



**CONNECTICUT INSURANCE DEPARTMENT
CONSUMER AFFAIRS DIVISION**

**Consumer Complaints Activity Reports
January 1, 2022 through June 30, 2022**

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 first and second calendar quarter of 2022, 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, 2022 through June 30, 2022

Number of complaints pending prior to: <u>01-01-22</u>	<u>608</u>
Number of complaints/inquiries <u>received</u> (opened):	<u>1,960</u>
	<u>Total</u> <u>2,568</u>
Number of complaints/inquiries <u>closed</u> :	<u>2,039</u>
Number of complaints outstanding on <u>07-01-22</u>	<u>529</u>
Number of complaints closed as:	
Confirmed:	<u>453*</u>
Unconfirmed:	<u>1,607*</u>
Recovery dollars on <u>all</u> complaints resolved:	<u>\$4,008,863.99</u>
<u>Pamphlets</u>	
Distributed:	<u>7</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>07-01-22</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>07-01-22</u>	Report 3D (attached)

**Individual complaints may have multiple conclusions*

Report

Connecticut Insurance Department
Recovery Amounts by Major Lines of Business for Cases Closed
FOR TIME PERIOD January 01, 2022 through June 30, 2022

Line	Recovery	Number of Records
Accident & Health	\$2,311,182.84	275
<i>Mental Health</i>	\$27,434.96	8
Auto	\$397,920.70	97
Fire, Allied Lines & CMP	\$510,503.66	4
Homeowners	\$708,927.35	30
Liability	\$548.00	1
Life & Annuity	\$10,326.95	1
Miscellaneous	\$69,454.49	15
Total	\$4,008,863.99	423

[Report3B]

Connecticut Insurance Department
TOTAL COMPLAINTS OPENED
FOR TIME PERIOD 01/01/2022 THROUGH 06/30/2022

Coverage	Total By Coverage	Reason	Total By Reason	% Reason	%Coverage
Accident & Health	857				43.64%
		Claim Handling	693	80.86%	
		Marketing & Sales	31	3.62%	
		PolicyHolder Service	93	10.85%	
		Underwriting	40	4.67%	
		Other	0	0.00%	
Auto	587				29.89%
		Claim Handling	496	84.50%	
		Marketing & Sales	9	1.53%	
		PolicyHolder Service	46	7.84%	
		Underwriting	36	6.13%	
		Other	0	0.00%	
Fire, Allied Lines & CMP	44				2.24%
		Claim Handling	33	75.00%	
		Marketing & Sales	2	4.55%	
		PolicyHolder Service	2	4.55%	
		Underwriting	7	15.91%	
		Other	0	0.00%	
Homeowners	249				12.68%
		Claim Handling	192	77.11%	
		Marketing & Sales	2	0.80%	
		PolicyHolder Service	20	8.03%	
		Underwriting	35	14.06%	
		Other	0	0.00%	
Liability	13				0.66%
		Claim Handling	7	53.85%	
		Marketing & Sales	0	0.00%	
		PolicyHolder Service	3	23.08%	
		Underwriting	3	23.08%	
		Other	0	0.00%	
Life & Annuity	126				6.42%
		Claim Handling	21	16.67%	
		Marketing & Sales	27	21.43%	
		PolicyHolder Service	64	50.79%	
		Underwriting	14	11.11%	
		Other	0	0.00%	
Miscellaneous	88				4.48%

Coverage	Total By Coverage	Reason	Total By Reason	% Reason	%Coverage
		Claim Handling	65	73.86%	
		Marketing & Sales	2	2.27%	
		PolicyHolder Service	10	11.36%	
		Underwriting	10	11.36%	
		Other	1	1.14%	
Total	1,964				

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

[Report3C]

Connecticut Insurance Department
TOTAL COMPLAINTS CLOSED
FOR TIME PERIOD 01/01/2022 THROUGH 06/30/2022

