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INTRODUCTION

Transporting one's belongings from point A to point B may sound straightforward, but in reality, successfully hiring a moving company requires decision-making at nearly every step of the process. Likewise, operating a moving company takes experience, know-how, and a familiarity with the industry.

From finding a trustworthy business, to verifying licensing and insurance requirements, to ensuring one's belongings stay safe and secure, consumers' best shot at a successful move starts with knowing what businesses are out there and understanding how to ask the right questions. For that reason and others, BBB Great West + Pacific initiated and completed a moving industry analysis during the first quarter of 2021 to educate consumers and businesses alike in the moving space.

From 2017 to 2020, BBB Great West + Pacific received a total of 1,433 consumer complaints filed against the roughly 1,700 movers, brokers, and storage companies throughout its eight-state service area. This service area - the largest of any Better Business Bureau - includes the states of Alaska, Hawaii, Idaho, Montana, Oregon, and Washington, as well as parts of Colorado and Wyoming.

For this study, BBB Great West + Pacific's Investigations team drew from the 1,711 moving-related companies identified in its regional database. An analysis of companies receiving the most complaints and negative reviews was performed through evaluation of complaint trends, verification of licensing, and a review of those companies' advertising. For additional insight on the industry, interviews were conducted with consumers, moving-related companies, and state agencies tasked with governing movers.

Major findings include a lack of knowledge surrounding moving brokers. BBB Great West + Pacific found that an alarming number of consumers who hired moving brokers were significantly impacted by undisclosed variables that ultimately affected the total cost of the services. Moving brokers are especially appealing to consumers because of their convenience and promise to shop for the most affordable option. Unfortunately, the most important aspects of a move, such as an accurate estimate, proper licensing/insurance and the number of parties involved can be potentially compromised if the broker is not transparent. We provide insight for consumers detailing what occurs behind the scenes when they hire a moving broker and share the signs of a transparent, trustworthy firm.

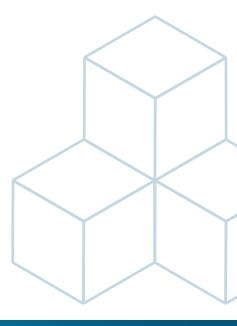
In the past three years:

BBB has received 1,433 consumer complaints filed against the roughly 1,700 movers, brokers, and storage companies located throughout Alaska, Hawaii, Idaho, Montana, Oregon, and Washington, as well as parts of Colorado and Wyoming.

Did you know?

The Pacific Northwest is a hot destination for movers!

In 2020, Idaho led the United States in inbound moves, while Oregon ranked third for total number of inbound moves.







TEN THINGS TO KNOW BEFORE YOU GO...

1. Verify Licensing

Moving within your state? Many states have a Public Utilities Commission for movers operating within state lines (intrastate moves) that handle household goods. Consumers can check with these agencies to make sure their mover is licensed and insured, or if they have been the subject of any complaints or enforcement actions.

Moving out of state? Interstate movers are required to be licensed with the U.S. Department of Transportation. Consumers can verify these licenses, which you might hear referred to as a DOT number, through the Federal motor Carrier Safety Administration's SAFER system.

Finally, understand that some local movers, when performing interstate moves, act as agents of large, national moving lines and operate under these companies' USDOT licenses.

2. Using a broker?

Moving brokers are middlemen who book your move and then hire a 3rd party moving company to perform the move. Responsibility for the move will fall solely on the moving company (or companies) the broker hires.

Make sure you have access to the actual mover transporting your belongings so you may vet them as well.

Understand that when you use a broker, you may not be given information about the actual mover the broker selects to transport your goods. In some cases, multiple companies will be transporting your belongings. If something goes wrong with your move, the broker will refer you to the mover. If you don't know whether or not that mover was properly licensed, insured, or how to reach them, you are going to struggle getting compensation. It's important you make sure to work with a broker who is willing to provide information about your would-be movers.

