

Date: 04-18-2016**BULLETIN TO ALL AGENTS INTERESTED IN THE STATE OF WISCONSIN****Federal Interstate Minimum Insurance Requirements Now Apply to Wisconsin Intrastate Motor Carriers**

Effective February 6, 2016, the Wisconsin legislature enacted Assembly Bill 424. The bill modified Wisconsin Statute Chapter 194 governing "Motor Vehicle Transportation." Wisconsin Statute Chapter 194 now applies "to motor carriers engaged in intrastate commerce upon the public highways of the state." (WI ST 194.03(1).) As a result, all motor carriers operating out of Wisconsin are now subject to federal motor carrier insurance requirements.

Previously, intrastate motor carriers were exempt from federal motor carrier insurance requirements. Going forward, we will require that policies issued for motor carriers in the state of Wisconsin meet these minimum requirements. In force policies with an effective date of February 6th, 2016 or later will be endorsed effective at policy inception to meet the new requirements. Policies with an effective date before February 6th, 2016 will be unaffected. The change to satisfy the new law will take place at policy renewal. Please note there are two exceptions to the federal minimum insurance requirements:

1. \$300,000 is required for vehicles with a gross vehicle weight of 10,000 pounds or less (unless transporting hazardous materials in which case the federal minimum insurance limit applies);
2. Taxicabs must follow local licensing or regulating ordinances, but at minimum must carry FR of 25/50/10.

Please feel free to contact me with any questions or concerns regarding this matter.

BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY

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Exhibit A

Federal Motor Carrier Safety Administration, DOT

§ 387.15

SCHEDULE OF LIMITS—PUBLIC LIABILITY

Type of carriage	Commodity transported	January 1, 1985
(1) For-hire (In interstate or foreign commerce, with a gross vehicle weight rating of 10,001 or more pounds).	Property (nonhazardous)	\$750,000
(2) For-hire and Private (In interstate, foreign, or intrastate commerce, with a gross vehicle weight rating of 10,001 or more pounds).	Hazardous substances, as defined in 49 CFR 171.8, transported in cargo tanks, portable tanks, or hopper-type vehicles with capacities in excess of 3,500 water gallons; or in bulk Division 1.1, 1.2 and 1.3 materials. Division 2.3, Hazard Zone A, or Division 6.1, Packing Group I, Hazard Zone A material; in bulk Division 2.1 or 2.2; or highway route controlled quantities of a Class 7 material, as defined in 49 CFR 173.403.	5,000,000
(3) For-hire and Private (In interstate or foreign commerce, in any quantity; or in intrastate commerce, in bulk only; with a gross vehicle weight rating of 10,001 or more pounds).	Oil listed in 49 CFR 172.101; hazardous waste, hazardous materials, and hazardous substances defined in 49 CFR 171.8 and listed in 49 CFR 172.101, but not mentioned in (2) above or (4) below.	1,000,000
(4) For-hire and Private (In interstate or foreign commerce, with a gross vehicle weight rating of less than 10,001 pounds).	Any quantity of Division 1.1, 1.2, or 1.3 material; any quantity of a Division 2.3, Hazard Zone A, or Division 6.1, Packing Group I, Hazard Zone A material; or highway route controlled quantities of a Class 7 material as defined in 49 CFR 173.403.	5,000,000

Exhibit B

Federal Motor Carrier Safety Administration, DOT

§ 387.39

SCHEDULE OF LIMITS

PUBLIC LIABILITY

For-hire motor carriers of passengers operating in interstate or foreign

Vehicle Seating Capacity	Effective Dates
	Nov. 19, 1985
(1) Any vehicle with a seating capacity of 16 passengers or more.	\$5,000,000
(2) Any vehicle with a seating capacity of 15 passengers or less.	\$1,500,000