

Fixed-payment benefits plans annual report

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www.insurance.wa.gov

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Executive summary

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 1st of each year.

The law exempts these products from complying with comprehensive insurance requirements. Because this coverage is not comprehensive and the benefit amounts may be 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 individuals and to employer groups.

Group fixed-payment policies allow employees to buy coverage through their employers. Under a typical benefit design, there is 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. There is also a low calendar-year maximum. 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 an option to their low-wage and seasonal employees. Opponents feared employers would replace comprehensive coverage with these limited plans, resulting in enrollees incurring 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 for June 1, 2023, is a result of the survey that the OIC sent to companies in January 2023. The companies reported data for the 2022 calendar year. In this report, we compare the 2022 data with data we collected in 2021, 2020, 2019, 2018 and 2017.

Annual report

Survey

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 2022?
- Number of new fixed-payment policies issued in 2022 – group
- Number of new fixed-payment policies issued in 2022 – individual
- Number of new fixed-payment policy group enrollees in 2022
- Number of new individual fixed-payment policy enrollees in 2022
- Total number of enrollees on all fixed-payment policies as of Dec. 31, 2022
- