



## CONNECTICUT INSURANCE DEPARTMENT CONSUMER AFFAIRS DIVISION

### *Consumer Complaints Activity Reports* *July 1, 2023 through December 31, 2023*

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 2023, 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, 2023 through December 31, 2023

Number of complaints pending prior to: <u>07-01-23</u>	<u>576</u>
Number of complaints/inquiries <u>received</u> (opened):	<u>2,370</u>
	<u>Total</u> <u>2,946</u>
Number of complaints/inquiries <u>closed</u> :	<u>2,285</u>
Number of complaints outstanding on <u>01-01-24</u>	<u>661</u>
Number of complaints closed as:	
Confirmed:	<u>542*</u>
Unconfirmed:	<u>1,817*</u>
Recovery dollars on <u>all</u> complaints resolved:	<u>\$3,265,828.59</u>
<u>Pamphlets</u>	
Distributed:	<u>10</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>01-01-24</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>01-01-24</u>	Report 3D (attached)

*\*Individual complaints may have multiple conclusions*

Report 3A

**Connecticut Insurance Department**  
Recovery Amounts by Major Lines of Business for Cases Closed  
FOR TIME PERIOD July 01, 2023 through December 31, 2023

<b>Line</b>	<b>Recovery</b>	<b>Number of Records</b>
Accident & Health	\$1,572,414.18	273
<i>Mental Health</i>	\$3,087.39	1
Auto	\$397,653.84	101
Fire, Allied Lines & CMP	\$4,152.51	2
Homeowners	\$726,217.76	53
Liability	\$2,928.53	3
Life & Annuity	\$508,032.24	3
Miscellaneous	\$54,429.53	24
 <b>Total</b>	 <b>\$3,265,828.59</b>	 <b>459</b>

[Report3B]

## Connecticut Insurance Department

**TOTAL COMPLAINTS OPENED  
FOR TIME PERIOD 07/01/2023 THROUGH 12/31/2023**

<b>Coverage</b>	<b>Total By Coverage</b>	<b>Reason</b>	<b>Total By Reason</b>	<b>% Reason</b>	<b>%Coverage</b>
Accident & Health	757				31.69%
		Claim Handling	579	76.49%	
		Marketing & Sales	31	4.10%	
		PolicyHolder Service	82	10.83%	
		Underwriting	35	4.62%	
		Other	30	3.96%	
Auto	834				34.91%
		Claim Handling	629	75.42%	
		Marketing & Sales	11	1.32%	
		PolicyHolder Service	43	5.16%	
		Underwriting	149	17.87%	
		Other	2	0.24%	
Fire, Allied Lines & CMP	61				2.55%
		Claim Handling	34	55.74%	
		Marketing & Sales	1	1.64%	
		PolicyHolder Service	2	3.28%	
		Underwriting	22	36.07%	
		Other	2	3.28%	
Homeowners	409				17.12%
		Claim Handling	280	68.46%	
		Marketing & Sales	4	0.98%	
		PolicyHolder Service	17	4.16%	
		Underwriting	106	25.92%	
		Other	2	0.49%	
Liability	12				0.50%
		Claim Handling	6	50.00%	
		Marketing & Sales	0	0.00%	
		PolicyHolder Service	2	16.67%	
		Underwriting	3	25.00%	
		Other	1	8.33%	
Life & Annuity	143				5.99%
		Claim Handling	27	18.88%	
		Marketing & Sales	48	33.57%	
		PolicyHolder Service	64	44.76%	
		Underwriting	4	2.80%	
		Other	0	0.00%	
Miscellaneous	173				7.24%

<b>Coverage</b>	<b>Total By Coverage</b>	<b>Reason</b>	<b>Total By Reason</b>	<b>% Reason</b>	<b>%Coverage</b>
		Claim Handling	108	62.43%	
		Marketing & Sales	5	2.89%	
		PolicyHolder Service	3	1.73%	
		Underwriting	23	13.29%	
		Other	34	19.65%	
<b>Total</b>	<b>2,389</b>				