With a broker, it's also important to get an in-person estimate – a phone call is unlikely to account for all the complexities of your move. A broker may omit critical details to quote you a lower price. If a broker underestimates your load, the mover may demand more payment once they see your load in person. if the move was underestimated, the mover has the right to request more money before they load your goods, which can cause additional stress.

Most Complained About Issues

- Broken or missing belongings
- 2. Demanding more money to release goods
- 3. Paying more than estimated
- 4. Delay in delivery
- 5. Inability to contact company for status
- 6. Slow to communicate, not willing to help resolve issues
- 7. Demanding full payment before move
- 8. Requiring payment by cash or money cards

Dave's Story

The moving broker called us to explain that our moving truck caught on fire five days ago and unfortunately, the driver did not have the required insurance. It took three years of litigation for the moving broker to accept responsibility for hiring an uninsured driver to haul our items.





Realize you are paying two companies for your move, both the broker and the mover. The deposit you pay is usually the brokerage fee. The balance for the move is usually the fee paid the moving company. The moving company may demand more fees because your load is larger than anticipated, the location includes unexpected obstacles (stairs, narrow hallways, surrounding roads with load restrictions, etc.)

Your belongings may end up in storage and in the hands of multiple movers. The farther your destination is from your location, the more likely

Unfortunately, negative perceptions about the moving industry are reinforced by companies that don't play by the rules. They operate without proper licensure, hold shipments hostage for additional funds after initially quoting a very low price, and don't take proper care of their customers. Such cases are a "double-punch" in that both the involved customers suffer, and the negative stereotypes of moving providers are perpetuated.

your load may be bid out to multiple movers. That means less control and more opportunity for loss and damage to your belongings as items are shifted across multiple moving trucks and storage units. These scenarios call for more insurance coverage as damage and opportunity for loss are higher. The more movers or storage unit companies increases the difficulty of vetting the mover's insurance policy, licensing, safety history or complaints.

The benefits of using a broker is having access to trucks on short notice. Using a broker can also be cheaper in some cases because they are bidding out your job to multiple trucks. If a truck breaks down or there is a delay, your broker can find another truck and negotiate on your behalf. However, if the broker is not ethical, they can cancel the move if a better deal comes along. If something goes wrong, the broker and mover may blame the other with no one taking responsibility for the move. Since

the moving company is mainly responsible, you may have little to no knowledge of the company hired in order to file your complaint. INSIST ON AN ACCURATE ESTIMATE -

3. Verify insurance

NOT A PHONE CALL ESTIMATE.

To verify a mover's coverage, just ask to see a copy of their Certificate of Insurance. Most companies will be happy to oblige. Bottom line: Take the time to understand who is moving your belongings and who is responsible in the event something goes wrong.

4. Require an In-Person Estimate

This is a great way to get to know your moving company, as well as an opportunity to ask any questions. Shop around and get quotes from more than one company. Be cautious of low-ball offers or a price that feels too good to be true.

Through an in-person visit, your mover is much more likely to provide an accurate price estimate based on the items involved and the layout of your home. In fact, many of the complaints BBB receives against moving companies arise from issues that could have been avoided had the consumer opted for a walk-through prior to their move. This is also a good time to make an inventory list of all the items you want to move. Pro tip: Get an estimate based on weight, not cubic feet. Volume is easier to manipulate than actual weight.

Take Careful Inventory of Your Belongings

Taking inventory, along with photos of your belongings, is important for a couple reasons. First, your inventory will allow you to stay organized and help your movers provide an accurate price estimate. Second, your inventory serves as a record of the condition your items prior to the move in case anything goes wrong. This can be especially important if you choose to purchase additional insurance for your move.





Consider Purchasing Additional Insurance

The free option isn't as useful as you think. Movers are required to offer two specific coverage options, and many companies offer these same options for local moves, too. The most basic option, called Released Value Protection, comes without an additional charge and covers items at a rate of \$0.60 per pound (this rate may be different for intrastate moves).

For an additional charge, movers also offer Full Value Protection, which covers the full replacement cost of lost or damaged goods. These plans may vary in cost depending on the deductible amount. Finally, consumers have the option to purchase third-party insurance policies, which some moving companies will offer to obtain on their behalf. Through these policies, losses above the \$0.60 per pound Released Value Protection rate are recoverable from the insurance company.

