



## CONNECTICUT INSURANCE DEPARTMENT CONSUMER AFFAIRS DIVISION

### *Consumer Complaints Activity Reports* *July 1, 2021 through December 31, 2021*

Pursuant to the statutory requirements of Sec. 38a-9 of the Connecticut General Statutes, the Connecticut Insurance Department is providing the *Semi-Annual Consumer Complaints Activity Reports* concerning the number of complaints received by the Consumer Affairs Division in the *third and fourth* calendar quarter of 2021, 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](mailto:insurance@ct.gov).

Sincerely,

A handwritten signature in black ink, appearing to read "Gerard O'Sullivan".

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



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### CONSUMER AFFAIRS DIVISION

#### Consumer Complaints Activity Report Summary July 1, 2021 through December 31, 2021

Number of complaints pending prior to: <u>07-01-21</u>	<u>354</u>
Number of complaints/inquiries <u>received</u> (opened):	<u>2,184</u>
	<u>Total</u> <u>2,538</u>
Number of complaints/inquiries <u>closed</u> :	<u>1,930</u>
Number of complaints outstanding on <u>01-01-22</u>	<u>608</u>
Number of complaints closed as:	
Confirmed:	<u>320*</u>
Unconfirmed:	<u>1,626*</u>
Recovery dollars on <u>all</u> complaints resolved:	<u>\$1,698,814.72</u>
<u>Pamphlets</u>	
Distributed:	<u>23</u>
Outreach:	<u>0</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>01-01-22</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>01-01-22</u>	Report 3D (attached)

*\*Individual complaints may have multiple conclusions*

Report 3A

Connecticut Insurance Department  
Recovery Amounts by Major Lines of Business  
FOR TIME PERIOD July 01, 2021 through December 31, 2021

Line	Recovery	Number of Records
Accident & Health	\$1,142,596.30	149
<i>Mental Health</i>	\$0.00	0
Auto	\$152,727.16	41
Fire, Allied Lines & CMP	\$176,379.12	2
Homeowners	\$209,043.40	23
Liability	\$13,849.33	3
Life & Annuity	\$2,765.87	2
Miscellaneous	\$1,453.54	5
<b>Total</b>	<b>\$1,698,814.72</b>	<b>225</b>

[Report3B]

**Connecticut Insurance Department**  
**TOTAL COMPLAINTS OPENED**  
**FOR TIME PERIOD 07/01/2021 THROUGH 12/31/2021**

<b>Coverage</b>	<b>Total By Coverage</b>	<b>Reason</b>	<b>Total By Reason</b>	<b>% Reason</b>	<b>%Coverage</b>
Accident & Health	899				41.11%
		Claim Handling	714	79.42%	
		Marketing & Sales	53	5.90%	
		PolicyHolder Service	79	8.79%	
		Underwriting	48	5.34%	
		Other	5	0.56%	
Auto	504				23.05%
		Claim Handling	420	83.33%	
		Marketing & Sales	13	2.58%	
		PolicyHolder Service	53	10.52%	
		Underwriting	18	3.57%	
		Other	0	0.00%	
Fire, Allied Lines & CMP	49				2.24%
		Claim Handling	27	55.10%	
		Marketing & Sales	3	6.12%	
		PolicyHolder Service	4	8.16%	
		Underwriting	15	30.61%	
		Other	0	0.00%	
Homeowners	348				15.91%
		Claim Handling	277	79.60%	
		Marketing & Sales	12	3.45%	
		PolicyHolder Service	30	8.62%	
		Underwriting	29	8.33%	
		Other	0	0.00%	
Liability	19				0.87%
		Claim Handling	7	36.84%	
		Marketing & Sales	1	5.26%	
		PolicyHolder Service	6	31.58%	
		Underwriting	5	26.32%	
		Other	0	0.00%	
Life & Annuity	90				4.12%
		Claim Handling	25	27.78%	
		Marketing & Sales	33	36.67%	
		PolicyHolder Service	27	30.00%	
		Underwriting	5	5.56%	
		Other	0	0.00%	

Coverage	Total By Coverage	Reason	Total By Reason	% Reason	% Coverage
Miscellaneous	278				12.71%
		Claim Handling	63	22.66%	
		Marketing & Sales	6	2.16%	
		PolicyHolder Service	28	10.07%	
		Underwriting	179	64.39%	
		Other	2	0.72%	
<b>Total</b>	<b>2,187</b>				

\* Note: Each complaint may contain one or more Reason Codes.