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

## Connecticut Insurance Department

TOTAL COMPLAINTS CLOSED  
FOR TIME PERIOD 07/01/2023 THROUGH 12/31/2023

Coverage	Total By Coverage	Reason	Total By Reason	Confirmed	%Reason	%Coverage
Accident & Health	763					32.23%
		Claim Handling	597	209	78.24%	
		Marketing & Sales	28	13	3.67%	
		PolicyHolder Service	73	26	9.57%	
		Underwriting	40	4	5.24%	
		Other	25	9	3.28%	
Auto	825					34.85%
		Claim Handling	618	106	74.91%	
		Marketing & Sales	12	2	1.45%	
		PolicyHolder Service	53	19	6.42%	
		Underwriting	142	16	17.21%	
		Other	0	0	0.00%	
Fire, Allied Lines & CMP	70					2.96%
		Claim Handling	36	6	51.43%	
		Marketing & Sales	4	0	5.71%	
		PolicyHolder Service	4	1	5.71%	
		Underwriting	26	14	37.14%	
		Other	0	0	0.00%	
Homeowners	408					17.24%
		Claim Handling	276	49	67.65%	
		Marketing & Sales	4	1	0.98%	
		PolicyHolder Service	23	7	5.64%	
		Underwriting	105	39	25.74%	
		Other	0	0	0.00%	
Liability	14					0.59%
		Claim Handling	8	1	57.14%	
		Marketing & Sales	0	0	0.00%	
		PolicyHolder Service	3	1	21.43%	
		Underwriting	3	1	21.43%	
		Other	0	0	0.00%	
Life & Annuity	145					6.13%
		Claim Handling	26	1	17.93%	
		Marketing & Sales	49	0	33.79%	
		PolicyHolder Service	67	1	46.21%	
		Underwriting	3	0	2.07%	
		Other	0	0	0.00%	
Miscellaneous	142					6.00%

Coverage	Total By Coverage	Reason	Total By Reason	Confirmed	%Reason	%Coverage
		Claim Handling	104	16	73.24%	
		Marketing & Sales	4	0	2.82%	
		PolicyHolder Service	6	0	4.23%	
		Underwriting	28	2	19.72%	
		Other	0	0	0.00%	
<b>Total</b>	<b>2,367</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 07/01/2023 THROUGH 12/31/2023 AND CLOSED BEFORE 01/01/2024**

COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT		FIRE		HOME		LIFE		MISC		TOTALS	
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
*AAA Life Grp	\$302,509.00	0	1	0	0	0	0	0	0	0	0	2	4
*Aegon US Holding Grp	\$572,332,448.00	31	33	0	0	0	0	0	0	0	0	9	10
AETNA HLTH INC CT CORP	\$457,700.00	3	3	0	0	0	0	0	0	0	0	0	0
*AFLAC Grp	\$44,921,079.00	2	3	0	0	0	0	0	0	0	0	1	0
*AIM Mut Grp	\$7,253,770.00	0	0	0	0	0	0	0	0	0	0	0	1
*Allianz Ins Grp	\$93,346,536.00	1	1	0	0	1	1	0	1	0	0	3	3
*Allstate Ins Grp	\$515,174,746.00	0	0	96	93	1	1	30	26	0	0	0	1
*AMERICAN FAMILY INS GRP	\$178,685,048.00	0	0	14	17	1	1	27	29	0	0	0	2
*American Financial Grp	\$60,963,009.00	0	0	1	1	1	1	0	0	0	0	0	1
*American Independent Ins Grp	\$2,208,720.00	0	0	2	2	0	0	0	0	0	0	0	0
*AMERICAN INTRNL GRP	\$160,165,711.00	0	0	2	2	1	1	0	0	0	0	6	5
*Ameritas Mut Holding GRP	\$11,532,343.00	2	1	0	0	0	0	0	0	0	0	1	1
Amex Assurance Company	\$2,235,696.00	0	0	0	0	0	0	0	0	0	0	0	1
*AMICA MUT GRP	\$195,752,708.00	0	0	9	10	0	0	6	5	0	0	0	2
*AmTrust Financial Serv Grp	\$51,157,073.00	0	0	1	2	0	0	0	0	0	0	0	1
*ANDOVER GRP	\$54,553,272.00	0	0	0	0	0	0	5	7	0	0	0	0
*Apollo Global Mgmt Grp	\$5,788,822.00	0	0	0	0	0	0	0	0	0	0	2	3
*ARBELLA INS GRP	\$67,957,209.00	0	0	5	5	0	0	1	1	0	0	0	0
*Arch Ins Grp	\$60,800,117.00	0	0	1	1	0	0	0	0	0	0	0	5
*Assurant Inc Grp	\$43,111,946.00	0	0	0	1	1	1	4	3	0	0	0	2
*Auto Club Enterprises Ins Grp	\$7,008,365.00	0	0	9	9	0	0	2	2	0	0	0	1
*AUTO OWNERS GRP	\$3,668,857.00	0	0	0	0	1	0	0	0	0	0	0	1
*AXA INS GRP	\$80,622,186.00	0	0	0	0	0	0	1	1	0	0	0	1
*BERKSHIRE HATHAWAY	\$727,021,403.00	0	0	108	95	3	2	9	9	0	2	0	5
*BLUE CROSS & BLUE SHIELD OF MI GRP	\$9,765,306.00	0	0	0	0	1	0	0	0	0	0	0	1
*Brighthouse Holdings Grp	\$18,633,629.00	3	5	0	0	0	0	0	0	0	0	5	5
*CALIFORNIA CAS MGMT	\$3,128,411.00	0	0	1	1	0	0	0	0	0	0	0	1
CAREPARTNERS OF CONNECTICUT INC	\$0.00	1	0	0	0	0	0	0	0	0	0	0	1
*CATIC FIN Grp	\$0.00	0	0	0	0	0	0	0	0	0	0	2	2
*CENTRAL MUT I C OH	\$46,065,961.00	0	0	2	2	0	0	1	0	1	1	0	4
*Chubb Ltd Grp	\$594,173,108.00	2	0	1	2	1	0	1	2	0	0	0	6