Lastly, avoid signing a delivery receipt at the end of the move if it contains language about releasing your mover(s) from liability.

7. Packing — Don't Void Your Insurance Coverage!

Consumers should be aware that certain actions on their part may limit insurance coverage. For example, packing hazardous materials or failing to notify the mover in writing of extraordinarily valuable items may limit liability. Packing your own boxes, too, may limit your ability to establish a claim for damaged items.

8. Verify the Company's Reputation, Complaints and Reviews.

When hiring a mover, your best bet is to look for an established company with a positive reputation in your community. Utilize resources like <u>BBB.org</u> and ask friends and family for recommendations. If your state regulates movers, call the Commission for advice. Determine if the mover has a valid physical address and a legitimate web presence (includes name, address, and mover's registration or insurance).

Understand that [Released Value Protection] is unlikely to cover the full value of your belongings, because certain items, like electronics and jewelry, are expensive relative to their weight. For example, a diamond ring weighing less than 1 pound would only be covered at .60 cents.

9. Get Everything in Writing

Confirm the mover's estimate, any extra fees, and that specific pick-up and delivery dates are listed. If you get any quotes by phone, it's still a good idea to get written documentation of all the services you discussed or are receiving.

10. Know the Location of Your Mover

For local moves, your state may allow the mover to charge you for their time and the number of miles it takes to arrive at your destination as well as the time and mileage required for the mover to arrive at your new location and drive back to their business location. You will want to factor this in as you discuss pricing. Also, be aware of the traffic conditions for the day and time of your move, as this will affect the estimate. A move during rush hour will cost more than a move when traffic is light.





Margaret's Story

Margaret was caught off guard when her storage company announced a sudden price hike. Margaret decided she wanted to move her goods into a different storage unit where the prices were lower. Running out of time, she didn't do any research and it came down to selecting the first company available. The moving company quoted her \$1300. The job was to move her items from one storage unit to another storage unit in the same city. Afterwards, the company charged her \$1800. What she didn't know is the company had now charged her for travel time from where they were located as well as time for sitting in traffic. The storage unit also fined the moving company for holding the door open while they were packing, which was passed on to Margaret.







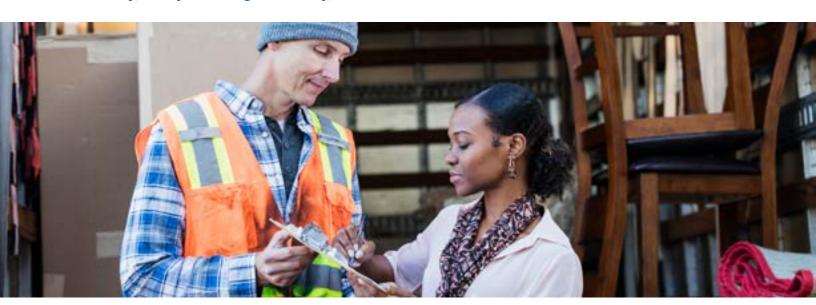
Additional Advice from Reputable Moving Companies

- Ask for recommendations from friends, family, neighbors, and trusted professionals (i.e. realtors).
- 2. Review provider websites and social media thoroughly.
- Check to see if the mover belongs to a state or national movers conference. Memberships to those organizations are an indicator of quality and adherence to high industry standards.
- 4. Perform an internet search for provider addresses to both confirm legitimacy and to see their physical location and facilities. Many illegitimate moving providers use fake addresses or post office boxes in order to appear as though they have a physical location in a market when they really don't. This underhanded tactic helps boost their internet search results.

"You cannot always believe reviews. Look for someone who knows what they are talking about through the estimate process."

