
2016

CONSUMER COMPLAINT RATIO REPORT
BY ILLINOIS DEPARTMENT OF INSURANCE

BY RATIO

HOMEOWNERS COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints Closed during 2016	2016 Illinois Direct Written Premium (DWP)	2016 Complaint Ratio per \$1 Millions in DWP	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Founders Insurance Company	6	\$3,975,305	1.51	3	0	3	0	0	0
American Bankers Insurance Co of FL	10	\$7,894,947	1.27	0	0	9	1	0	0
Badger Mutual Insurance Company	5	\$4,370,698	1.14	1	0	3	1	0	0
QBE Insurance Corporation	5	\$4,513,163	1.11	1	0	4	0	0	0
Hartford Insurance Company Of IL	7	\$7,942,989	0.88	3	0	4	0	0	0
IDS Property Casualty Insurance Co	7	\$8,030,172	0.87	1	0	5	2	0	0
Pekin Insurance Company	10	\$11,979,291	0.83	1	0	10	0	0	0
Foremost Insurance Company	17	\$20,776,271	0.82	6	0	11	0	0	0
MemberSelect Insurance Company	23	\$41,348,476	0.56	6	0	17	0	0	0
Travelers Personal Insurance Co	5	\$8,878,637	0.56	0	0	5	0	0	0
Standard Mutual Insurance Company	7	\$13,288,202	0.53	3	0	4	0	0	0
Homesite Insurance Company of IL	8	\$16,731,276	0.48	3	0	4	1	0	0
Farmers Automobile Ins Asso., The	18	\$40,521,229	0.44	0	0	17	1	0	0
Allstate Indemnity Company	60	\$140,748,676	0.43	9	2	49	0	0	0
Property & Casualty Ins Co of Hartford	6	\$16,103,924	0.37	3	0	2	1	0	0
Liberty Mutual Fire Insurance Co	9	\$26,906,776	0.33	1	0	6	2	0	0
American Family Mutual Insurance Co	49	\$152,544,271	0.32	5	2	40	2	0	0
Allstate Vehicle and Property Ins Co	38	\$128,798,953	0.30	10	2	25	2	0	0
Erie Insurance Exchange	7	\$23,176,647	0.30	4	0	3	0	0	0
Allstate Property and Casualty Ins Co	15	\$51,175,698	0.29	4	0	11	1	0	0
West Bend Mutual Insurance Co	6	\$20,382,352	0.29	0	1	5	0	0	0
Citizens Insurance Company Of Illinois	9	\$31,874,962	0.28	1	0	8	1	0	0
Travelers Home & Marine Ins Co, The	21	\$74,044,085	0.28	6	1	14	0	0	0
Auto Owners Insurance Company	14	\$51,812,732	0.27	2	0	12	0	0	0
LM Insurance Corporation	6	\$23,358,159	0.26	2	1	3	0	0	0
Allstate Insurance Company	20	\$91,627,793	0.22	3	0	17	1	0	0

A single complaint can have multiple major reasons; however, a complaint is only counted once in the Number of Complaints Closed column. 9/18/2017 Page 2
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HOMEOWNERS COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Homeowners Coverage	Number of Complaints Closed during 2016	2016 Illinois Direct Written Premium (DWP)	2016 Complaint Ratio per \$1 Millions in DWP	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
State Farm Fire & Casualty Company	252	\$1,149,622,219	0.22	112	17	113	12	0	0
Liberty Insurance Corporation	13	\$61,858,957	0.21	5	1	6	1	0	0
Safeco Insurance Company of Illinois	12	\$60,914,088	0.20	1	0	10	1	0	0
Farmers Insurance Exchange	25	\$144,477,516	0.17	4	2	19	0	0	0
Country Mutual Insurance Company	45	\$299,401,914	0.15	11	1	31	3	0	0
Illinois Farmers Insurance Company	6	\$45,379,717	0.13	0	1	5	0	0	0
Total	741	\$2,784,460,095							

