

# Fixed-Payment Benefits Plans Annual Report

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June 1, 2021

**Mike Kreidler**, *Insurance Commissioner*  
[www.insurance.wa.gov](http://www.insurance.wa.gov)

# Table of contents

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<b>Executive Summary .....</b>	<b>3</b>
<b>Annual Report .....</b>	<b>4</b>
<b>Survey .....</b>	<b>4</b>
<b>Data Summary .....</b>	<b>4</b>
Group Market .....	4
Individual Market .....	5
Conclusions .....	5
FIGURE 1: NUMBER OF TOTAL POLICIES IN FORCE AND NUMBER OF TOTAL ENROLLEES .....	6
Results Comparison.....	7
FIGURE 2: COUNT OF NEW ENROLLMENT AND POLICIES OF BOTH INDIVIDUAL AND GROUP MARKETS .....	7
<b>Appendix A .....</b>	<b>8</b>
<b>Sales of New Group Policies and Group Enrollees by Company .....</b>	<b>8</b>
<b>Sales of New Individual Policies and Individual Enrollees by Company.....</b>	<b>10</b>
<b>Cumulative Total of Existing Policies and Enrollees by Company.....</b>	<b>12</b>

# Executive Summary

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In 2007, the Washington State Legislature modified the definition of “health plan” in the Revised Code of Washington ([RCW 48.43.005](#)) to exclude fixed-payment insurance plans that are offered as a stand-alone benefit. Under RCW [48.43.650](#), the Office of the Insurance Commissioner (OIC) must collect and report information regarding fixed payment insurance on June 1 of each year.

The law exempts these products from complying with many mandated benefit requirements that apply to comprehensive medical insurance. Because this coverage is not comprehensive health insurance and the benefit amounts may be significantly less than the cost of care, insurers must provide a disclosure form to help consumers understand that the coverage will not pay the entire cost of most medical expenses or hospital care. The companies must use a standard disclosure form, which they must file with the OIC for approval.

Fixed-payment insurance policies pay a specific amount to people who receive certain types of medical care or services. Fixed-payment plans make these payments regardless of the actual amount of charges. For example, a plan might pay \$200 a day for each day that a consumer is in the hospital. Insurers sell these policies to individual consumers and to employer groups.

Group fixed-payment policies allow employees to buy coverage through their employers. Under typical benefit design, there is a low calendar year minimum and a set dollar amount for a doctor visit (such as \$25 per visit) or a daily benefit amount for a hospital stay (such as \$200 per day). These payments usually cover only a fraction of the actual cost of medical services.

Proponents of the 2007 change testified that employers wanted to provide this limited coverage to their low-wage and seasonal employees to provide an option for some coverage. Opponents expressed concern that some employers would replace comprehensive medical coverage with these very limited plans, resulting in enrollees incurring out-of-pocket medical costs or deferring treatment.

Since 2009, the OIC has conducted an annual survey of the insurers that offer fixed-payment insurance policies and has reported its findings to the Legislature. The enclosed report data is a result of the survey that the OIC sent to companies in January 2021 requesting data for the 2020 calendar year. In this report, we compare the 2020 data with data we collected in 2019, 2018, and 2017.

# Annual Report

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## Survey

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Each January, the OIC requires companies to complete a survey and submit data about their fixed-payment insurance policies. The survey questions are:

- Did you write fixed-payment policies in Washington State in 2020?
- Number of new fixed-payment policies issued in 2020 – group.
- Number of new fixed-payment policies issued in 2020 – individual.
- Number of new fixed-payment policy group enrollees in 2020.
- Number of new individual fixed-payment policy enrollees in 2020.
- Total number of enrollees on all fixed-payment policies as of December 31, 2020.
- Total number of existing fixed-payment policies in force as of December 31, 2020.
- Number of complaints from consumers the Washington State Office of the Insurance Commissioner forwarded to the company regarding fixed-payment policies in 2020.

## Data Summary

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State law (RCW 48.43.005) defines fixed-payment policies as specified disease or illness-triggered fixed-payment insurance, hospital confinement fixed-payment insurance, or other fixed-payment insurance offered as an independent, non-coordinated benefit. The benefits pay a fixed dollar amount to the insured person regardless of the actual amount of medical costs.

In 2020, fewer companies wrote fixed-payment policies, falling to 45 from 53 in 2019.