Coverage	Total By Coverage	Reason	Total By Reason	Confirmed	%Reason	%Coverage
Accident & Health	875					42.48%
		Claim Handling	697	199	79.66%	
		Marketing & Sales	35	17	4.00%	
		PolicyHolder Service	94	23	10.74%	
		Underwriting	46	5	5.26%	
		Other	3	2	0.34%	
Auto	601					29.17%
		Claim Handling	509	112	84.69%	
		Marketing & Sales	8	1	1.33%	
		PolicyHolder Service	49	13	8.15%	
		Underwriting	35	4	5.82%	
		Other	0	0	0.00%	
Fire, Allied Lines & CMP	45					2.18%
		Claim Handling	30	4	66.67%	
		Marketing & Sales	2	0	4.44%	
		PolicyHolder Service	4	1	8.89%	
		Underwriting	9	2	20.00%	
		Other	0	0	0.00%	
Homeowners	306					14.85%
		Claim Handling	241	33	78.76%	
		Marketing & Sales	5	0	1.63%	
		PolicyHolder Service	25	8	8.17%	
		Underwriting	35	6	11.44%	
		Other	0	0	0.00%	
Liability	14					0.68%
		Claim Handling	9	2	64.29%	
		Marketing & Sales	0	0	0.00%	
		PolicyHolder Service	3	0	21.43%	
		Underwriting	2	1	14.29%	
		Other	0	0	0.00%	
Life & Annuity	114					5.53%
		Claim Handling	25	0	21.93%	
		Marketing & Sales	26	1	22.81%	
		PolicyHolder Service	54	0	47.37%	
		Underwriting	9	0	7.89%	
		Other	0	0	0.00%	
Miscellaneous	105					5.10%
		Claim Handling	77	13	73.33%	

Coverage	Total By Coverage	Reason	Total By Reason	Confirmed	%Reason	%Coverage
		Marketing & Sales	3	1	2.86%	
		PolicyHolder Service	14	4	13.33%	
		Underwriting	11	1	10.48%	
		Other	0	0	0.00%	
Total	2,060					

* 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 01/01/2022 THROUGH 06/30/2022 AND CLOSED BEFORE 07/01/2022

COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT		AUTO		FIRE		HOME		LIABILITY		LIFE		MISC		TOTALS	
		HEALTH		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
*CENTRAL MUT I C OH	\$44,565,183.00	0	0	2	1	0	0	0	0	0	0	0	0	0	0	2	1
*Chubb Ltd Grp	\$565,422,981.00	4	3	0	0	0	0	3	3	0	0	0	0	3	8	10	14
*Church Mut Grp	\$8,464,360.00	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1	1
*CIGNA HEALTH GRP	\$567,369,832.00	32	30	0	0	0	0	0	0	0	0	2	2	0	0	34	32
Cigna HealthCare of Connecticut, Inc	\$9,029,845.00	15	11	0	0	0	0	0	0	0	0	0	0	0	0	15	11
*CINCINNATI FNCL CP	\$71,864,351.00	0	0	1	2	1	1	0	0	0	0	0	0	0	0	2	3
*CNA INS GRP	\$158,417,000.00	2	3	0	0	0	0	0	0	2	2	0	0	1	1	5	6
*CNO Financial Grp	\$11,928,122.00	2	2	0	0	0	0	0	0	0	0	5	5	0	0	7	7
*COLUMBIAN LIFE GRP	\$0.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
ConnectiCare Inc	\$137,282,320.00	19	20	0	0	0	0	0	0	0	0	0	0	0	0	19	20
*CSAA Ins Grp	\$107,668,773.00	0	0	17	16	0	0	11	13	0	0	0	0	0	0	28	29
*CUNA MUT GRP	\$75,247,233.00	2	2	0	0	0	0	0	0	0	0	0	0	1	0	3	2
*CVS GRP	\$338,536,546.00	9	8	0	0	0	0	0	0	0	0	4	2	0	0	13	10
*Dai-ichi Life Holdings Inc Grp	\$661,722.00	0	0	0	0	0	0	0	0	0	0	2	1	0	0	2	1
*Delta Dental Plan of NJ Grp	\$0.00	3	3	0	0	0	0	0	0	0	0	0	0	0	0	3	3
*DENTEGRA GRP	\$0.00	2	1	0	0	0	0	0	0	0	0	0	0	0	0	2	1
*Equitable Holdings Inc Grp	\$24,025,199.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*Everlake Holdings Grp	\$144,490.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
*FAIRFAX FINANCIAL	\$85,079,337.00	0	0	0	0	0	0	0	0	0	0	0	0	11	9	11	9
*FARMERS INS GRP	\$272,357,497.00	0	0	26	32	0	1	18	22	0	0	0	0	0	0	44	55
*FARMERS MTL HAIL INS CO OF IA GRP	\$0.00	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1
*FEDERATED MUT GRP	\$46,007,096.00	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
*FIDELITY INVEST INS & ANNUITY GRP	\$0.00	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1
*FINANCIAL HOL CORP	\$24,987.00	0	0	0	0	0	0	0	0	0	0	3	1	0	0	3	1
*First Acceptance Ins Grp	\$0.00	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1
*Fortitude Grp Holdings LLC Grp	\$0.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
*GBIG Holdings Inc Grp	\$6,364.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*General Electric Grp	\$13,244,496.00	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
Generali - U.S. Branch	\$1,424,331.00	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
*Genworth Financial Grp	\$75,643,851.00	12	15	0	0	0	0	0	0	0	0	1	1	0	0	13	16
*GGC Grp	\$92,904.00	0	0	0	0	0	0	0	0	0	0	2	1	0	0	2	1
*Global Atlantic Grp	\$34,164.00	0	0	0	0	0	0	0	0	0	0	3	2	0	0	3	2
*Globe Life Inc Grp	\$8,488,916.00	0	1	0	0	0	0	0	0	0	0	2	4	0	0	2	5
*GREAT WEST L ASR	\$174,056,526.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1

