

ORIGINAL

Decision No. 47455

BEFORE THE PUBLIC UTILITIES COMMISSION OF THE STATE OF CALIFORNIA

Application of W. A. Peppers,)
for the acceptance of Bodily Injury)
and Property Damage Insurance)
coverage as provided by Certificate)
of Insurance No. 37547 issued by)
Rathbone, King & Seeley of)
San Francisco, California for Lloyd's)
of London.)
-----)

Application
No. 33250

OPINION AND ORDER

This is an application filed by W. A. Peppers under the provisions of General Order No. 101 for an order of the Commission approving a certificate of insurance issued by Rathbone, King & Seeley providing for coverage by Lloyd's of London for personal bodily injury in the amount of \$15,000 and \$80,000 and property damage in the amount of \$10,000.

Applicant is engaged in operating a passenger stage business in and about the City of Napa, having acquired the same on or about April 15, 1950. An investigation made by the Commission's staff indicates that during 1950 he had net operating income of \$1,219.38 and during 1951 of \$1,415.53, that he has included premiums paid for insurance coverage in his operating expenses, that he has had no claims for damages during 1950 and that property damage claims paid during 1951 aggregated only \$162.60, and that there are no pending claims.

Upon reviewing this application we are of the opinion that a public hearing is not necessary, that the certificate of insurance obtained by applicant should afford security for the protection of the public within the limits prescribed in the general order, and that

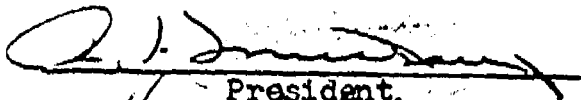
applicant's request should be granted; therefore,

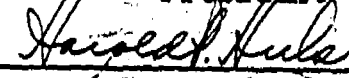
IT IS HEREBY ORDERED as follows:


1. The Commission hereby approves the certificate of insurance dated September 18, 1951, issued by Rathbone, King & Seeley to W. A. Peppers, doing business as Napa Transit Company, providing for insurance coverage by Lloyd's of London, together with a renewal, or renewals, of said certificate.

2. This order is effective upon the date hereof.

Dated at San Francisco, California, this 15th day of July, 1952.



President




Commissioners