In 2020, companies recorded 145 complaints, compared to 103 complaints in 2019.

## Group Market

- The 2020 survey showed 20 companies sold group policies, with a decrease in the number of group enrollees. They reported 34,827 (60.32%) group enrollees compared to the prior year. The 2019 survey showed that 23 companies sold group policies, with an increase of 26,143 enrollees on new group policies.
- Eight companies dominate new group market sales with 19,962 new enrollees:
  - Unum Life Insurance Co. of America: 7,417
  - Life INS Co. Of N. America.: 4,263

- American Heritage Life Insurance Co.: 7,638
  - Colonial Life & Accident Insurance Co.: 2,232
  - AAA Life Insurance Co.: 2,052
  - Continental America Insurance Co.: 1,526
  - Guardian Life INS Co of America: 1,142
- Seven companies reported fewer than 1,000 but more than 200 new enrollees:
    - Principal Life Ins Co: 734
    - United Of Omaha Life Ins Co: 596
    - Standard Ins Co: 594
    - US Br Sun Life Assur Co of Canada: 580
    - Symetra Life Ins Co: 577
    - Transamerica Life Ins Co: 246
    - BCS Insurance Company: 238
  - 208 companies each reported 200 or fewer new group enrollees, for a combined total of 704 new enrollees.

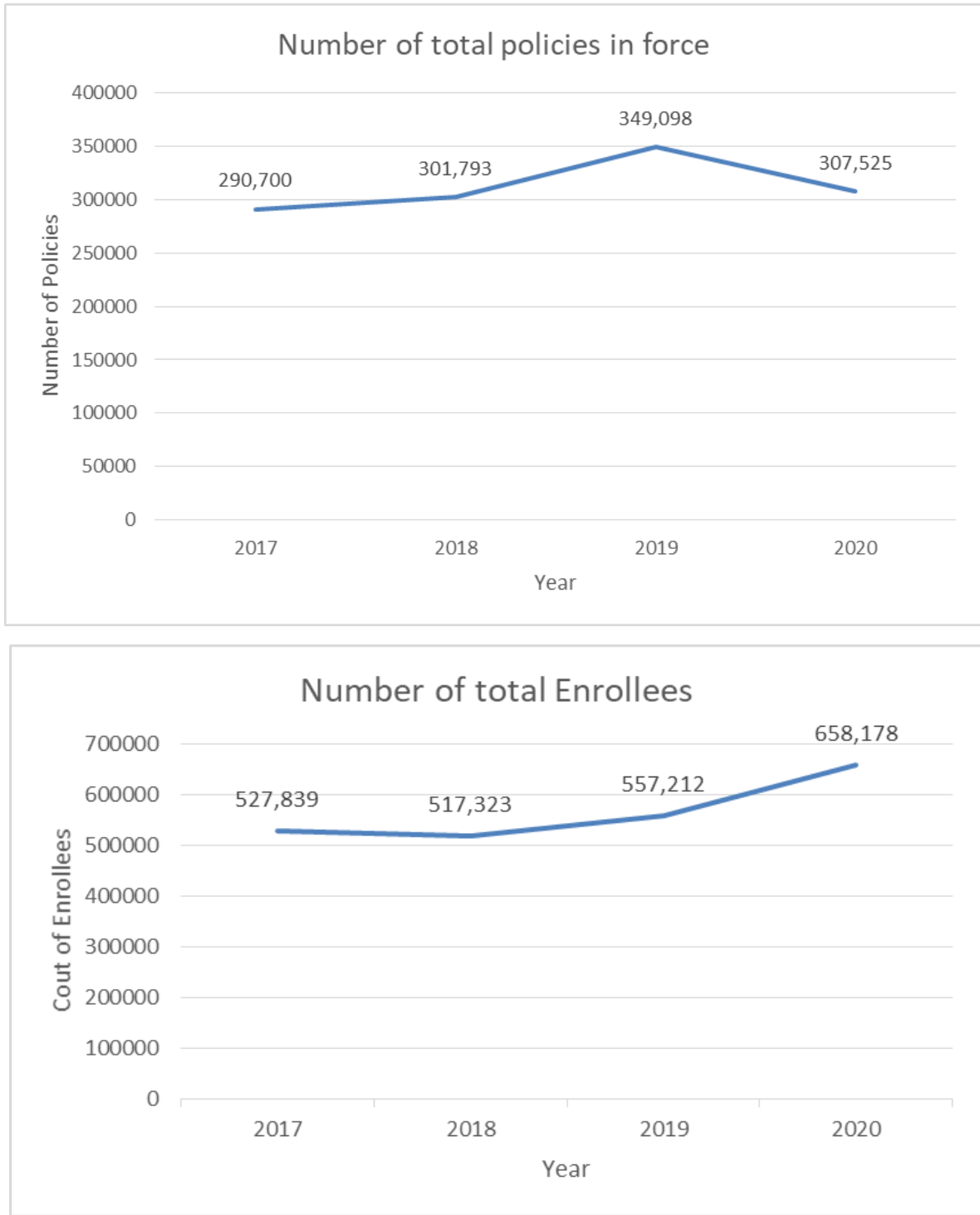
