



CONNECTICUT INSURANCE DEPARTMENT
CONSUMER AFFAIRS DIVISION

Consumer Complaints Activity Reports
January 1, 2021 through June 30, 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 first and second 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.

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, 2021 through June 30, 2021

Number of complaints pending prior to: <u>01-01-21</u>	<u>304</u>
Number of complaints/inquiries <u>received</u> (opened):	<u>2,393</u>
	<u>Total</u> <u>2,697</u>
Number of complaints/inquiries <u>closed</u> :	<u>2,343</u>
Number of complaints outstanding on <u>07-01-21</u>	<u>354</u>
Number of complaints closed as:	
Confirmed:	<u>323*</u>
Unconfirmed:	<u>2,050*</u>
Recovery dollars on <u>all</u> complaints resolved:	<u>\$1,511,266.99</u>
<u>Pamphlets</u>	
Distributed:	<u>38</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>07-01-21</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>07-01-21</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 January 01, 2021 through June 30, 2021

Line	Recovery	Number of Records
Accident & Health	\$941,389.36	151
<i>Mental Health</i>	\$0.00	0
Auto	\$161,564.27	69
Fire, Allied Lines & CMP	\$36,905.48	3
Homeowners	\$131,705.70	21
Liability	\$6,705.46	5
Life & Annuity	\$188,615.93	9
Miscellaneous	\$44,380.79	17
Total	\$1,511,266.99	275

[Report3B]

Connecticut Insurance Department
TOTAL COMPLAINTS OPENED
FOR TIME PERIOD 01/01/2021 THROUGH 06/30/2021

Coverage	Total By Coverage	Reason	Total By Reason	% Reason	%Coverage
Accident & Health	993				41.50%
		Claim Handling	748	75.33%	
		Marketing & Sales	71	7.15%	
		PolicyHolder Service	80	8.06%	
		Underwriting	94	9.47%	
		Other	0	0.00%	
Auto	453				18.93%
		Claim Handling	367	81.02%	
		Marketing & Sales	16	3.53%	
		PolicyHolder Service	55	12.14%	
		Underwriting	15	3.31%	
		Other	0	0.00%	
Fire, Allied Lines & CMP	43				1.80%
		Claim Handling	35	81.40%	
		Marketing & Sales	1	2.33%	
		PolicyHolder Service	1	2.33%	
		Underwriting	6	13.95%	
		Other	0	0.00%	
Homeowners	282				11.78%
		Claim Handling	197	69.86%	
		Marketing & Sales	15	5.32%	
		PolicyHolder Service	35	12.41%	
		Underwriting	35	12.41%	
		Other	0	0.00%	
Liability	39				1.63%
		Claim Handling	19	48.72%	
		Marketing & Sales	3	7.69%	
		PolicyHolder Service	15	38.46%	
		Underwriting	2	5.13%	
		Other	0	0.00%	
Life & Annuity	131				5.47%
		Claim Handling	29	22.14%	
		Marketing & Sales	72	54.96%	
		PolicyHolder Service	24	18.32%	
		Underwriting	6	4.58%	
		Other	0	0.00%	
Miscellaneous	452				18.89%

Coverage	Total By Coverage	Reason	Total By Reason	% Reason	%Coverage
		Claim Handling	70	15.49%	
		Marketing & Sales	11	2.43%	
		PolicyHolder Service	27	5.97%	
		Underwriting	342	75.66%	
		Other	2	0.44%	
Total	2,393				

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

[Report3C]

Connecticut Insurance Department
TOTAL COMPLAINTS CLOSED
FOR TIME PERIOD 01/01/2021 THROUGH 06/30/2021

