
DISTRICT I
VICE CHAIRMAN ERIC F. SKRMETTA

/S/ FOSTER L. CAMPBELL
DISTRICT V
COMMISSIONER FOSTER L. CAMPBELL

/S/ DAVANTE LEWIS
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COMMISSIONER JEAN-PAUL P. COUSSAN