## Individual Market

- In 2020, 31 companies sold 29,505 individual policies, a 38.1% decrease from 2019. The 2019 survey showed 35 companies sold individual policies, with a decrease of 18,168 enrollees on new individual policies.
- In 2020, 10 companies issued 91.1% of the new individual policies sold in Washington State, covering 26,879 people.
- One company, American Family Life Assurance Co. of Columbus, still dominates the market with 12,276 new individual enrollees and 41.6% of the market. Compared to the 2019 count of 45,912 new enrollees, they have lost significant risk.

## Conclusions

The number of companies that are actively selling new individual fixed-payment policies decreased from 35 in 2019 to 31 in 2020. Twenty companies reported decreases in new individual enrollees. In addition, 206 companies have fewer than 200 new individual enrollees.

FIGURE 1: NUMBER OF TOTAL POLICIES IN FORCE AND NUMBER OF TOTAL ENROLLEES



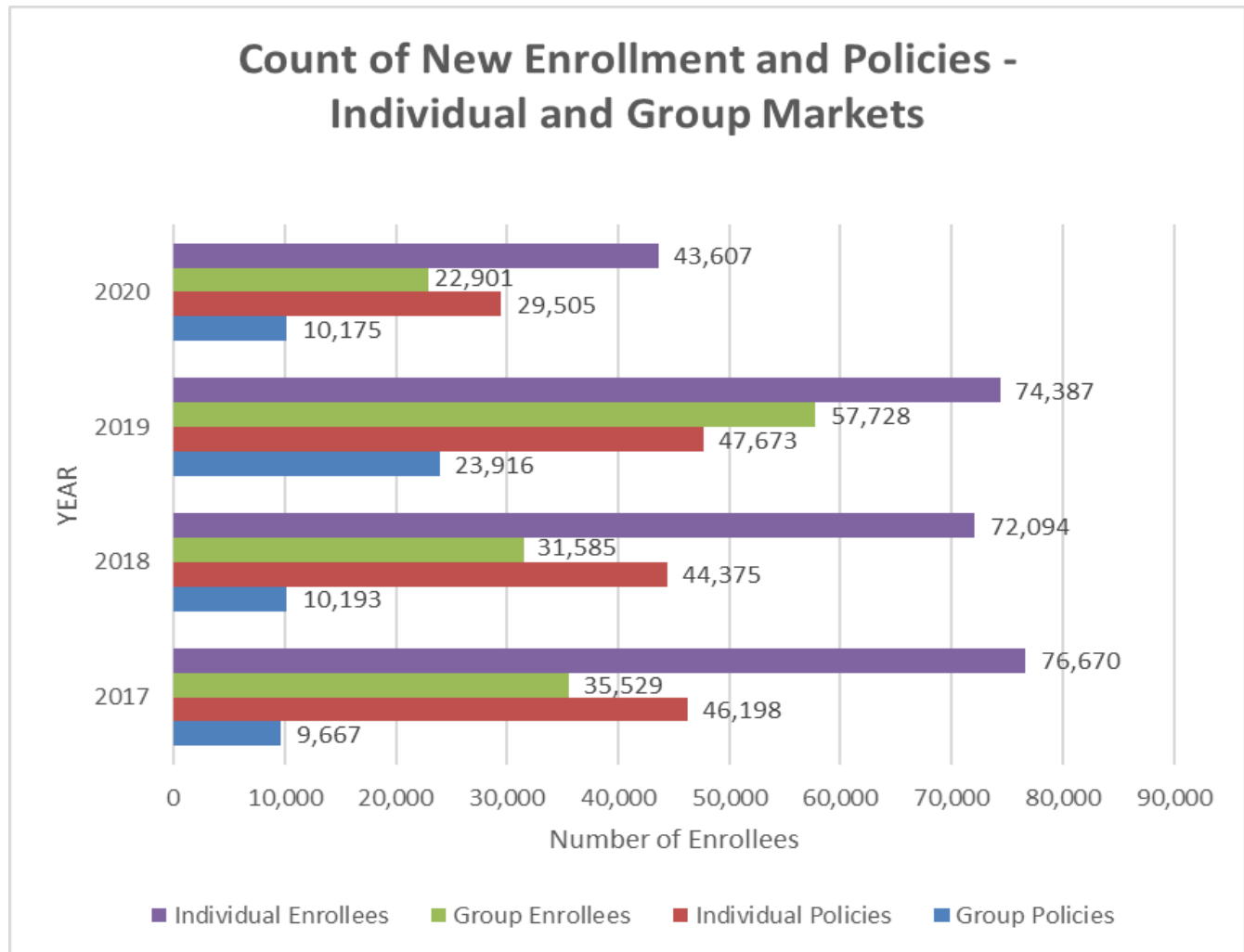
**Figure 1:** Companies reported a total of 307,525 policies in force and 658,178 total enrolled members. Compared to the 2019 cumulative totals, the 2020 cumulative enrollment totals show an 18.12% increase (100,966 total enrollees) in overall enrollment. **Source:** Company responses to the OIC survey for 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

The market for fixed-payment insurance coverage does not meet the definition of a comprehensive health plan or the requirements under the Affordable Care Act (ACA) (Pub. L 111-148 (2010)) and does not meet the ACA’s requirement to purchase minimum essential coverage.

## Results Comparison

The 2020 survey shows the number of new individual enrollees has decreased by 41% from 2019, while the number of new individual policies has decreased by 38% from 2019. In 2020, the companies issued 29,505 policies to 43,607 new individual enrollees (policyholders can include spouses and dependents in their policies).

**FIGURE 2: COUNT OF NEW ENROLLMENT AND POLICIES OF BOTH INDIVIDUAL AND GROUP MARKETS**



**Figure 2:** Number of new individual and group policies sold (shown in Red and blue) and number of people enrolled in those policies (shown in Purple and green). Spouses and dependents may be covered under individual policies.

**Source:** Company responses to the OIC survey for 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

# Appendix A

## Sales of New Group Policies and Group Enrollees by Company

NAME	2017 GROUP POLICIES	2017 GROUP ENROLLMENTS	2018 GROUP POLICIES	2018 GROUP ENROLLMENTS	2019 GROUP POLICIES	2019 GROUP ENROLLMENTS	2020 GROUP POLICIES	2020 GROUP ENROLLMENTS
AAA Life Insurance Co.	0	3477	0	2750	0	2697	0	0
Aetna Life Ins. Co.	0	0	3	138	2	631	0	0
American Fidelity Assur. Co.	1	0	2	61	2	98	18	141
American Heritage Life Ins. Co.	1164	1878	1619	2119	4130	7638	0	0
Assurity Life Ins. Co.	95	147	72	100	125	181	121	153
Beazley Ins. Co. Inc.	0	0	1	24	2	92	0	0
Colonial Life & Accident Ins. Co.	2832	3566	3965	4464	4192	4724	2232	2232
Combined Ins. Co. of America	6	6	122	122	120	116	68	65
Companion Life Ins. Co.	0	338	0	0	3	297	0	102
Continental America Ins. Co.	13	8330	13	2328	45	2858	29	1526
Federal Ins. Co.	0	0	0	0	3	121	2	135
Guardian Life Ins. Co. of America	29	478	28	779	26	761	34	1142
Life Ins. Co. of N. America	0	0	1	0	11	658	7	4263