Coverage	Total By Coverage	Reason	Total By Reason	Confirmed	%Reason	%Coverage
Accident & Health	931					39.23%
		Claim Handling	693	128	74.44%	
		Marketing & Sales	66	10	7.09%	
		PolicyHolder Service	80	12	8.59%	
		Underwriting	92	1	9.88%	
		Other	0	0	0.00%	
Auto	478					20.14%
		Claim Handling	385	67	80.54%	
		Marketing & Sales	22	8	4.60%	
		PolicyHolder Service	55	8	11.51%	
		Underwriting	16	1	3.35%	
		Other	0	0	0.00%	
Fire, Allied Lines & CMP	40					1.69%
		Claim Handling	33	7	82.50%	
		Marketing & Sales	0	0	0.00%	
		PolicyHolder Service	0	0	0.00%	
		Underwriting	7	1	17.50%	
		Other	0	0	0.00%	
Homeowners	292					12.31%
		Claim Handling	197	24	67.47%	
		Marketing & Sales	23	4	7.88%	
		PolicyHolder Service	41	6	14.04%	
		Underwriting	31	6	10.62%	
		Other	0	0	0.00%	
Liability	40					1.69%
		Claim Handling	19	2	47.50%	
		Marketing & Sales	4	2	10.00%	
		PolicyHolder Service	14	4	35.00%	
		Underwriting	3	1	7.50%	
		Other	0	0	0.00%	
Life & Annuity	135					5.69%
		Claim Handling	29	4	21.48%	
		Marketing & Sales	74	3	54.81%	
		PolicyHolder Service	24	3	17.78%	
		Underwriting	8	0	5.93%	
		Other	0	0	0.00%	
Miscellaneous	457					19.26%
		Claim Handling	79	17	17.29%	
		Marketing & Sales	10	0	2.19%	

Coverage	Total By Coverage	Reason	Total By Reason	Confirmed	%Reason	%Coverage
		PolicyHolder Service	23	3	5.03%	
		Underwriting	345	1	75.49%	
		Other	0	0	0.00%	
Total	2,373					

* 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 01/01/2021 THROUGH 06/30/2021 AND CLOSED BEFORE 07/01/2021

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
		*NEW YORK LIFE GRP	\$347,200,532.00	3	3	0	0	0	0	0	0	0	0	1	1	0	0
*NORFOLK & DEDHAM GRP	\$0.00	0	0	1	0	0	0	0	0	0	0	0	0	0	0	1	0
*NORTHWESTERN MUT	\$54,154,493.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*OHIO MUT GRP	\$25,463,731.00	0	0	4	3	0	0	1	1	0	0	0	0	1	1	6	5
*OLD REPUBLIC GRP	\$42,799,787.00	0	0	4	4	0	0	0	0	2	3	0	0	0	0	6	7
Oxford Health Plans (CT), Inc	\$42,594,576.00	38	37	0	0	0	0	0	0	0	0	0	0	0	0	38	37
*PACIFIC LIFE INS CO	\$0.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*PALISADES GRP	\$6,489,526.00	0	0	2	1	0	0	0	0	0	0	0	0	0	0	2	1
*PENN MUT GRP	\$190,054.00	0	0	0	0	0	0	0	0	0	0	2	2	0	0	2	2
*PENNSYLVANIA LUMBERMENS GRP	\$2,007,792.00	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1
*PLYMOUTH ROCK INS GRP	\$51,359,956.00	0	0	1	2	0	0	6	5	0	0	0	0	0	0	7	7
*Primerica Grp	\$23,822.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*PRINCIPAL FIN GRP	\$23,784,563.00	1	1	0	0	0	0	0	0	0	0	0	1	0	0	1	2
*PROGRESSIVE GRP	\$447,488,028.00	0	0	72	77	1	2	6	6	0	0	0	0	1	1	80	86
Providence Mutual Fire Ins Co	\$20,327,984.00	0	0	2	3	0	0	1	1	0	0	0	0	0	0	3	4
*PRUDENTIAL OF AMER	\$2,479,024,715.00	3	4	0	0	0	0	0	0	0	0	9	9	0	0	12	13
*QBE INS GRP LTD	\$28,550,688.00	0	0	0	0	0	0	1	1	0	0	0	0	0	0	1	1
*QUINCY MUT GRP	\$34,550,768.00	0	0	2	2	0	0	2	2	0	0	0	0	0	0	4	4
*RLI INS GRP	\$7,501,452.00	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	1
*Sammons Enterprises Grp	\$2,679.00	0	0	0	0	0	0	0	0	0	0	3	3	0	0	3	3
Security Mutual Life Ins Co of New York	\$32,121.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
*SELECTIVE INS	\$80,500,680.00	0	0	2	2	1	0	0	0	1	2	0	0	1	1	5	5
*SENTRY INS GRP	\$32,994,511.00	0	0	1	1	0	0	0	0	0	0	0	0	0	0	1	1
*ShelterPoint Grp Inc	\$341,674.00	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
*Skyward Specialty Ins Grp Inc Grp	\$3,370,468.00	0	0	0	0	0	0	0	0	1	1	0	0	0	0	1	1
*St Paul Travelers Grp	\$619,387,949.00	0	0	12	9	1	0	11	13	2	2	0	0	2	2	28	26
*STATE FARM IL	\$361,623,264.00	0	0	38	37	0	0	25	24	0	0	0	0	0	0	63	61
*Sterling Financial Ins Grp Inc	\$32,892.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*SWISS RE GRP	\$27,843,242.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
*The Hanover Ins Grp	\$169,170,137.00	0	0	3	4	1	1	5	6	0	0	0	0	0	0	9	11
*Thrivent Financial For Lutherans Grp	\$0.00	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	1
*Tiptree Fin Grp	\$461,390.00	0	0	0	0	0	0	0	0	0	0	0	0	2	1	2	1
*Tokio Marine Holdings Inc GRP	\$191,447,250.00	1	2	0	0	0	0	2	2	1	2	0	0	0	0	4	6
*Trupanion Grp	\$8,456,549.00	0	0	0	0	0	0	0	0	0	0	0	0	1	1	1	1

