



**CONNECTICUT INSURANCE DEPARTMENT
CONSUMER AFFAIRS DIVISION**

**Consumer Complaints Activity Reports
January 1, 2025 through December 31, 2025**

Pursuant to the statutory requirements of Sec. 38a-9 of the Connecticut General Statutes, the Connecticut Insurance Department is hereby providing the Annual Consumer Complaints Activity Report concerning the number of complaints received by the Consumer Affairs Division in calendar year 2025, the Connecticut premium volume of the appropriate line of each insurance company against which a complaint has been filed, the types of complaints received, and the number of such complaints which have been resolved.

Any questions pertaining to the contents of the Consumer Complaints Activity Reports may be directed in writing to the Consumer Affairs Division at the following email address: insurance@ct.gov.

Sincerely,

Gerard O'Sullivan
Assistant Deputy Commissioner
Director, Consumer Affairs Division



STATE OF CONNECTICUT
INSURANCE DEPARTMENT
CONSUMER AFFAIRS DIVISION

Consumer Complaints Activity Report Summary
January 1, 2025 through December 31, 2025

Number of complaints pending prior to: <u>01-01-25</u>	<u>553*</u>
Number of complaints <u>received</u> (opened):	<u>4,745</u>
	<u>Total</u> <u>5,298</u>
Number of complaints <u>closed</u> :	<u>4,615</u>
Number of complaints outstanding on <u>01-01-26</u>	<u>683</u>
Number of complaints closed as:	
Confirmed:	<u>998**</u>
Unconfirmed:	<u>3,716**</u>
Recovery dollars on <u>all</u> complaints resolved:	<u>\$6,817,151.54</u>
<u>Pamphlets</u>	
Mailed:	<u>11</u>
Outreach:	<u>805</u>
Recovery amounts by major lines of business for cases closed during the period:	Report 3A (attached)
<u>Types</u> of complaints, by line and by major reason group, received (opened):	Report 3B (attached)
<u>Types</u> of complaints, by line and by major reason group, received (opened) during the period and closed by: <u>01-01-26</u>	Report 3C (attached)
Summary of complaints by group and individual insurer including premium volume and lines of insurance opened during the period and closed by: <u>01-01-26</u>	Report 3D (attached)

* Number differs from end of year report due to complaints reopened and reclosed with new closed dates and previously received complaints being reclassified as inquiries

** Individual complaints may have multiple conclusions

[Report 3A]

Connecticut Insurance Department

Recovery Amounts by Major Lines of Business for Cases Closed
FOR TIME PERIOD January 1, 2025 through December 31, 2025

Line	Recovery	Number of Records
Accident & Health	\$3,499,164.98	464
<i>Mental Health</i>	<i>\$651,628.73</i>	<i>178</i>
Auto	\$1,075,900.13	210
Fire, Allied Lines & CMP	\$279,273.78	13
Homeowners	\$1,817,066.61	114
Liability	\$25,959.33	5
Life & Annuity	\$21,219.89	5
*Miscellaneous	\$98,566.82	47
Total	\$6,817,151.54	858

**Note: Miscellaneous are more specialized coverages; most common of those in 2025 would include Travel Insurance, Pet Insurance, Workers' Compensation and Extended Warranty/Service Contracts.*

Connecticut Insurance Department

TOTAL COMPLAINTS OPENED
FOR TIME PERIOD 01/01/2025 THROUGH 12/31/2025

Coverage	Total By Coverage Reason	Total By Reason	% Reason	% Coverage
Accident & Health	1,512			31.70%
	Claim Handling	1,261	83.40%	
	Marketing & Sales	51	3.37%	
	Policy Holder Service	145	9.59%	
	Underwriting	55	3.64%	
Auto	1,580			33.13%
	Claim Handling	1,211	76.65%	
	Marketing & Sales	26	1.65%	
	Policy Holder Service	98	6.20%	
	Underwriting	245	15.51%	
Fire, Allied Lines & CMP	121			2.54%
	Claim Handling	77	63.64%	
	Marketing & Sales	6	4.96%	
	Policy Holder Service	10	8.26%	
	Underwriting	28	23.14%	
Homeowners	941			19.73%
	Claim Handling	623	66.21%	
	Marketing & Sales	26	2.76%	
	Policy Holder Service	63	6.70%	
	Underwriting	229	24.34%	
Liability	58			1.22%
	Claim Handling	40	68.97%	
	Marketing & Sales	2	3.45%	
	Policy Holder Service	4	6.90%	
	Underwriting	12	20.69%	
Life & Annuity	289			6.06%
	Claim Handling	61	21.11%	
	Marketing & Sales	118	40.83%	
	Policy Holder Service	93	32.18%	
	Underwriting	17	5.88%	
Miscellaneous*	268			5.62%
	Claim Handling	204	76.12%	
	Marketing & Sales	8	2.99%	
	Policy Holder Service	15	5.60%	
	Underwriting	41	15.30%	
Total	4,769			

