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BHPH Inc.

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Tamaqua, PA 18252

PA P.U.C.  
SECRETARY'S BUREAU

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12/19/16

Rosemary Chiavetta, Secretary  
Pennsylvania Public Utility Commission  
PO Box 3265  
Harrisburg, PA 17105-3265

RE: Docket No. C-2016-2577534

Dear Secretary Chiavetta,

A-00112473

BHPH Inc. is in receipt of complaint C-2016-2577534. Please be advised, BHPH has been involved in a dispute with National Continental Insurance company regarding the premium price of insurance policy number CPA 000-5614-844-6-637.

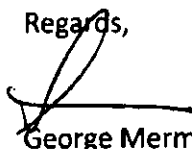
Dating back to June 2016, we have been questioning National Continental as to how they rated the policy to arrive at a \$48K policy premium, after supplying an initial quote of \$14K. Upon receipt of the \$48K quote, we expressed this number was cost prohibitive based on our company's average gross sales of \$52K per year over the past two years. In addition, the policy premium was exorbitant over previous policies. In an effort to help them rate the policy we provided insurance declarations and loss runs for five years.

The representatives of National Continental have been extremely unprofessional both to us and our Broker, ETA Benefits. Back in September they refused to supply us with an "Additional Insured Certificate of Insurance" for a customer, resulting in a loss of business of approximately \$3500 that month. We believe we were misled by National Continental, but continued to pay the premium through October 2016, at which time the cost and terms (i.e. full policy payment within 6 months of issuance), as expected, became cost prohibitive.

We have chosen to put our operations on hold at this time until another, less expensive, insurance carrier can be identified.

Please do not hesitate to contact us at 570-668-9050.

Regards,



George Mermon