PRIVATE PASSENGER AUTO COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints Closed during 2016	2016 Illinois Direct Written Premium (DWP)	2016 Complaint Ratio per \$1 Millions in DWP	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Mendakota Insurance Company *	15	N/A	N/A	0	0	15	0	0	0
Direct Auto Insurance Company	231	\$28,561,102	8.09	24	1	207	2	0	0
United Equitable Insurance Company	102	\$15,723,459	6.49	31	0	72	0	0	0
Unique Insurance Company	378	\$63,284,895	5.97	5	0	372	1	0	0
American Heartland Insurance Company	53	\$9,752,324	5.43	16	0	37	1	0	0
American Freedom Insurance Company	118	\$25,526,156	4.62	34	0	88	0	0	0
Lighthouse Casualty Company	123	\$29,608,612	4.15	1	0	121	2	0	0
Erie Insurance Company	6	\$1,481,238	4.05	2	0	4	0	0	0
Stonegate Insurance Company	19	\$5,025,960	3.78	1	0	17	1	0	0
Founders Insurance Company	191	\$54,161,692	3.53	10	0	177	4	0	0
Falcon Insurance Company	50	\$14,332,936	3.49	0	0	49	1	0	0
American Alliance Casualty Company	140	\$42,473,105	3.30	13	0	129	0	0	0
First Chicago Insurance Company	34	\$10,531,799	3.23	3	0	30	1	0	0
Apollo Casualty Company	8	\$3,108,793	2.57	0	0	8	0	0	0
National Heritage Insurance Company	7	\$2,919,346	2.40	0	0	7	0	0	0
First Acceptance Insurance Company Inc.	41	\$18,489,842	2.22	4	1	37	0	0	0
Safeway Insurance Company	26	\$13,479,058	1.93	2	0	24	0	0	0
American Access Casualty Company	172	\$92,974,447	1.85	5	0	166	1	0	0
Loya Insurance Company	19	\$10,891,819	1.74	3	0	16	1	0	0
Integon National Insurance Company	7	\$5,009,781	1.40	0	0	7	0	0	0
Permanent General Assurance Corp	15	\$10,853,823	1.38	1	0	14	0	0	0
21st Century Centennial Insurance Co	11	\$11,002,677	1.00	6	0	5	0	0	0
Safe Auto Insurance Company	10	\$13,502,526	0.74	0	0	10	0	0	0
Garrison Property And Casualty Assn	6	\$13,217,161	0.45	0	0	6	0	0	0
LM General Insurance Company	37	\$83,916,595	0.44	7	1	28	1	0	0
Trumbull Insurance Company	26	\$65,317,722	0.40	11	0	14	2	0	0
Liberty Mutual Fire Insurance Company	9	\$25,070,109	0.36	3	0	6	0	0	0

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PRIVATE PASSENGER AUTO COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints Closed during 2016	2016 Illinois Direct Written Premium (DWP)	2016 Complaint Ratio per \$1 Millions in DWP	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Geico General Insurance Company	26	\$78,701,862	0.33	2	0	22	2	0	0
Progressive Universal Insurance Co	51	\$171,908,421	0.30	2	0	48	1	0	0
Auto Club Insurance Association	19	\$66,424,578	0.29	8	0	11	0	0	0
Allstate Property and Casualty Ins Co	18	\$64,820,918	0.28	2	0	16	0	0	0
Esurance Property & Casualty Ins Co	20	\$71,741,556	0.28	4	0	13	3	0	0
Geico Indemnity Company	9	\$34,451,093	0.26	1	0	6	2	0	0
Nationwide Mutual Fire Insurance Co	5	\$19,238,442	0.26	1	0	4	0	0	0
Metropolitan Casualty Insurance Co	8	\$32,136,260	0.25	1	0	7	0	0	0
Allstate Fire and Casualty Insurance Co	130	\$542,464,753	0.24	27	9	84	10	0	0
Standard Fire Insurance Company, The	17	\$70,461,613	0.24	3	0	12	3	0	0
Standard Mutual Insurance Company	5	\$20,791,230	0.24	1	0	4	0	0	0
Geico Casualty Company	62	\$276,347,027	0.22	12	1	47	2	0	0
State Farm Fire & Casualty Company	36	\$165,802,328	0.22	12	0	22	3	0	0
Geico Casualty Company	62	\$276,347,027	0.22	12	1	47	2	0	0
USAA Casualty Insurance Company	11	\$50,420,779	0.22	2	0	9	0	0	0
Bristol West Insurance Company	6	\$28,039,051	0.21	0	0	6	0	0	0
USAA General Indemnity Company	8	\$37,469,073	0.21	1	0	7	0	0	0
American Family Insurance Company	8	\$42,919,501	0.19	0	1	6	1	0	0
Safeco Insurance Company of Illinois	18	\$93,628,189	0.19	2	0	15	1	0	0
Illinois Farmers Insurance Company	51	\$278,208,270	0.18	7	2	39	3	0	0
American Family Mutual Insurance Co	40	\$230,808,680	0.17	3	1	34	2	0	0
West Bend Mutual Insurance Company	5	\$29,634,129	0.17	0	0	5	0	0	0
Allmerica Financial Alliance Insurance Co	7	\$47,529,580	0.15	0	0	7	0	0	0
Travelers Home And Marine Ins Co, The	5	\$32,775,475	0.15	0	1	4	1	0	0
United Services Automobile Association	9	\$58,366,821	0.15	2	1	6	0	0	0
State Farm Mutual Automobile Ins Co	301	\$2,090,740,583	0.14	64	3	217	18	0	0
Farmers Automobile Insurance Asso, The	10	\$74,166,481	0.13	4	0	5	2	0	0