[REPORT 3D]

CONNECTICUT STATE INSURANCE DEPARTMENT
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		OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL	OP	CL
*UNION MUT VT	\$9,450,604.00	0	0	0	0	0	0	1	0	0	0	0	0	0	0	1	0
*United Ins Holdings Grp	\$10,840,799.00	0	0	1	0	0	0	5	6	0	0	0	0	0	0	6	6
*UNITED SERVICES AUTOMOBILE ASN GRP	\$259,526,319.00	1	1	17	16	1	0	11	10	0	0	0	0	0	0	30	27
*UNITEDHEALTH GRP	\$708,427,186.00	51	39	0	0	0	0	0	0	0	0	0	0	1	1	52	40
*UNIVERSAL INS CO GRP	\$7,796,668.00	0	0	0	0	0	0	3	3	0	0	0	0	0	0	3	3
*UNUM GRP	\$81,318,707.00	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Utica First Insurance Company	\$40,616,348.00	0	0	0	0	1	1	2	1	0	0	0	0	0	0	3	2
*UTICA NATL INS GRP	\$93,910,801.00	0	0	1	2	1	0	0	0	2	2	0	0	1	1	5	5
*VERMONT MUT GRP	\$39,863,340.00	0	0	1	1	0	0	3	2	0	0	0	0	0	0	4	3
*Voya Financial Grp	\$1,422,479,554.00	0	0	0	0	0	0	0	0	0	0	2	3	0	0	2	3
WellCare of Connecticut, Inc.	\$0.00	2	2	0	0	0	0	0	0	0	0	0	0	0	0	2	2
*WEST SOUTHERN GRP	\$7,609,243.00	0	0	0	0	0	0	0	0	0	0	1	1	0	0	1	1
*WESTERN SERVICE CONTRACT GRP	\$8,572,835.00	0	0	0	0	0	0	3	2	0	0	0	0	0	0	3	2
*Wilton Re Grp	\$3,909.00	0	0	0	0	0	0	0	0	0	0	2	1	0	0	2	1
*WR BERKLEY CORP	\$116,638,836.00	0	0	1	1	0	0	0	0	1	1	0	0	0	0	2	2
*WT Holdings Grp	\$6,680,917.00	0	0	1	2	0	0	2	1	0	0	0	0	0	0	3	3
*ZURICH INS GRP	\$154,379,567.00	0	0	0	0	1	1	1	1	2	1	0	0	1	0	5	3
TOTALS	\$20,310,063,519.00	549	439	43	270	37	272	35	126	79	1,538	79	1,524				

* 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.