



**CONNECTICUT INSURANCE DEPARTMENT
CONSUMER AFFAIRS DIVISION**

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

Number of complaints pending prior to: <u>07-01-25</u>	<u>524*</u>
Number of complaints <u>received</u> (opened):	<u>2,381</u>
	<u>Total</u> <u>2,905</u>
Number of complaints <u>closed</u> :	<u>2,222</u>
Number of complaints outstanding on <u>01-01-26</u>	<u>683</u>
Number of complaints closed as:	
Confirmed:	<u>482*</u>
Unconfirmed:	<u>1,781*</u>
Recovery dollars on <u>all</u> complaints resolved:	<u>\$3,562,745.24</u>
<u>Pamphlets</u>	
Mailed:	<u>2</u>
Outreach:	<u>750</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 prior period 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*

Connecticut Insurance Department

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

Line	Recovery	Number of Records
Accident & Health	\$2,224,290.17	206
<i>Mental Health</i>	\$45,529.90	75
Auto	\$434,828.58	95
Fire, Allied Lines & CMP	\$24,826.93	3
Homeowners	\$789,280.61	55
Liability	\$600.16	2
Life & Annuity	\$21,219.89	5
*Miscellaneous	\$67,698.90	24
Total	\$3,562,745.24	390

**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 07/01/2025 THROUGH 12/31/2025

Coverage	Total By Coverage	Reason	Total By Reason	% Reason	% Coverage
Accident & Health	712				29.70%
		Claim Handling	600	84.27%	
		Marketing & Sales	27	3.79%	
		PolicyHolder Service	64	8.99%	
		Underwriting	21	2.95%	
Auto	840				35.04%
		Claim Handling	638	75.95%	
		Marketing & Sales	18	2.14%	
		PolicyHolder Service	51	6.07%	
		Underwriting	133	15.83%	
Fire, Allied Lines & CMP	53				2.21%
		Claim Handling	36	67.92%	
		Marketing & Sales	3	5.66%	
		PolicyHolder Service	3	5.66%	
		Underwriting	11	20.75%	
Homeowners	470				19.61%
		Claim Handling	326	69.36%	
		Marketing & Sales	16	3.40%	
		PolicyHolder Service	26	5.53%	
		Underwriting	102	21.70%	
Liability	37				1.54%
		Claim Handling	26	70.27%	
		Marketing & Sales	2	5.41%	
		PolicyHolder Service	2	5.41%	
		Underwriting	7	18.92%	
Life & Annuity	143				5.97%
		Claim Handling	31	21.68%	
		Marketing & Sales	55	38.46%	
		PolicyHolder Service	45	31.47%	
		Underwriting	12	8.39%	
Miscellaneous	142				5.92%
		Claim Handling	109	76.76%	
		Marketing & Sales	3	2.11%	
		PolicyHolder Service	5	3.52%	
		Underwriting	25	17.61%	
Total	2397				

Notes:

* Each complaint may contain one or more Reason codes.

**Miscellaneous are more specialized coverages most common of those in 2024 would include Travel Insurance, Pet Insurance, Workers' Compensation and Extended Warranty/Service Contracts.

Connecticut Insurance Department

TOTAL COMPLAINTS CLOSED
FOR TIME PERIOD 07/01/2025 THROUGH 12/31/2025

Coverage	Total By Coverage	Reason	Total By			%Coverage
			Reason	Confirmed	%Reason	
Accident & Health	555					28.51%
		Claim Handling	484	120	87.21%	
		Marketing & Sales	14	5	2.52%	
		PolicyHolder Service	46	6	8.29%	
		Underwriting	11	1	1.98%	
Auto	677					34.77%
		Claim Handling	516	103	76.22%	
		Marketing & Sales	16	5	2.36%	
		PolicyHolder Service	44	13	6.50%	
		Underwriting	101	13	14.92%	
Fire, Allied Lines & CMP	51					2.62%
		Claim Handling	35	4	68.63%	
		Marketing & Sales	4	1	7.84%	
		PolicyHolder Service	2	0	3.92%	
		Underwriting	10	1	19.61%	
Homeowners	408					20.96%
		Claim Handling	283	67	69.36%	
		Marketing & Sales	15	6	3.68%	
		PolicyHolder Service	20	5	4.90%	
		Underwriting	90	13	22.06%	
Liability	34					1.75%
		Claim Handling	24	4	70.59%	
		Marketing & Sales	2	0	5.88%	
		PolicyHolder Service	1	0	2.94%	
		Underwriting	7	0	20.59%	
Life & Annuity	102					5.24%
		Claim Handling	20	1	19.61%	
		Marketing & Sales	39	0	38.24%	
		PolicyHolder Service	35	1	34.31%	
		Underwriting	8	1	7.84%	
Miscellaneous	120					6.16%
		Claim Handling	89	17	74.17%	
		Marketing & Sales	3	0	2.50%	
		PolicyHolder Service	4	1	3.33%	
		Underwriting	24	4	20.00%	
Total	1947					