<b>NAME</b>	<b>2017 GROUP POLICIES</b>	<b>2017 GROUP ENROLLMENTS</b>	<b>2018 GROUP POLICIES</b>	<b>2018 GROUP ENROLLMENTS</b>	<b>2019 GROUP POLICIES</b>	<b>2019 GROUP ENROLLMENTS</b>	<b>2020 GROUP POLICIES</b>	<b>2020 GROUP ENROLLMENTS</b>
Lincoln National Life Ins. Co.	14	852	233	337	9	772	0	0
Principal Life Ins. Co	1	12	39	592	39	592	52	734
Prudential Ins. Co. of America	2	72	2	79	3	427	0	0
Reliastar Life Ins. Co	2	12	8	312	7	12248	0	0
Standard Ins. Co.	11	211	19	639	9	129	14	594
Transamerica Life Ins. Co.	311	654	471	687	306	462	138	246
Transamerica Premier Life Ins. Co.	4	4	1	1	3	3	0	0
Trustmark Ins. Co.	9	15	11	18	4	4	2	4
United of Omaha Life Ins. Co.	11	735	8	353	3	10	20	596
Unum Life Ins. Co. of America	5125	13879	3570	15131	14864	19983	7417	7417
US Br. Sun. Life Assur. Co. of Canada	1	153	3	172	8	2226	8	580

## Sales of New Individual Policies and Individual Enrollees by Company

NAME	2017 INDIVIDUAL POLICIES	2017 INDIVIDUAL ENROLLMENTS	2018 INDIVIDUAL POLICIES	2018 INDIVIDUAL ENROLLMENTS	2019 INDIVIDUAL POLICIES	2019 INDIVIDUAL ENROLLMENTS	2020 INDIVIDUAL POLICIES	2020 INDIVIDUAL ENROLLMENTS
American Family Life Assur. Co. of Columbus	24268	45884	23054	43558	24284	45912	12276	22602
American Fidelity Assurance Co.	717	960	893	1141	401	508	130	130
American General Life Ins. Co.	216	216	29	29	30	30	26	26
American Heritage Life Ins. Co.	40	251	0	0	255	456	0	0
American Income Life Ins. Co.	643	970	651	1042	704	1042	521	785
Assurity Life Ins. Co.	29	108	3	5	3	5	9	17
Bankers Fidelity Life Ins. Co.	3	3	5	5	1	1	0	0
Bankers Life & Casualty Co.	392	394	470	471	368	368	455	455
Chesapeake Life Ins. Co.	2510	3379	2540	3417	3567	4779	3871	5145
Colonial Life & Accident Ins. Co.	10133	13015	10745	13429	11525	13699	6955	6955
Combined Ins. Co. of America	400	613	515	920	369	591	387	577
Equitable Life & Cas Ins. Co.	0	0	0	0	1	1	0	0
Family Heritage Life Ins. Co. of America	690	1648	696	1588	1173	2332	576	1085
Federal Ins. Co.	190	190	238	238	1	73	1	45
Globe Life & Accident Ins. Co.	484	484	339	339	329	329	394	394
Guarantee Trust Life Ins. Co.	88	91	221	224	224	229	232	232

NAME	2017 INDIVIDUAL POLICIES	2017 INDIVIDUAL ENROLLMENTS	2018 INDIVIDUAL POLICIES	2018 INDIVIDUAL ENROLLMENTS	2019 INDIVIDUAL POLICIES	2019 INDIVIDUAL ENROLLMENTS	2020 INDIVIDUAL POLICIES	2020 INDIVIDUAL ENROLLMENTS
Guardian Life Ins. Co. of America	0	0	3	11	4	8	6	7
Illinois Mutual Life Ins. Co.	3	3	1	1	5	5	2	2
LifeSecure Ins. Co.	0	0	28	28	240	311	486	585
Loyal American Life Ins. Co.	115	185	72	114	87	125	132	186
Medico Ins. Co.	155	155	233	233	463	463	593	593
Minnesota Life Ins. Co.	0	0	0	0	1	6	3	3
Mutual of Omaha Ins. Co.	185	249	471	568	592	704	680	774
Provident Life & Accident Ins. Co.	881	2637	0	0	1366	388	921	1979
Securian Life Ins. Co.	0	0	26	39	226	318	0	0
Sentinel Security Life Insurance Co.	0	0	0	0	7	7	0	0
State Farm Mutual Auto Ins. Co.	983	1048	757	805	586	637	309	355
Time Insurance Co.	2121	2897	1562	2020	100	123	0	0
Transamerica Life Ins. Co.	40	62	250	336	154	206	89	125
Trustmark Ins. Co.	594	845	305	408	183	264	108	182
United America Ins. Co.	30	49	33	33	8	12	1	1
United Transportation Union Ins. Assn.	45	80	30	72	24	69	0	0
Washington Natl Ins. Co.	46	47	167	172	379	379	204	205