Note: Each complaint may contain one or more Reason codes.

** Miscellaneous are more specialized coverages; most common of those in 2025 would include Travel Insurance, Pet Insurance, Workers' Compensation and Extended Warranty/Service Contracts.*

TOTAL COMPLAINTS CLOSED
FOR TIME PERIOD 01/01/2025 THROUGH 12/31/2025

Coverage	Total By Coverage	Reason	Total By Reason	Confirmed	%Reason	%Coverage
Accident & Health	1,356					31.26%
		Claim Handling	1,146	289	84.51%	
		Marketing & Sales	39	13	2.88%	
		Policy Holder Service	126	27	9.29%	
		Underwriting	45	5	3.32%	
Auto	1,433					33.03%
		Claim Handling	1,098	233	76.62%	
		Marketing & Sales	24	6	1.67%	
		Policy Holder Service	95	28	6.63%	
		Underwriting	216	30	15.07%	
Fire, Allied Lines & CMP	121					2.79%
		Claim Handling	78	12	64.46%	
		Marketing & Sales	7	1	5.79%	
		Policy Holder Service	9	2	7.44%	
		Underwriting	27	6	22.31%	
Homeowners	893					20.59%
		Claim Handling	588	134	65.85%	
		Marketing & Sales	26	9	2.91%	
		Policy Holder Service	61	24	6.83%	
		Underwriting	218	25	24.41%	
Liability	57					1.31%
		Claim Handling	39	6	68.42%	
		Marketing & Sales	2	0	3.51%	
		Policy Holder Service	3	1	5.26%	
		Underwriting	13	1	22.81%	
Life & Annuity	236					5.44%
		Claim Handling	48	1	20.34%	
		Marketing & Sales	95	0	40.25%	
		Policy Holder Service	80	1	33.90%	
		Underwriting	13	1	5.51%	
Miscellaneous*	242					5.58%
		Claim Handling	181	37	74.79%	
		Marketing & Sales	8	0	3.31%	
		Policy Holder Service	15	2	6.20%	
		Underwriting	38	6	15.70%	
Total	4,338					

Note: Each complaint may contain one or more Reason codes and may include reopened cases.

** Miscellaneous are more specialized coverages most common of those in 2025 would include Travel Insurance, Pet Insurance, Workers' Compensation and Extended Warranty/Service Contracts.*

CONNECTICUT STATE INSURANCE DEPARTMENT

SUMMARY OF COMPLAINTS OF INSURANCE GROUPS INDIVIDUAL
 INSURANCE COMPANIES BY PREMIUM VOLUME LINE OF BUSINESS OPENED
 BETWEEN 01/01/2025 THROUGH 12/31/2025 AND CLOSED BEFORE 01/01/2026