[REPORT 3D]

**CONNECTICUT STATE INSURANCE DEPARTMENT**  
**SUMMARY OF COMPLAINTS OF INSURANCE GROUPS & INDIVIDUAL**  
**INSURANCE COMPANIES BY PREMIUM VOLUME & LINE OF BUSINESS OPENED**  
**BETWEEN 07/01/2023 THROUGH 12/31/2023 AND CLOSED BEFORE 01/01/2024**

COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT				FIRE				HOME				LIFE				MISC		TOTALS	
		HEALTH		AUTO		ALLIED		OWNER		LIABILITY		ANNUITIES		MISC		TOTALS					
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL				
*CIGNA HEALTH GRP	\$693,204,076.00	45	52	0	0	0	0	0	0	0	0	0	0	0	0	3	0	48	52		
CIGNA HLTHCARE OF CT INC	\$8,670,342.00	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0		
*CINCINNATI FNCL CP	\$82,224,235.00	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	2	2		
*CNA INS GRP	\$150,614,700.00	3	3	1	1	0	0	0	0	0	0	0	0	0	0	0	1	1	5	5	
*CNO Financial Grp	\$11,697,865.00	2	2	0	0	0	0	0	0	0	0	0	0	1	0	0	0	3	2		
*Coaction Global Inc GRP	\$8,450,821.00	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1		
*COLUMBIAN LIFE GRP	\$0.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0		
CONNECTICARE INC	\$98,661,672.00	6	3	0	0	0	0	0	0	0	0	0	0	0	0	1	0	7	3		
*Constellation Ins Holdings Grp	\$950,977.00	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1		
*CSAA Ins Grp	\$107,264,865.00	0	0	20	19	0	0	8	6	0	0	0	0	1	0	1	0	29	25		
*CUNA MUT GRP	\$174,635,364.00	0	0	0	0	0	0	0	0	0	0	0	1	2	0	1	1	1	3		
CUNA Mutual Life Insurance Company	\$0.00	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0		
*CVS GRP	\$375,791,678.00	35	33	0	0	0	0	0	0	0	0	0	0	0	1	5	0	39	34		
*Dai-ichi Life Holdings Inc Grp	\$1,569,323.00	0	0	0	0	0	0	0	0	0	0	0	3	3	0	0	0	3	3		
*Delta Dental Plan of NJ Grp	\$121,996.00	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1		
*Dentegra Grp	\$11,275.00	4	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	3		
*Elevance Hlth Inc Grp	\$15,048,054.00	132	138	0	0	0	0	0	0	0	0	0	0	0	0	10	0	142	138		
*Emblem Hlth Grp	\$197,759.00	78	69	0	0	0	0	0	0	0	0	0	0	0	1	0	0	79	69		
*EMC INS CO	\$19,351,582.00	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1		
*Employers Holdings Grp	\$9,459,281.00	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1			
*Equitable Holdings Inc Grp	\$10,695,793.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	1	0		
*Everlake Holdings Grp	\$130,032.00	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0	2	2		
*FAIRFAX FINANCIAL	\$91,642,620.00	0	0	0	0	0	2	0	0	0	0	0	0	0	10	10	10	10	12		
*FARMERS INS GRP	\$274,651,959.00	0	0	29	32	0	0	45	44	1	1	0	0	2	1	1	0	77	78		
*FEDERATED MUT GRP	\$49,842,511.00	0	0	0	0	1	0	0	0	1	1	0	0	0	0	0	0	2	1		
Fidelity Life Association, A Legal Reserve Life Ins Co	\$2,696.00	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1		
*Fidelity Natl Fin Inc GRP	\$0.00	0	0	0	0	0	0	0	0	0	0	2	0	0	0	0	0	2	0		
*FIRST AMN TITLE	\$1,256.00	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1	1			
*GBIG Holdings Inc Grp	\$3,274.00	0	0	0	0	0	0	0	0	0	0	4	2	0	0	0	4	2			
*General Electric Grp	\$12,105,663.00	0	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0	4	4		
Generali - U.S. Branch	\$4,429,701.00	0	0	0	0	0	0	0	0	0	0	0	9	10	9	10	9	10			