PRIVATE PASSENGER AUTO COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Private Passenger Auto Coverage	Number of Complaints Closed during 2016	2016 Illinois Direct Written Premium (DWP)	2016 Complaint Ratio per \$1 Millions in DWP	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Progressive Northern Insurance Co	23	\$175,475,737	0.13	2	0	19	2	0	0
Allstate Insurance Company	15	\$120,580,033	0.12	4	1	10	0	0	0
Owners Insurance Company	5	\$53,011,179	0.09	1	0	3	1	0	0
Country Mutual Insurance Company	13	\$160,698,968	0.08	1	0	11	1	0	0
Country Preferred Insurance Company	21	\$310,072,222	0.07	4	1	15	1	0	0
Erie Insurance Exchange	5	\$80,230,190	0.06	1	0	4	0	0	0
Total	2,821	\$3,291,967,048							
Mean (The "average" of complaint ratios)			1.40						
Median (The "middle" of complaint ratios)			0.28						

*Company existed from the private passenger automobile liability market in 2016.

INDIVIDUAL LIFE COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Individual Life Coverage	Number of Complaints Closed during 2016	Individual Life Policies in Force as of 12/31/2016	2016 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Wilco Life Insurance Company	28	8,149	34.36	6	0	4	18	0	0
Accordia Life & Annuity Company	25	8,375	29.85	10	0	2	12	1	0
Athene Annuity & Life Company	18	9,314	19.33	3	0	0	15	0	0
Time Insurance Company	5	5,721	8.74	4	0	0	1	0	0
Washington National Insurance Company	5	7,000	7.14	1	0	0	3	1	0
Fidelity Life Association	5	7,904	6.33	0	1	0	3	1	0
Western-Southern Life Assurance Company	7	18,103	3.87	3	0	1	3	0	0
Physicians Life Insurance Company	7	23,942	2.92	0	0	1	5	2	0
Transamerica Life Insurance Company	23	82,854	2.78	6	1	10	4	3	0
American General Life Insurance Company	46	183,388	2.51	11	1	10	21	4	0
North American Co For Life & Health Insurance	5	19,921	2.51	1	0	1	2	1	0
Combined Insurance Company Of America	5	20,351	2.46	1	0	1	2	1	0
Bankers Life & Casualty Company	9	38,241	2.35	1	1	1	3	3	0
United Insurance Company Of America	34	150,696	2.26	4	1	17	9	3	0
Jackson National Life Insurance Company	12	59,386	2.02	1	0	1	8	2	0
Allstate Life Insurance Company	7	46,695	1.50	4	0	0	2	2	0
Transamerica Premier Life Insurance Company	24	179,519	1.34	2	1	6	10	5	0
Reliastar Life Insurance Company	6	45,711	1.31	2	0	1	3	1	0
Globe Life & Accident Insurance Company	23	178,710	1.29	0	1	12	4	6	0
The Lincoln National Life Insurance Company	5	46,299	1.08	1	1	0	2	1	0
American Income Life Insurance Company	10	99,683	1.00	1	1	5	3	1	0
Bighthouse Life Insurance Company	6	64,570	0.93	0	1	2	3	0	0
Lincoln Benefit Life Company	5	54,363	0.92	1	0	1	3	1	0
Genworth Life & Annuity Insurance Company	5	57,058	0.88	3	1	0	2	0	0
United Of Omaha Life Insurance Company	8	105,479	0.76	1	0	2	3	2	0
Primerica Life Insurance Company	6	81,738	0.73	2	0	2	1	1	0
The Prudential Insurance Company Of America	26	400,566	0.65	2	2	1	13	8	0