Company Group	Premium	Accident Health		Auto		Fire Allied		Home Owner		Liability		Life Annuity		**Misc		***Total		
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	
* 21st Century Life & Health Co Grp	\$0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
* Accredited Ins Holdings Grp	\$2,204,012	0	0	0	0	0	0	0	0	0	0	0	0	3	2	3	2	
* Aegon US Holding Grp	\$306,978,289	27	23	0	0	0	0	0	0	0	0	12	10	0	0	39	33	
Aetna Health Inc	\$461,247	2	2	0	0	0	0	0	0	0	0	0	0	0	0	2	2	
* AFLAC Grp	\$149,594,610	2	1	0	0	0	0	0	0	0	0	0	0	0	0	2	1	
* Allianz Ins Grp	\$984,752,058	1	0	2	2	0	0	0	0	2	2	3	3	7	6	15	13	
* Allstate Ins Grp	\$610,579,830	1	1	179	158	0	0	69	63	0	0	1	0	1	1	251	223	
* AMERICAN FAMILY INS GRP	\$196,300,834	0	0	17	16	2	2	35	29	2	2	0	0	0	0	56	49	
* American Financial Grp	\$72,767,889	0	0	2	1	1	0	0	0	1	1	0	0	1	1	5	3	
American Inter Fidelity Exchange RRG	\$0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1	
* AMERICAN INTRNL GRP	\$1,114,385,480	0	0	3	2	3	3	2	1	1	1	15	14	9	7	33	28	
* Ameriprise Financial Grp	\$305,762,990	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0	
* Ameritas Mut Holding GRP	\$206,725,231	3	3	0	0	0	0	0	0	0	0	0	0	0	0	3	3	
* AMICA MUT GRP	\$261,688,591	0	0	29	24	0	0	11	10	1	1	0	0	0	0	41	35	
* AmTrust Financial Serv Grp	\$53,178,842	0	0	0	0	3	3	0	0	0	0	0	0	3	3	6	6	
* ANDOVER GRP	\$68,316,820	0	0	0	0	1	1	13	11	0	0	0	0	0	0	14	12	
Anthem Health Plans, Inc	\$1,723,876,100	382	312	0	0	0	0	0	0	0	0	0	0	0	0	382	312	
* Apollo Global Mgmt Grp	\$771,562,160	0	0	0	0	0	0	0	0	0	0	2	1	0	0	2	1	
ARAG Insurance Company	\$2,822,226	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	
* ARBELLA INS GRP	\$112,008,797	0	0	25	19	0	0	4	4	0	0	0	0	0	0	29	23	
* Arch Ins Grp	\$60,451,579	0	0	0	0	1	1	0	0	0	0	0	0	4	4	5	5	
Armed Forces Insurance Exchange	\$425,407	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1	1	
* Ascot Ins US Grp	\$10,997,650	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1	
* Assurant Inc Grp	\$44,634,194	1	1	0	0	3	3	12	11	0	0	0	0	2	2	18	17	
* Auto Club Enterprises Ins Grp	\$47,033,072	0	0	30	29	0	0	6	5	0	0	0	0	0	0	36	34	
* AXA INS GRP	\$74,540,965	0	0	1	1	0	0	0	0	1	1	0	0	0	0	2	2	
* AXIS Capital Grp	\$15,205,922	0	0	0	0	0	0	0	0	0	0	0	0	2	2	2	2	
* BANNER LIFE GRP	\$138,537,186	0	0	0	0	0	0	0	0	0	0	3	3	0	0	3	3	

CONNECTICUT STATE INSURANCE DEPARTMENT

SUMMARY OF COMPLAINTS OF INSURANCE GROUPS INDIVIDUAL
 INSURANCE COMPANIES BY PREMIUM VOLUME LINE OF BUSINESS OPENED
 BETWEEN 01/01/2025 THROUGH 12/31/2025 AND CLOSED BEFORE 01/01/2026