-Chris Batey, Batey's Moving & Delivery, Montana

- Make sure you have an agreement in writing and understand all contractual obligations.
 Request and carefully read the moving paperwork of each company being considered.
- Assure staff are hired, trained employees
 not day laborers. Check the company's workman's compensation process to confirm.
- 7. Check provider reputations and licensure on at least several websites such as BBB, Google, and regulating agencies (i.e. the Washington Utilities and Transportation Commission). Consumers must be highly discerning about the source of online reviews they trust as many online review sites are biased or allow paid manipulation of reviews and reputation.
- 8. Get more than two bids. The lowest price may not include additional costs. Compare prices for packing, moving, and storage services.
- Steer clear of any movers (local or interstate) that require a large deposit up front. This is often an indicator of other unscrupulous practices and unreliability.
- 10. Get proof of ability to perform long hauls or hauls of specific materials.





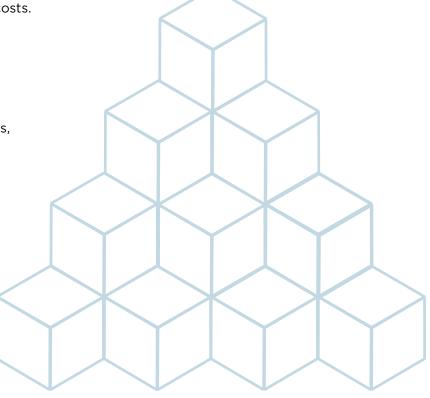
HOW TO BE A BETTER MOVING COMPANY

- Most Federal and State laws require moving companies advertise their license numbers on their websites.
- Review your advertising claims and make sure you can support them. For example, are you advertising your company is "Number 1"? Ask yourself, how can I prove that? If you can't support the claim, modify or discontinue it.
- Are you a broker? Make a commitment to only hire licensed and insured movers. Provide in-person estimates.
- Do you partner with other companies?
 Be transparent about who you work with and their costs, policies, etc.
- Communicate costs (or factors that could increase costs) to consumers.
- Provide in-person or video walk-throughs of properties in order to determine estimated costs.
- Be transparent about timelines and dates, especially if they are not locked in.
- Educate consumers about insurance options and what they really cover.
- Educate consumers on required state tariffs.
- Report bad actors to BBB, state commissions, and/or Federal DOT to ensure a fair marketplace for businesses and consumers.

Advice for the Moving Industry

- 1. Provide consumer education about the moving industry, how the moving sales and operations processes work, how to identify and avoid moving scams, and how to successfully find a reputable and trustworthy provider.
- Set proper consumer expectations and provide the tools they need to help ensure their move is a positive experience.
- 3. Enhance efforts toward identifying and shutting down unlicensed movers, illegal moving brokers, and movers that violate the rules.

-Eric Rovner, Hansen Bros. Moving & Storage, Washington







Future Legislation Ideas:

- Require brokers to use licensed & insured movers or face penalties.
- In situations where the load is shared by multiple parties, require consumers to purchase the highest insurance amount to cover all parties involved.
- If a broker or mover contracts out to other movers unbeknownst to the consumer, that original moving company should also be liable.
- Give government agencies such as the Federal DOT and State PUC's more power in punishing moving companies.
- Provide a national list of bad actors or companies.

What can BBB do to Assist the Moving Industry?

- Ensure that unlicensed moving companies are not accredited and reported on the BBB website as being unlicensed.
- Prepare and encourage consumers to expend the necessary effort towards finding and choosing a licensed, reputable, and quality provider.
- Provide education about the moving industry, the moving process, and the shared responsibility between the consumer and the moving company to make their move successful.
- Specifically highlight legitimate and trustworthy review resources and provide listings in addition to the BBB (including http://wmcmovers.com). Any review websites recommended should include appropriate disclosures about the nature of the website and its impact on the reviews it provides.







IS THE MOVING COMPANY LICENSED?

Check out the company's State Business Registration. This just adds to the validation your moving company is following state laws for their business. Click the blue links to be directed to more information.