## Cumulative Total of Existing Policies and Enrollees by Company

NAME	DID YOU WRITE FIXED PAYMENT POLICIES IN WA IN 2020?	2020 TOTAL ENROLLEES	2020 TOTAL EXISTING POLICIES
4 Ever Life Ins Co	No	0	0
AAA Life Insurance Company	Yes	18747	1
Ace Amer. Ins Co	No	0	0
Ace Fire Underwriters Ins Co	No	0	0
Ace Life Ins Co	No	0	0
Ace Prop & Cas. Ins Co	No	0	0
Aetna Hlth. & Life Ins Co	No	0	0
Aetna Life Ins Co	No	1988	6
AIG Prop Cas. Co	No	0	0
AIU Ins Co	No	0	0
All Savers Insurance Company	No	0	0
Allianz Life Ins Co Of N Amer.	No	0	0
Allstate Assur Co	No	0	0
Allstate Life Ins Co	No	0	0
American Amicable Life Ins Co Of TX	No	0	0
American Bankers Ins Co of Florida	No	0	0
American Bankers Life Assur Co Of FL	No	0	0
American Family Life Assur Co of Col	Yes	253582	123704
American Family Mut. Ins Co SI	No	0	0
American Fidelity Assur Co	Yes	5578	2657
American Gen Life Ins Co	Yes	1316	1316
American Health and Life	No	69	58
American Heritage Life Ins Co	No	0	0
American Home Assur Co	No	0	0
American Income Life Ins Co	Yes	12076	9085
American Medical & Life Ins Co	No	0	0
American Natl Ins Co	No	6	3
American Natl Life Ins Co Of TX	No	0	0
American Public Life Ins Co	No	0	0
American Republic Ins Co	No	24	18
Ameritas. Life Ins Corp	No	0	0
Amex Assur Co	No	0	0
Annuity Investors Life Ins Co	No	0	0
Aspen Amer. Ins Co	No	0	0
Assurity. Life Ins Co	Yes	376	253
Auto Club Life Ins Co	No	0	0
Bankers Fidelity Life Ins Co	Yes	58	58
Bankers Life & Cas. Co	Yes	9706	8528
Bankers Standard Ins Co	No	0	0
BCS Insurance Company	Yes	1052	29

<b>NAME</b>	<b>DID YOU WRITE FIXED PAYMENT POLICIES IN WA IN 2020?</b>	<b>2020 TOTAL ENROLLEES</b>	<b>2020 TOTAL EXISTING POLICIES</b>
Beazley Ins Co Inc	No	0	0
Brighthouse. Life Insurance Company	No	0	0
Capitol Ind. Corp	No	0	0
Central Reserve Life Ins Co	No	0	0
Central States H & L Co Of Omaha	No	0	0
Century Ind. Co	No	0	0
Chesapeake Life Ins Co	Yes	8098	6092
Chubb Natl Ins Co	No	0	0
Clear Blue Ins Co	No	0	0
Clover Ins Co	No	0	0
Colonial Life & Accident Ins Co	Yes	34295	34138
Columbus Life Insurance Company	No	0	0
Combined Ins Co Of America	Yes	20175	15816
Companion Life Ins. Co.	No	207	8
Compbenefits Ins. Co.	No	0	0
Continental Amer. Ins. Co.	Yes	37460	100
Continental Gen Ins Co	No	313	313
Continental Life Insurance Company of Brentwood, Tn.	Yes	115	115
Corporate Solutions Life Reins. Co	No	0	0
Cotton States Life Ins Co	No	0	0
Country Investors Life Assur Co	No	0	0
Country Life Ins Co	No	0	0
Dairyland. American Ins Co	No	0	0
Delaware Life Ins Co	No	0	0
Equitable Financial Life Ins Co	No	0	0
Equitable Financial Life Ins Co of America	No	0	0
Executive Risk Ind. Inc	No	0	0
Family Heritage Life Ins Co Of Amer.	Yes	11187	4795
Family Life Ins Co	No	0	0
Federal Ins Co	Yes	3585	3585
Federated Life Ins Co	No	0	0
Federated Mut. Ins Co	No	0	0
Federated Serv. Ins Co	No	0	0
Fidelity Security Life Ins Co	No	0	0
Fireman's Insurance Company of Washington DC	No	0	0
First Penn Pacific Life Ins Co	No	0	0
General Star Natl Ins Co	No	0	0
Generali Us Branch	No	0	0
Genesis Ins Co	No	0	0
Globe Life & Accident Ins Co	Yes	3997	3997
Golden Rule Insurance Company	No	0	0
Great Amer. Life Ins Co	No	0	0