Company Group	Premium	Accident Health		Auto		Fire Allied		Home Owner		Liability		Life Annuity		**Misc		***Total	
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
* Hiscox Ins Grp	\$7,411,332	0	0	0	0	0	0	0	0	1	1	0	0	0	0	1	1
* HORACE MANN GRP	\$30,412,725	0	0	2	2	0	0	1	1	0	0	0	0	0	0	3	3
* HUMANA INC	\$0	8	6	0	0	0	0	0	0	0	0	0	0	0	0	8	6
* IAT Reins Co Grp	\$24,156,777	0	0	1	1	1	1	3	2	0	0	0	0	1	1	6	5
* IFG CO	\$334,227	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1	1
* Independence Pet Holding Inc Grp	\$10,883,213	0	0	0	0	0	0	0	0	0	0	0	0	4	3	4	3
Independent Order of Foresters	\$26,316,295	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
* INDUSTRIAL ALLIANCE GRP	\$11,880,716	0	0	0	0	0	0	0	0	0	0	1	1	1	0	2	1
* Insurance Capital Grp	\$587,001	2	2	0	0	0	0	0	0	0	0	0	0	0	0	2	2
* Intact Financial Grp	\$18,222,860	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1
* JACKSON NATL GRP	\$728,745,880	0	0	0	0	0	0	0	0	0	0	2	2	0	0	2	2
* James River Grp Inc	\$2,485,781	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1	1
* JOHN HANCOCK GRP	\$328,398,641	9	8	0	0	0	0	0	0	0	0	7	5	0	0	16	13
* Kemper Corp Grp	\$22,172,073	0	0	7	7	0	0	7	7	0	0	0	0	0	0	14	14
Kingstone Insurance Company	\$2,908,439	0	0	0	0	0	0	2	2	0	0	0	0	0	0	2	2
Kinsale Insurance Company	\$0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	2	2
* KnightBrook Ins Grp	\$109,469	0	0	2	1	0	0	0	0	0	0	0	0	0	0	2	1
* Kuvare Grp	\$309,157,693	0	0	0	0	0	0	0	0	0	0	3	2	0	0	3	2
KW Specialty Insurance Company	\$0	0	0	0	0	0	0	2	2	0	0	0	0	0	0	2	2
* Lemonade Inc Grp	\$9,496,987	0	0	0	0	0	0	11	9	0	0	0	0	5	5	16	14
* LIBERTY MUT GRP	\$644,278,420	0	0	73	66	5	5	80	75	6	5	0	0	3	3	167	154
* Lifetime HealthCare Grp	\$3,342,162	4	4	0	0	0	0	0	0	0	0	0	0	0	0	4	4
Lincoln Heritage Life Insurance Company	\$20,593,692	0	2	0	0	0	0	0	0	0	0	1	0	0	0	1	0
* LINCOLN NATL	\$995,454,351	4	3	0	0	0	0	0	0	0	0	8	7	0	0	12	10
* Manhattan Life Grp	\$10,246,012	3	3	0	0	0	0	0	0	0	0	0	0	0	0	3	3
* MAPFRE INS GRP	\$74,462,595	0	0	11	8	0	0	15	14	0	0	0	0	0	0	26	22
* Markel Grp	\$58,698,552	0	0	9	9	1	1	0	0	4	4	0	0	1	1	15	15
* MASS MUT L I C	\$1,777,968,476	1	1	0	0	0	0	0	0	0	0	3	2	0	0	4	3

CONNECTICUT STATE INSURANCE DEPARTMENT

SUMMARY OF COMPLAINTS OF INSURANCE GROUPS INDIVIDUAL
 INSURANCE COMPANIES BY PREMIUM VOLUME LINE OF BUSINESS OPENED
 BETWEEN 01/01/2025 THROUGH 12/31/2025 AND CLOSED BEFORE 01/01/2026

Company Group	Premium	Accident Health		Auto		Fire Allied		Home Owner		Liability		Life Annuity		**Misc		***Total	
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
* Meiji Yasuda Life Ins Grp	\$293,909,950	1	1	0	0	0	0	0	0	0	0	3	1	0	0	4	2
* METROPOLITAN GRP	\$1,149,299,606	8	8	0	0	0	0	0	0	0	0	15	14	3	2	26	24
* MINNESOTA MUT Motor Transport Mutual Risk Retention Group, Inc.	\$242,434,811 \$0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0
* Munich Re Grp	\$59,302,325	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1
* MUTUAL OF OMAHA	\$520,696,466	0	0	0	0	5	5	14	12	0	0	0	0	2	2	21	19
* NATIONAL GUARDIAN LIFE INS GRP	\$11,928,276	3	3	0	0	0	0	0	0	0	0	2	2	1	1	6	6
* National Life Group	\$217,730,160	0	0	0	0	0	0	0	0	0	0	2	1	0	0	2	1
* NATIONWIDE CORP	\$1,494,856,740	0	0	0	0	0	0	0	0	0	0	3	2	0	0	3	2
* NEW JERSEY MANUFACTURERS	\$38,770,964	0	0	8	7	1	1	18	17	0	0	1	1	18	17	46	43
* NEW LONDON COUNTY	\$42,131,696	0	0	21	19	0	0	9	8	0	0	0	0	0	0	30	27
* NEW YORK LIFE GRP	\$1,180,426,038	0	0	2	2	0	0	15	10	0	0	0	0	0	0	17	12
* NORFOLK & DEDHAM GRP	\$12,634,646	2	2	0	0	0	0	0	0	0	0	3	3	0	0	5	5
* NORTHWESTERN MUT	\$1,118,982,866	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1	1
* OHIO MUT GRP	\$36,313,464	0	0	0	0	0	0	0	0	0	0	5	3	0	0	5	3
* OLD REPUBLIC GRP	\$64,579,544	0	0	9	7	0	0	2	1	0	0	0	0	0	0	11	8
* OneAmerica Financial Partners Grp	\$163,529,074	0	0	6	5	0	0	0	0	0	0	0	0	0	0	6	5
Oxford Health Plans (CT), Inc	\$22,047,342	0	0	0	0	0	0	0	0	0	0	2	1	0	0	2	1
* PACIFIC LIFE INS CO	\$769,176,210	5	4	0	0	0	0	0	0	0	0	0	0	0	0	5	4
* PALISADES GRP	\$9,232,714	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
Paratransit Ins Co, A Mutual Risk Retention Grp	\$0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1
* PENN MUT GRP	\$275,739,832	0	0	1	1	0	0	0	0	0	0	7	6	0	0	7	6
* PHYSICIANS MUT	\$11,092,098	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
* PLYMOUTH ROCK INS GRP	\$105,589,256	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
* Prime Holdings Ins Grp	\$0	0	0	10	9	0	0	25	23	0	0	0	0	0	0	35	32
* Primerica Grp	\$66,743,623	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1
* PRINCIPAL FIN GRP	\$370,692,573	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
* PROGRESSIVE GRP	\$803,211,584	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
		0	0	366	302	1	1	52	48	2	2	0	0	6	4	427	357