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INDIVIDUAL LIFE COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Individual Life Coverage	Number of Complaints Closed during 2016	Individual Life Policies in Force as of 12/31/2016	2016 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
American Family Life Insurance Company	5	80,874	0.62	2	0	0	3	0	0
Metropolitan Life Insurance Company	16	304,226	0.53	2	0	1	9	5	0
Thrivent Financial For Lutherans	7	133,487	0.52	3	0	1	4	0	0
New York Life Insurance Company	5	134,248	0.37	1	1	0	2	1	0
Protective Life Insurance Company	5	157,144	0.32	1	0	1	2	1	0
State Farm Life Insurance Company	12	471,696	0.25	4	0	2	6	1	0
Country Life Insurance Company	7	400,919	0.17	2	0	1	3	1	0
The Northwestern Mutual Life Insurance Co	6	431,903	0.14	2	1	0	4	1	0
Total	428	4,118,233							
Mean (The "average" of complaint ratios)			4.14						
Median (The "middle" of complaint ratios)			1.31						

INDIVIDUAL ANNUITY COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Individual Annuity Coverage	Number of Complaints Closed during 2016	Individual Annuity Policies in Force as of 12/31/2016	2016 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Allianz Life Insurance Co Of North America	10	65,882	1.52	1	4	2	4	1	0
The Lincoln National Life Insurance Company	5	51,291	0.97	0	2	0	1	2	0
Jackson National Life Insurance Company	5	74,667	0.67	0	2	1	1	2	0
Total	20	191,840							
Mean (The "average" of complaint ratios)			1.05						
Median (The "middle" of complaint ratios)			0.97						

INDIVIDUAL ACCIDENT & HEALTH COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Individual Accident & Health Coverage	Number of Complaints Closed during 2016	Individual Annuity Policies in Force as of 12/31/2016	2016 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
THE PYRAMID LIFE INSURANCE COMPANY	17	477	356.39	15	0	2	0	0	0
MEDICO INSURANCE COMPANY	14	2,848	49.16	0	14	0	0	0	0
Coventry Health Care of Illinois, Inc.	42	13,847	30.33	9	1	25	8	0	0
Harken Health Insurance Company	54	25,959	20.80	13	1	31	8	1	0
Health Alliance Medical Plans, Inc.	26	12,540	20.73	17	1	7	1	0	0
COVENTRY HEALTH AND LIFE INSURANCE COMPANY	11	6,918	15.90	2	0	8	1	0	0
GOLDEN RULE INSURANCE COMPANY	9	5,768	15.60	3	1	5	0	0	0
TIME INSURANCE COMPANY	10	8,948	11.18	3	0	7	0	0	0
UnitedHealthcare Life Insurance Company	8	7,723	10.36	4	0	3	0	1	0
HEALTH CARE SERVICE CORPORATION (Blue Cross Blue Shield of IL)	569	613,237	9.28	226	3	301	26	19	0
HUMANA INSURANCE COMPANY	14	15,354	9.12	1	0	11	2	0	0
HCC LIFE INSURANCE COMPANY	7	8,051	8.69	0	0	7	0	0	0
Continental Casualty Company	9	10,478	8.59	5	0	4	0	0	0
WASHINGTON NATIONAL INSURANCE COMPANY	8	10,395	7.70	2	0	3	2	1	0
AETNA LIFE INSURANCE COMPANY	5	12,020	4.16	0	0	4	1	0	0
MUTUAL OF OMAHA INSURANCE COMPANY	12	92,765	1.29	6	1	4	0	1	0
Celtic Insurance Company	21	251,208	0.84	5	0	14	2	0	0
Combined Insurance Company of America	5	59,670	0.84	0	0	5	0	0	0
AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COLUMBUS	13	294,803	0.44	0	0	13	0	0	0
Total	854	1,453,009							
Mean (The "average" of complaint ratios)			30.60						
Median (The "middle" of the complaint ratios)			9.28						