[Report3C]

**Connecticut Insurance Department**  
**TOTAL COMPLAINTS CLOSED**  
**FOR TIME PERIOD 07/01/2021 THROUGH 12/31/2021**

<b>Coverage</b>	<b>Total By Coverage</b>	<b>Reason</b>	<b>Total By Reason</b>	<b>Confirmed</b>	<b>%Reason</b>	<b>%Coverage</b>
Accident & Health	862					44.30%
		Claim Handling	689	174	79.93%	
		Marketing & Sales	59	12	6.84%	
		PolicyHolder Service	68	8	7.89%	
		Underwriting	44	1	5.10%	
		Other	2	0	0.23%	
Auto	404					20.76%
		Claim Handling	335	61	82.92%	
		Marketing & Sales	13	2	3.22%	
		PolicyHolder Service	46	9	11.39%	
		Underwriting	10	1	2.48%	
		Other	0	0	0.00%	
Fire, Allied Lines & CMP	45					2.31%
		Claim Handling	26	4	57.78%	
		Marketing & Sales	1	0	2.22%	
		PolicyHolder Service	4	1	8.89%	
		Underwriting	14	5	31.11%	
		Other	0	0	0.00%	
Homeowners	278					14.29%
		Claim Handling	220	17	79.14%	
		Marketing & Sales	11	3	3.96%	
		PolicyHolder Service	20	2	7.19%	
		Underwriting	27	4	9.71%	
		Other	0	0	0.00%	
Liability	22					1.13%
		Claim Handling	9	1	40.91%	
		Marketing & Sales	2	1	9.09%	
		PolicyHolder Service	6	1	27.27%	
		Underwriting	5	2	22.73%	
		Other	0	0	0.00%	
Life & Annuity	86					4.42%
		Claim Handling	23	0	26.74%	
		Marketing & Sales	35	2	40.70%	
		PolicyHolder Service	24	1	27.91%	
		Underwriting	4	0	4.65%	
		Other	0	0	0.00%	
Miscellaneous	249					12.80%
		Claim Handling	39	5	15.66%	

Coverage	Total By Coverage	Reason	Total By Reason	Confirmed	%Reason	%Coverage
		Marketing & Sales	5	0	2.01%	
		PolicyHolder Service	28	3	11.24%	
		Underwriting	177	0	71.08%	
		Other	0	0	0.00%	
<b>Total</b>	<b>1,946</b>					

\* Note: Each complaint may contain one or more Reason Codes. Also, it may include reopened cases.

## [REPORT 3D]

**CONNECTICUT STATE INSURANCE DEPARTMENT**  
**SUMMARY OF COMPLAINTS OF INSURANCE GROUPS & INDIVIDUAL**  
**INSURANCE COMPANIES BY PREMIUM VOLUME & LINE OF BUSINESS OPENED**  
**BETWEEN 07/01/2021 THROUGH 12/31/2021 AND CLOSED BEFORE 01/01/2022**