[REPORT 3D]

CONNECTICUT STATE INSURANCE DEPARTMENT
SUMMARY OF COMPLAINTS OF INSURANCE GROUPS & INDIVIDUAL
INSURANCE COMPANIES BY PREMIUM VOLUME & LINE OF BUSINESS OPENED
BETWEEN 01/01/2022 THROUGH 06/30/2022 AND CLOSED BEFORE 07/01/2022

COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT HEALTH		AUTO		FIRE ALLIED		HOME OWNER		LIABILITY		LIFE ANNUITIES		MISC		TOTALS	
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
*GREATER NY	\$37,495,734.00	0	0	0	0	0	0	3	3	0	0	0	0	0	0	3	3
*Group 1001 Ins Holdings Grp	\$4,134,783.00	0	0	0	0	0	0	0	0	0	0	3	1	0	0	3	1
*GUARANTEE TRUST	\$5,636,176.00	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
*GUARDIAN LIFE GRP	\$49,107,234.00	7	8	0	0	0	0	0	0	0	0	1	1	0	0	8	9
*HANNOVER GRP	\$6,471,499.00	0	0	1	1	1	1	0	0	0	0	0	0	0	0	2	2
*HARTFORD FIRE & CAS GRP	\$494,974,984.00	4	3	32	31	2	3	20	18	0	0	4	3	4	4	66	62
Harvard Pilgrim Health Care, Inc.	\$0.00	5	4	0	0	0	0	0	0	0	0	0	0	0	0	5	4
*HCSC GRP	\$209,832.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*Heritage Ins Holdings Grp	\$30,768,718.00	0	0	0	0	0	0	6	6	0	0	0	0	0	0	6	6
*HIP INS GRP	\$0.00	118	113	0	0	0	0	0	0	0	0	0	0	0	0	118	113
*Hopmeadow Holdings Grp	\$123,417,646.00	0	0	0	0	0	0	0	0	0	0	2	1	0	0	2	1
*HUMANA INC	\$0.00	2	1	0	0	0	0	0	0	0	0	0	0	0	0	2	1
*IAT Reins Co Grp	\$14,716,461.00	0	0	0	0	0	0	2	3	0	0	0	0	0	0	2	3
Independence American Insurance Company	\$1,886,357.00	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
*JACKSON NATL GRP	\$88,794.00	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0
*James River Grp Inc	\$2,677,574.00	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1
*JOHN HANCOCK GRP	\$758,832,561.00	4	2	0	0	0	0	0	0	0	0	2	2	0	0	6	4
*Kemper Corp Grp	\$47,314,057.00	0	0	8	7	0	0	1	1	0	0	0	0	0	0	9	8
Kingstone Insurance Company	\$5,058,908.00	0	0	0	0	0	0	1	2	0	0	0	0	0	0	1	2
Kinsale Insurance Company	\$4,566,739.00	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	1
Knights of Columbus	\$1,169,284.00	0	0	0	0	0	0	0	0	0	0	3	3	0	0	3	3
*Kuvare Grp	\$230,434.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*Lemonade Inc Grp	\$2,944,453.00	0	0	0	0	0	0	2	2	0	0	0	0	0	0	2	2
*LIBERTY MUT GRP	\$649,819,396.00	0	0	81	84	1	1	25	30	1	1	0	0	0	2	108	118
*Lifetime HealthCare Grp	\$3,522,614.00	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
*LINCOLN NATL	\$31,450,822.00	1	2	0	0	0	0	0	0	0	0	3	2	0	0	4	4
*Manhattan Life Grp	\$1,215,269.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*MAPFRE INS GRP	\$72,525,373.00	0	0	6	5	0	0	2	4	0	0	0	0	0	0	8	9
*MARKEL CORP GRP	\$47,044,738.00	0	0	1	2	0	0	1	1	0	0	0	0	0	0	2	3
*MASS MUT L I C	\$652,980,672.00	1	0	0	0	0	0	0	0	0	0	2	4	0	0	3	4
*Meiji Yasuda Life Ins Grp	\$123,491,951.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
*METROPOLITAN GRP	\$659,705,188.00	11	13	0	0	0	0	0	0	0	0	6	6	1	1	18	20
*MINNESOTA MUT	\$96,508,840.00	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0