[REPORT 3D]

**CONNECTICUT STATE INSURANCE DEPARTMENT  
SUMMARY OF COMPLAINTS OF INSURANCE GROUPS & INDIVIDUAL  
INSURANCE COMPANIES BY PREMIUM VOLUME & LINE OF BUSINESS OPENED  
BETWEEN 07/01/2023 THROUGH 12/31/2023 AND CLOSED BEFORE 01/01/2024**

[REPORT 3D]

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**BETWEEN 07/01/2023 THROUGH 12/31/2023 AND CLOSED BEFORE 01/01/2024**

COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT				FIRE				HOME				LIFE				TOTALS	
		HEALTH		AUTO		ALLIED		OWNER		LIABILITY		ANNUITIES		MISC					
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
*PRUDENTIAL OF AMER	\$3,374,927,915.00	3	2	0	0	0	0	0	0	0	0	0	0	7	8	1	0	11	10
*QUINCY MUT GRP	\$36,051,584.00	0	0	2	1	0	0	2	2	0	0	0	0	0	0	0	0	4	3
*Resolution Life US Holdings Grp	\$14,924,500.00	0	0	0	0	0	0	0	0	0	0	0	0	2	3	0	0	2	3
*Revolutionary Holding Co Grp	\$161,791.00	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
*Root Inc Grp	\$5,623,455.00	0	0	2	4	0	0	0	0	0	0	0	0	0	0	0	0	2	4
*Sammons Enterprises Grp	\$2,666.00	0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	2	2
*SELECTIVE INS	\$106,179,302.00	0	0	1	1	2	2	0	0	0	0	0	0	0	0	1	1	4	4
*SENTRY INS GRP	\$37,944,364.00	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
*SH1 Holdings Grp	\$1,376,615.00	0	0	0	0	0	0	2	2	0	0	0	0	0	0	0	0	2	2
*St Paul Travelers Grp	\$697,477,267.00	0	0	24	20	2	5	45	38	1	1	0	0	4	4	4	4	76	68
*Starr Grp	\$38,645,570.00	0	0	1	1	0	1	0	0	0	0	0	0	0	1	1	2	3	
*STATE FARM IL	\$463,140,832.00	0	0	90	81	2	1	40	42	2	1	2	1	2	2	2	2	138	128
*Sterling Financial Ins Grp Inc	\$31,083.00	0	0	0	0	0	0	0	0	0	0	2	1	0	0	0	0	2	1
*SWISS RE GRP	\$33,667,367.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
*Talcott Holdings Grp	\$96,690,364.00	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0	0	2	2
*The Hanover Ins Grp	\$204,977,455.00	0	0	9	10	0	0	9	8	0	1	0	0	0	0	0	0	18	19
*TIAA FAMILY OF CO	\$317,183.00	0	0	0	0	0	0	0	0	0	0	3	3	0	0	0	0	3	3
*Tokio Marine Holdings Inc GRP	\$219,273,718.00	1	1	2	1	0	0	2	3	0	0	0	0	0	0	0	0	5	5
*Trisura Grp	\$354,912.00	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1	1