<b>NAME</b>	<b>DID YOU WRITE FIXED PAYMENT POLICIES IN WA IN 2020?</b>	<b>2020 TOTAL ENROLLEES</b>	<b>2020 TOTAL EXISTING POLICIES</b>
Great Northern Ins Co	Yes	2923	2923
Guarantee Trust Life Ins Co	Yes	1349	1348
Guardian Life Ins Co Of Amer.	Yes	3257	108
Hartford Life & Accident Ins Co	No	0	0
Hartford Life Insurance	No	0	0
Heritage Cas. Ins Co	No	0	0
HM Life Ins Co	No	0	0
Humana Benefit Plan of IL Inc	No	0	0
Humana Ins Co	No	0	0
Humanadental. Ins Co	No	0	0
IA American Life Insurance Company	No	0	0
Illinois Mut. Life Ins Co	Yes	24	22
Independence Life & Ann Co	No	0	0
Industrial Alliance Ins & Fin Serv. I	No	0	0
Insurance Co of N Amer.	No	0	0
Insurance Co Of The State Of PA	No	0	0
Integrity Life Ins Co	No	0	0
Kansas City Life Ins Co	No	1	1
Lafayette Life Ins Co	No	0	0
Liberty Natl Life Ins Co	Yes	1	1
Life Ins Co Of N Amer.	Yes	26614	39
LifeSecure. Ins Co	Yes	737	388
Lifewise. Assur Co	No	0	0
Lincoln Benefit Life Co	No	0	0
Lincoln Life & Ann Co of NY	No	0	0
Lincoln Life Assurance Co of Boston	No	0	0
Lincoln Natl Life Ins Co	Yes	110436	467
Loyal Amer. Life Ins Co	Yes	147	103
Madison Natl Life Ins Co Inc	No	1	1
Manhattan Life Ins Co	No	0	0
Manhattan Natl Life Ins Co	No	0	0
ManhattanLife. Assur Co of Amer.	No	0	0
Medico Ins Co	Yes	1554	1550
Merit Life Ins Co	No	0	0
Metropolitan Life Ins Co	No	6	6
Mid-West National Life Insurance Company of Tennessee	No	113	73
Midwestern United Life Insurance Company	No	0	0
Minnesota Life Ins Co	Yes	6	6
Mony Life Ins Co	No	0	0
Mutual Of Omaha Ins Co	Yes	2243	1916
Nassau Life and Annuity Company	No	0	0
Nassau Life Insurance Co of Kansas	No	0	0

<b>NAME</b>	<b>DID YOU WRITE FIXED PAYMENT POLICIES IN WA IN 2020?</b>	<b>2020 TOTAL ENROLLEES</b>	<b>2020 TOTAL EXISTING POLICIES</b>
National Farmers Union Prop & Cas.	No	0	0
National Hlth. Ins Co	Yes	1146	802
National Teachers Assoc. Life Ins Co	No	0	0
National Union Fire Ins Co Of Pitts	No	0	0
Nationwide Life Ins Co	No	0	0
New Hampshire Ins Co	No	0	0
New York Life Ins Co	No	0	0
North River Ins Co	No	0	0
Occidental Life Ins Co Of NC	No	0	0
Ohio Natl Life Assur Corp	No	0	0
Ohio Natl Life Ins Co	No	0	0
Old Amer. Ins Co	No	81	81
Omaha Ins Co	No	0	0
Pacific Employers Ins Co	No	0	0
Pacific Ind. Co	No	0	0
PacifiCare Life and Health. Ins Co	No	0	0
Pacificare. Life Assur Co	No	0	0
Palomar Specialty Ins Co	No	0	0
Pan Amer. Life Ins Co	No	0	0
PartnerRe Life Reins Co of Amer.	No	0	0
Paul Revere Life Ins Co	No	0	0
Physicians Life Ins Co	No	0	0
Physicians Mut. Ins Co	No	658	523
Pioneer Amer. Ins Co	No	0	0
Pioneer Security Life Ins Co	No	0	0
Principal Life Ins Co	Yes	2369	150
Principal National Life Insurance Company	No	0	0
Professional Ins Co	No	2	1
Protective Life & Annuity Ins Co	No	0	0
Protective Life Ins Co	No	0	0
Provident Amer. Life & Hlth. Ins Co	No	0	0
Provident Life & Accident Ins Co	Yes	21350	12685
Provident Life & Cas. Ins Co	No	0	0
Prudential Ins Co Of Amer.	No	820	4
QBE Ins Corp	No	0	0
QBE Reins Corp	No	0	0
Reliastar Life Ins Co	Yes	0	24798
Reliastar Life Ins Co Of NY	No	0	0
RiverSource Life Ins Co	No	1	1
S.USA Life Insurance Company, Inc.	No	0	0
SBLI USA Life Insurance Co Inc	No	0	0
Securian Life Ins Co	No	302	213