State	What's Required	Info to Protect Your Move	Find a Licensed Mover	How to File a Complaint?	Check Business License	Contact
State to State Moves	The Federal Department of Transportation requires a license for interstate movers (Moving from one state to another) and brokers organizing state to state moves.	https://www. protectyour move.gov/	https://www. fmcsa.dot. gov/protect- your-move/ search-mover	File a complaint with the US Dept of Transportation and the Attorney General where your moving company is headquartered. https://www.protectyourmove.gov/	The business should have a business registration or license in the State where they advertise they are located.	888-368-7238
Alaska	No Intrastate license for household goods movers required. Company should be licensed with the State of Alaska Division of Corporations, Businesses and Professional Licensing. If moving with a large truck, the truck should have a DOT number with the Alaska Department of Transportation & Public Facilities.	This non-profit offers advice for moving in Alaska. Alaska Movers Association 3443 Minnesota Drive Anchorage, AK 99503 Phone: (907) 276-1149 Fax: (907) 274-1946; https://aktrucks.org/	Depending on the size of truck, the truck may need a DOT with the Alaska Department of Transportation & Public Facilities - https://dot.alaska.gov/mscve/	File with the Attorney general	Alaska Division of Corporations, Businesses and Professional Licensing	907-341-3200



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Colorado	Intrastate moves are required to have a household goods # and a property carrier # with the Colorado Public Utilities Commission. Company should also be registered with the Colorado Secretary of State.	Colorado Public Utilities Commission FYI Publications	Colorado Public Utilities Commission Permit Search:	Colorado Public Utilities Commission	Colorado Secretary of State Business Search:	303-894-2070 OR 800- 456-0858 Email - dora_ puc_website@ state.co.us
Hawaii	Intrastate movers are required to be licensed with Public Utilities Commission. Business should also be registered with the Hawaii Department of Commerce and Consumer Affairs.	Public Utilities Commission Information	http://dms.puc. hawaii.gov/dms/	https://puc. hawaii.gov/filing/ complaint/	https://cca. hawaii.gov/ businesscheck/	808-586-2020 puc@hawaii. gov
Idaho	No intrastate license required for household goods movers. A registration with the Secretary of State is required for any business using a name other than their first and last name. Large trucks should have a DOT registration with the Idaho Department of Transportation.		Idaho moving companies using large trucks are required to have a US DOT if doing interstate moves. No separate state household good licensing required.	File a complaint with the Idaho Attorney General's Office	Business should be registered with Idaho Secretary of State: https:// sosbiz.idaho.gov/ search/business	208-334-2424



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Montana	Intrastate: Montana moving companies are required to have Public Service Commission #.	https://psc. mt.gov/ Consumers/ Consumer- Information/	Montana Public Service Commission	File a complaint with the Montana Public Service Commission and Attorney General	Montana Secretary of State	1-800- 646-6150 or <u>pschelp@</u> <u>mt.gov</u>
Oregon	Moving companies are required to be registered with the Oregon Department of Transportation. Companies should also be registered with the Oregon Secretary of State.	https://www. oregon. gov/odot/ MCT/Pages/ Household Goods Moving.aspx	Oregon Department of Transportation: www.Oregon truckingonline. com; https://www. oregon.gov/ odot/MCT/ Pages/ Household Goods Moving.aspx	Oregon Department of Transportation complaint form:	Oregon Secretary of State:	503-378-4851
Washington	Requires license with WA Utilities and Transportation Commission. Business license required with Washington Department of Revenue.	https://www. utc.wa.gov/ consumers/ movers	Washington State Utilities & Transportation Commission	Washington State Utilities & Transportation Commission	Washington State Department of Revenue Business licensing	888-333- WUTC (9882); Email: household goods@utc. wa.gov
Wyoming	Wyoming Operating Authority required	http://www. dot.state. wy.us/ home.html	Intrastate: Wyoming requires a DOC # http://www. dot.state.wy.us/ files/live/ sites/wydot/ files/shared/ Motor%20 Vehicle%20 Services/IRP IFTA/2020%20 Wyoming%20 Operating%20 Authority%20 Manual.pdf	Complaint Form	Wyoming Secretary of State Business Registration	307-777-4850 Email: mvs@ wyo.gov