CONNECTICUT STATE INSURANCE DEPARTMENT
 SUMMARY OF COMPLAINTS OF INSURANCE GROUPS INDIVIDUAL
 INSURANCE COMPANIES BY PREMIUM VOLUME LINE OF BUSINESS OPENED
 BETWEEN 01/01/2025 THROUGH 12/31/2025 AND CLOSED BEFORE 01/01/2026

Company Group	Premium	Accident Health		Auto		Fire Allied		Home Owner		Liability		Life Annuity		**Misc		***Total		
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	
* UNITED SERVICES AUTOMOBILE ASN GRP	\$578,186,089	0	0	86	70	0	0	38	33	0	0	1	0	1	1	126	104	
* UNITEDHEALTH GRP	\$2,992,824,634	108	103	0	0	0	0	0	0	0	0	0	0	0	0	108	103	
* UNIVERSAL INS CO GRP	\$0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1	1	
* UNUM GRP	\$376,787,294	4	4	0	0	0	0	0	0	0	0	1	1	0	0	5	5	
Utica First Insurance Company	\$38,467,952	0	0	0	0	1	1	12	11	0	0	0	0	0	0	13	12	
* UTICA NATL INS GRP	\$138,429,819	0	0	7	7	1	1	15	15	0	0	0	0	1	1	24	24	
* VERMONT MUT GRP	\$72,042,032	0	0	0	0	3	3	11	10	0	0	0	0	0	0	14	13	
* Voya Financial Grp	\$2,464,989,377	0	0	0	0	0	0	0	0	0	0	13	12	0	0	13	12	
* WEST SOUTHERN GRP	\$282,784,218	0	0	0	0	0	0	0	0	0	0	3	3	0	0	3	3	
* WESTERN SERVICE CONTRACT GRP	\$14,024,610	0	0	0	0	0	0	16	12	0	0	0	0	0	0	16	12	
* Wilton Re Grp	\$14,892,257	0	0	0	0	0	0	0	0	0	0	2	2	0	0	2	2	
* WR BERKLEY CORP	\$204,536,694	0	0	6	5	2	2	3	3	2	1	0	0	1	1	14	12	
* WT Holdings Grp	\$12,740,221	0	0	1	1	0	0	7	5	0	0	0	0	0	0	8	6	
* ZURICH INS GRP	\$243,032,154	0	0	6	5	2	2	3	3	2	2	0	0	4	3	17	15	
Grand Total	\$52,055,382,006	944		1,541		114		925		47		287		192		4,050		
				794		1,321		106		820		42		233		169		3,485

* Denotes group of insurance companies.

**Miscellaneous are more specialized coverages most common of those in 2025 would include Travel Insurance, Pet Insurance, Workers' Compensation and Extended Warranty/Service Contracts.

***The total number of complaints against a Company/Group could be greater than the total number of complaints received by the Department, since a complaint may be against more than one company/group.