Notes:

*Each complaint may contain one or more Reason codes. Also, it 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 07/01/2025 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
* Brighthouse Holdings Grp	\$522,825,325	2	2	0	0	0	0	0	0	0	0	7	3	0	0	9	5
* Brookfield Wealth Solutions Grp	\$640,224,059	0	0	1	0	3	3	1	0	1	0	2	1	0	0	8	4
Canopus US Insurance, Inc.	\$0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1
* CAPITAL BLUE CROSS GRP	\$0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
* CATIC Financial Grp	\$0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1
* CENTRAL MUT I C OH	\$54,352,718	0	0	2	2	0	0	2	1	0	0	0	0	0	0	4	3
* Chubb Ltd Grp	\$655,915,730	0	0	3	3	2	2	3	3	0	0	0	0	5	4	13	12
* CIGNA HEALTH GRP	\$1,780,806,427	51	37	0	0	0	0	0	0	0	0	0	0	0	0	51	37
Cigna HealthCare of Connecticut, Inc	\$8,736,895	2	1	0	0	0	0	0	0	0	0	0	0	0	0	2	1
* CINCINNATI FNCL CP	\$123,317,302	0	0	1	1	0	0	1	0	0	0	0	0	2	2	4	3
* CNA INS GRP	\$163,496,821	0	0	1	0	0	0	0	0	0	0	0	0	2	2	3	2
* CNO Financial Grp	\$160,920,499	5	3	0	0	0	0	0	0	0	0	4	3	0	0	9	6
ConnectiCare Inc	\$45,851,124	5	4	0	0	0	0	0	0	0	0	0	0	0	0	5	4
* Core Specialty Ins Holdings Grp	\$38,320,365	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1	1
* Coverys Grp	\$22,594,070	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1
* CSAA Ins Grp	\$132,278,462	0	0	14	12	1	1	20	17	0	0	0	0	0	0	35	30
* CVS GRP	\$6,098,964,558	24	14	0	0	0	0	0	0	0	0	2	2	0	0	26	16
* Dai-ichi Life Holdings Inc Grp	\$339,020,665	0	0	0	0	0	0	0	0	0	0	5	3	2	0	7	3
* Delta Dental Plan of NJ Grp	\$0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0
* DENTEGRA GRP	\$0	5	5	0	0	0	0	0	0	0	0	0	0	0	0	5	5
* Emblem Hlth Grp	\$0	61	36	0	0	0	0	0	0	0	0	0	0	0	0	61	36
* EMC INS CO	\$26,534,298	0	0	1	1	1	1	0	0	0	0	0	0	0	0	2	2
* Equitable Holdings Inc Grp	\$1,052,992,312	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1	0
* Everlake Holdings Grp	\$23,841,117	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
* FAIRFAX FINANCIAL	\$71,819,547	1	1	3	2	1	1	0	0	2	2	0	0	6	4	13	10
* FARMERS INS GRP	\$319,134,898	0	0	30	22	1	1	43	39	0	0	0	0	0	0	74	62
* FEDERATED MUT GRP	\$69,130,416	0	0	1	1	2	0	0	0	0	0	0	0	0	0	3	1
* Fidelity Natl Fin Inc GRP	\$669,796,105	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1

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 BETWEEN 07/01/2025 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
* UTICA NATL INS GRP	\$138,429,819	0	0	5	5	0	0	8	8	0	0	0	0	1	1	14	14
* VERMONT MUT GRP	\$72,042,032	0	0	0	0	0	0	6	5	0	0	0	0	0	0	6	5
* Voya Financial Grp	\$2,464,989,377	0	0	0	0	0	0	0	0	0	0	4	4	0	0	4	4
* WEST SOUTHERN GRP	\$282,784,218	0	0	0	0	0	0	0	0	0	0	2	2	0	0	2	2
* WESTERN SERVICE CONTRACT GRP	\$14,024,610	0	0	0	0	0	0	9	5	0	0	0	0	0	0	9	5
* WR BERKLEY CORP	\$204,536,694	0	0	4	3	0	0	3	3	2	1	0	0	1	1	10	8
* WT Holdings Grp	\$12,740,221	0	0	0	0	0	0	6	4	0	0	0	0	0	0	6	4
* ZURICH INS GRP	\$243,032,154	0	0	3	2	1	1	3	3	2	2	0	0	2	1	11	9
Grand Total	\$48,655,320,190	442		816		50		465		31		145		96		2045	
			295		599		42		366		26		100		78		1506

* 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.