[REPORT 3D]

CONNECTICUT STATE INSURANCE DEPARTMENT
SUMMARY OF COMPLAINTS OF INSURANCE GROUPS & INDIVIDUAL
INSURANCE COMPANIES BY PREMIUM VOLUME & LINE OF BUSINESS OPENED
BETWEEN 01/01/2022 THROUGH 06/30/2022 AND CLOSED BEFORE 07/01/2022

COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT HEALTH		AUTO		FIRE ALLIED		HOME OWNER		LIABILITY		LIFE ANNUITIES		MISC		TOTALS	
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
*SWISS RE GRP	\$24,340,391.00	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0
*The Hanover Ins Grp	\$185,072,229.00	0	0	5	4	3	2	3	4	0	1	0	0	0	0	11	11
*TIAA FAMILY OF CO	\$339,614.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*Tokio Marine Holdings Inc GRP	\$202,946,469.00	0	0	1	0	1	0	1	1	0	0	0	0	0	0	3	1
*Trupanion Grp	\$12,302,845.00	0	0	0	0	0	0	0	0	0	0	0	0	1	2	1	2
*United Ins Holdings Grp	\$9,971,901.00	0	0	0	0	0	0	0	2	0	0	0	0	0	0	0	2
*UNITED SERVICES AUTOMOBILE ASN GRP	\$266,641,287.00	0	0	29	35	0	0	11	10	0	0	1	1	0	0	41	46
*UNITEDHEALTH GRP	\$699,149,435.00	39	39	0	0	0	0	0	0	0	0	0	0	0	0	39	39
Unity Financial Life Insurance Company	\$0.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*UNIVERSAL INS CO GRP	\$6,817,777.00	0	0	0	0	0	0	4	4	0	0	0	0	0	1	4	5
*UNUM GRP	\$81,093,694.00	3	2	0	0	0	0	0	0	0	0	1	1	0	0	4	3
Utica First Insurance Company	\$41,923,164.00	0	0	0	0	2	1	3	4	0	0	0	0	0	1	5	6
*UTICA NATL INS GRP	\$112,082,518.00	0	0	6	5	2	2	2	4	0	0	0	0	0	0	10	11
*VERMONT MUT GRP	\$45,866,828.00	0	0	0	0	0	0	5	6	0	0	0	0	0	0	5	6
*Voya Financial Grp	\$552,397,927.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
WellCare of Connecticut, Inc.	\$0.00	2	3	0	0	0	0	0	0	0	0	0	0	0	0	2	3
*WEST SOUTHERN GRP	\$11,496,919.00	0	1	0	0	0	0	0	0	1	1	4	4	0	0	5	6
*WESTERN SERVICE CONTRACT GRP	\$8,548,424.00	0	0	0	0	0	0	2	3	0	0	0	0	0	0	2	3
*Wilton Re Grp	\$91,352.00	0	0	0	0	0	0	0	0	0	0	1	4	0	0	1	4
*WT Holdings Grp	\$9,974,619.00	0	0	1	1	0	0	2	1	0	0	0	0	0	0	3	2
*ZURICH INS GRP	\$155,960,999.00	0	0	1	2	0	0	1	2	2	2	0	0	0	1	4	7
TOTALS	\$16,636,809,687.00	529		582		39		243		12		129		49		1,583	
			531		592		38		291		12		123		72		1,659

* 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.