<b>NAME</b>	<b>DID YOU WRITE FIXED PAYMENT POLICIES IN WA IN 2020?</b>	<b>2020 TOTAL ENROLLEES</b>	<b>2020 TOTAL EXISTING POLICIES</b>
Security Life of Denver Insurance Company	No	0	0
Sentinel Security Life Insurance Company	Yes	16	16
Shelterpoint Ins Co	No	0	0
Shenandoah Life Ins Company	No	0	0
SILAC Insurance Company	No	16	16
Standard Ins Co	Yes	1825	48
Standard Life & Accident Ins Co	No	41	36
State Farm Mut Auto Ins Co	Yes	7545	6383
Sterling Life Ins Co	No	0	0
Sun Life & Hlth Ins Co	No	0	0
Sunset Life Ins Co Of Amer	No	0	0
Surety Life Ins Co	No	0	0
Symetra Life Ins Co	Yes	1428	4
Thrivent Financial For Lutherans	No	25	21
Tier One Ins Co	No	0	0
Time Insurance Company	No	0	0
Transamerica Cas Ins Co	No	0	0
Transamerica Financial Life Ins Co	No	34	16
Transamerica Life Ins Co	Yes	4009	1885
Transamerica Premier Life Ins Co	No	0	0
Trustmark Ins Co	Yes	471	293
Trustmark Life Insurance Company	No	0	0
Unified Life Ins Co	No	0	0
Unigard Ind Co	No	0	0
Unimerica Ins Co	No	0	0
Union Fidelity Life Ins Co	No	0	0
Union Labor Life Ins Co	No	73	52
United Amer Ins Co	Yes	457	250
United Of Omaha Life Ins Co	Yes	1345	56
United States Fire Ins Co	No	0	0
United States Life Ins Co in the Cit	No	8157	8157
United Transportation Union Ins Assn	Yes	416	198
United World Life Ins Co	No	0	0
UnitedHealthcare Ins Co	No	0	0
UnitedHealthcare Life Ins Co	No	0	0
Unum Ins Co	No	0	0
Unum Life Ins Co Of Amer	Yes	22344	22344
US Br Sun Life Assur Co of Canada	Yes	3595	23
US Financial Life Ins Co	No	0	0
USAA Life Ins Co	No	0	0
USAbLe Life	No	2	2
Venerable Ins and Annuity Company	No	0	0
Vigilant Ins Co	No	0	0



<b>NAME</b>	<b>DID YOU WRITE FIXED PAYMENT POLICIES IN WA IN 2020?</b>	<b>2020 TOTAL ENROLLEES</b>	<b>2020 TOTAL EXISTING POLICIES</b>
Voya Retirement Ins & Ann Co	No	0	0
Washington Natl Ins Co	Yes	6078	4686
West Coast Life Ins Co	No	0	0
Westchester Fire Ins Co	No	0	0
Western - Southern Life Ins Co	No	27	31
Western Southern Life Assur Co	No	0	0
Western United Life Assur Co	No	0	0
Wilcac Life Ins Co	No	1	1
Wilco Life Ins Co	No	68	68
Wilton Reassur Co	No	0	0
Wilton Reassur Life Co of NY	No	2	2
Woodmen World Life Ins Soc	No	52	52