GROUP ACCIDENT & HEALTH COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Number of Complaints Closed during 2016	Individual Annuity Policies in Force as of 12/31/2016	2016 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Time Insurance Company	18	1,220	147.54	4	0	13	1	0	0
Bankers Life & Casualty Company	6	420	142.86	4	0	2	0	0	0
Medico Insurance Company	16	1,831	87.38	0	14	2	0	0	0
Continental Casualty Company	37	11,425	32.39	33	0	3	0	1	0
American Heritage Life Insurance Company	5	1,551	32.24	0	0	5	0	0	0
Unified Life Insurance Company	7	2,419	28.94	0	2	5	0	0	0
Freedom Life Insurance Company of America	6	2,077	28.89	0	1	5	0	0	0
Coventry Health Care of Illinois, Inc.	9	5,341	16.85	1	0	8	0	0	0
Golden Rule Insurance Company	15	14,325	10.47	5	0	8	2	0	0
UnitedHealthcare Insurance Company of Illinois	170	213,515	7.96	3	1	163	1	2	0
Health Alliance Medical Plans Inc.	16	26,433	6.05	2	0	12	1	1	0
UnitedHealthcare Insurance Company of the River Valley	15	29,986	5.00	1	0	14	0	0	0
Health Care Service Corporation (Blue Cross Blue Shield of Il)	344	833,814	4.13	46	2	278	9	13	0
Humana Insurance Company	27	92,399	2.92	2	0	23	1	1	0
Ameritas Life Insurance Corporation	10	37,482	2.67	0	0	10	0	0	0
UnitedHealthcare Insurance Company	70	452,046	1.55	3	0	66	0	1	0
Washington National Insurance Company	6	45,211	1.33	2	0	3	1	0	0
Aetna Life Insurance Company	60	620,661	0.97	2	0	55	0	3	0
Cigna Health And Life Insurance Company	14	166,716	0.84	0	0	14	0	0	0
Principal Life Insurance Company	8	113,485	0.70	0	0	8	0	0	0
Prudential Insurance Company of America	17	263,565	0.65	2	1	14	0	0	0
Guardian Life Insurance Company of America	20	592,445	0.34	3	0	18	1	0	0
Lincoln National Life Insurance Company	8	317,081	0.25	0	0	8	0	0	0
Metropolitan Life Insurance Company	19	751,119	0.25	1	0	16	1	1	0
Unum Life Insurance Company of America	15	753,236	0.20	6	0	9	0	0	0
Life Insurance Company of North America	10	598,502	0.17	0	0	10	0	0	0
Mutual of Omaha Insurance Company	8	475,475	0.17	5	0	3	0	0	0

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GROUP ACCIDENT & HEALTH COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Group Accident & Health Coverage	Number of Complaints Closed during 2016	Individual Annuity Policies in Force as of 12/31/2016	2016 Complaint Ratio per 10,000 Policies in Force	Major Reasons for Complaints					
				Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Health Care Service Corporation	11	833,814	0.13	2	0	9	0	0	0
Total	967	7,257,594							
Mean (The "average" of complaint ratios)			16.41						
Median (The "middle" of the complaint ratios)			1.44						

HEALTH MAINTENANCE ORGANIZATIONS (HMO'S) COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Health Maintenance Organizations (HMO's) with Illinois Members	Number of Complaints Closed during 2016	Total IL Enrollment Count as of 12/31/2016	Adjusted IL Enrollment Count * as of 12/31/2016	Complaint Ratio	Major Reasons for Complaints					
					Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Aetna Health Inc.	28	12,865	12,271	21.80	5	0	21	2	0	0
Celtic Insurance Company	34	26,378	26,378	12.90	2	0	29	2	1	0
UnitedHealthcare Of Illinois Inc.	39	30,706	30,706	12.70	0	0	38	0	1	0
UnitedHealthcare Of The Midwest Inc.	40	35,722	8,596	11.20	10	0	28	1	0	1
Health Alliance Medical Plans Inc.	92	143,454	140,701	6.40	14	0	73	2	3	0
Coventry Health Care of Illinois, Inc.	8	25,989	7,865	3.10	0	0	8	0	0	0
Humana Health Plan Inc.	25	105,656	16,333	2.40	4	0	20	2	0	0
Health Care Service Corporation (Blue Cross Blue Shield of IL) (HMO Enrollment Only)	211	1,032,955	684,104	2.00	46	0	147	13	5	0

LICENSED HEALTH SERVICE ORGANIZATIONS (LHSO'S) COMPLAINTS BY RATIO

Companies Showing 5 or More Complaints for Licensed Health Service Organizations (LHSO's) with Illinois Members	Number of Complaints Closed during 2016	Total IL Enrollment Count as of 12/31/2016	Adjusted IL Enrollment Count * as of 12/31/2016	Complaint Ratio	Major Reasons for Complaints					
					Under-writing	Marketing & Sales	Claims Handling	Policy-holders Service	Reason Other	Reason Not Indicated
Delta Dental of Illinois	31	563,337	563,337	0.6	1	0	30	0	1	0
First Commonwealth Insurance Company (LHSO Enrollment Only)	6	102,822	102,822	0.6	1	0	4	1	0	0