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COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT		FIRE		HOME		LIFE		MISC		TOTALS	
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
*PALISADES GRP	\$6,489,526.00	0	0	7	9	0	0	0	0	0	0	0	0
*PENN TREATY AMER GRP	\$0.00	0	0	0	0	0	0	0	0	0	1	0	0
*PLYMOUTH ROCK INS GRP	\$51,359,956.00	0	0	4	3	1	1	5	4	0	0	0	0
*Primerica Grp	\$23,822.00	0	0	0	0	0	0	0	0	0	1	1	0
*PRINCIPAL FIN GRP	\$23,784,563.00	2	2	0	0	0	0	0	0	0	1	0	0
*PROGRESSIVE GRP	\$447,488,028.00	0	0	82	69	1	0	11	8	1	1	0	3
*ProSight GRP	\$7,734,381.00	0	0	1	1	0	0	0	0	0	0	0	1
*PRUDENTIAL OF AMER	\$2,479,024,715.00	4	3	0	0	0	0	0	0	0	6	4	0
*QBE INS GRP LTD	\$28,550,688.00	0	0	0	0	0	0	2	1	0	0	0	1
*Root Inc Grp	\$3,283,588.00	0	0	2	1	0	0	0	0	0	0	0	2
*Sammons Enterprises Grp	\$2,679.00	0	0	0	0	0	0	0	0	0	1	0	0
Samsung Fire & Marine Ins Co., Ltd (U.S. Br.)	\$8,695.00	0	0	0	0	0	0	0	0	0	0	1	1
*SELECTIVE INS	\$80,500,680.00	0	0	1	1	1	2	0	0	1	1	0	3
*SH1 Holdings Grp	\$91,081.00	0	0	0	0	0	0	2	1	0	0	0	2
*St Paul Travelers Grp	\$619,387,949.00	0	0	14	15	4	2	16	15	1	1	0	36
*STATE FARM IL	\$361,623,264.00	0	0	49	41	3	1	28	22	0	0	0	81
*STEWART TITLE CO	\$0.00	0	0	0	0	1	0	0	0	0	0	0	1
*The Hanover Ins Grp	\$169,170,137.00	0	0	4	3	1	1	5	3	2	1	0	2
*Tiptree Fin Grp	\$461,390.00	0	0	0	0	0	0	0	0	0	0	1	1
*Tokio Marine Holdings Inc GRP	\$191,447,250.00	0	0	3	3	0	0	0	0	0	0	0	3
*Trupanion Grp	\$8,456,549.00	0	0	0	0	0	0	0	0	0	0	0	2
*UNION MUT VT	\$9,450,604.00	0	0	0	0	0	0	1	2	0	0	0	1
*United Ins Holdings Grp	\$10,840,799.00	0	0	0	1	0	0	4	3	0	0	1	5
*UNITED SERVICES AUTOMOBILE ASN GRP	\$259,526,319.00	0	0	28	17	0	1	9	11	0	0	1	38
*UNITEDHEALTH GRP	\$708,427,186.00	47	54	0	0	0	0	0	0	0	0	0	47
*UNIVERSAL INS CO GRP	\$7,796,668.00	0	0	0	0	0	0	3	4	0	0	0	3
*UNUM GRP	\$81,318,707.00	2	2	0	0	0	0	0	0	0	0	0	2
Utica First Insurance Company	\$40,616,348.00	0	0	0	0	0	0	6	6	0	0	0	7
*UTICA NATL INS GRP	\$93,910,801.00	0	0	8	7	0	1	3	1	0	0	0	11
*VERMONT MUT GRP	\$39,863,340.00	0	0	0	0	1	1	4	3	0	0	0	5
*Voya Financial Grp	\$1,422,479,554.00	0	0	0	0	0	0	0	0	0	4	4	4
WellCare of Connecticut, Inc.	\$0.00	2	1	0	0	0	0	0	0	0	0	0	2
*WEST SOUTHERN GRP	\$7,609,243.00	1	0	0	0	0	0	0	0	0	0	0	1
*WESTERN SERVICE CONTRACT GRP	\$8,572,835.00	0	0	0	0	0	0	6	5	0	0	0	6

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COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT		FIRE		HOME		LIFE		MISC	TOTALS	
		OP	CL	OP	CL	OP	CL	OP	CL		OP	CL
*Wilton Re Grp	\$3,909.00	0	0	0	0	0	0	0	0	2	0	0
*WT Holdings Grp	\$6,680,917.00	0	0	2	1	0	0	1	2	0	0	0
*ZURICH INS GRP	\$154,379,567.00	0	0	2	1	1	1	0	0	1	0	1
<b>TOTALS</b>	<b>\$19,630,672,255.00</b>	<b>536</b>	<b>492</b>	<b>44</b>	<b>334</b>	<b>22</b>	<b>96</b>	<b>73</b>	<b>1,597</b>	<b>49</b>	<b>1,351</b>	
		<b>507</b>	<b>385</b>	<b>39</b>	<b>264</b>	<b>23</b>	<b>84</b>					

\* Denotes group of insurance companies.

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.