*Trupanion Grp	\$16,780,574.00	0	0	0	0	0	0	0	0	0	0	0	0	3	4	3	4	3	4
*UNION MUT VT	\$10,245,092.00	0	0	0	0	2	2	2	2	0	0	0	0	0	0	0	0	4	4
*UNITED SERVICES AUTOMOBILE ASN GRP	\$274,864,700.00	0	0	53	48	0	0	7	11	0	0	0	0	0	0	0	0	60	59
*UNITEDHEALTH GRP	\$792,561,174.00	52	55	0	0	0	0	0	0	0	0	0	0	0	1	0	0	53	55
*UNUM GRP	\$76,921,795.00	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
Utica First Insurance Company	\$41,439,434.00	0	0	0	0	1	1	6	5	0	0	0	0	0	0	0	0	7	6
*UTICA NATL INS GRP	\$123,255,611.00	0	0	6	8	2	2	8	6	0	0	0	0	0	0	0	0	16	16
*Vault Holdings Grp	\$6,858,631.00	0	0	1	0	0	0	0	0	0	0	0	0	1	1	2	1		
*VERMONT MUT GRP	\$53,284,124.00	0	0	0	0	1	1	1	1	0	0	0	0	0	0	0	0	2	2
*Voya Financial Grp	\$466,045,595.00	0	0	0	0	0	0	0	0	0	0	0	15	12	0	0	0	15	12
WELLCARE OF CT INC	\$0.00	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
*WEST SOUTHERN GRP	\$12,136,484.00	0	0	0	0	0	0	0	0	0	0	3	1	0	0	0	3	1	

[REPORT 3D]

**CONNECTICUT STATE INSURANCE DEPARTMENT**  
**SUMMARY OF COMPLAINTS OF INSURANCE GROUPS & INDIVIDUAL**  
**INSURANCE COMPANIES BY PREMIUM VOLUME & LINE OF BUSINESS OPENED**  
**BETWEEN 07/01/2023 THROUGH 12/31/2023 AND CLOSED BEFORE 01/01/2024**

COMPANY/GROUP Name	EARNED PREMIUM	ACCIDENT				FIRE				HOME				LIFE				TOTALS			
		HEALTH		AUTO		ALLIED		OWNER		LIABILITY		ANNUITIES		MISC							
		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL				
*WESTERN NATL MUT GRP	\$0.00	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0		
*WESTERN SERVICE CONTRACT GRP	\$8,260,426.00	0	0	0	0	0	0	6	3	0	0	0	0	0	0	0	0	6	3		
*Wilton Re Grp	\$76,590.00	0	0	0	0	0	0	0	0	0	0	0	2	2	1	0	3	2			
*WR BERKLEY CORP	\$149,846,099.00	0	0	2	1	2	2	0	0	0	1	0	0	1	1	1	5	5			
*WT Holdings Grp	\$14,545,540.00	0	0	2	2	0	0	4	4	0	0	0	0	0	0	0	6	6			
*ZURICH INS GRP	\$162,996,868.00	0	0	3	2	2	2	1	0	0	0	0	0	0	2	2	8	6			
<b>TOTALS</b>	<b>\$21,709,087,339.00</b>	<b>470</b>	<b>821</b>	<b>469</b>	<b>783</b>	<b>57</b>	<b>57</b>	<b>397</b>	<b>376</b>	<b>10</b>	<b>12</b>	<b>141</b>	<b>139</b>	<b>118</b>	<b>92</b>	<b>2,013</b>	<b>1,928</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.