



**Public Hearing Supplemental Information
Lancer Insurance Public Hearing Submission
in lieu of witness
(4 Pages)**

LANCER

INSURANCE
The Difference is Our Attitude.

October 3, 2008

Ms. Michele Beckjord
National Transportation Safety Board
490 L'Enfant Plaza, SW
Washington, D.C. 20594

RE: NTSB PUBLIC HEARING DRAFT QUESTIONS

Dear Ms. Beckjord:

Further to your email of September 16, 2008 to Bob Crescenzo, below are Lancer's answers to the draft questions you advised may be asked during the hearing:

- **What information regarding the vehicle does Lancer Insurance require from the owner?** Lancer requests the vehicle manufacturer and serial number to be included on the vehicle schedule section of the application we receive from the insurance broker. In states where there is an electronic insurance verification system (ALIR - Automobile Liability Insurance Reporting), we also receive copies of the insured's state registration for the vehicle.
- **Is this information verified through the State or Federal government?** This information is not verified through the state or federal government. However, in the states where copies of registrations are obtained, the registrations contain information that is verified back to the states for liability insurance purposes.
- **Does Lancer Insurance have a written policy requiring insured vehicles meet all applicable FMVSS?** Lancer does not have a written policy requiring insured vehicles meet all applicable FMVSS. We would however expect that all vehicles would need to meet FMVSS in order to be registered in any of individual states.
- **If a vehicle is found to be non-compliant, what steps, if any, can or will Lancer take with respect to insuring the vehicle?** If a vehicle is found to be non-compliant, we would expect the federal or state governmental authority to remove the vehicle from service and revoke the vehicle's registration. We would then be able to remove coverage for that vehicle from the policy which we issued to the insured. We currently insure three (3) Volvo buses which are operated by one of our insured's on a line run from Chula Vista to Tijuana. We were advised that these vehicles are non-

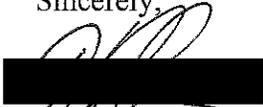
LANCER INSURANCE COMPANY

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compliant by United Motorcoach Association after they were contacted by the USDOT, however we are unaware of the specific reasons for non-compliance. Our insured (customer) and we (Lancer) would like to know what steps should be taken and by whom with respect these units?

As requested, I have enclosed a copy of my bio. Should you have any further questions, please feel free to contact me.

Sincerely,



Wayne S. Ricci
Executive Vice President &
Chief Underwriting Officer

Wayne S. Ricci - Executive Vice President, Chief Underwriting Officer

Wayne Ricci joined the Lancer Group in 1988. His background includes 33 years of underwriting experience. He began his career at the Fireman's Fund Insurance Group and later served as an Assistant Vice President for Patricia Fleischman, Inc., a New York-based underwriting management organization. Wayne was named Lancer's Chief Underwriting Officer in 2002.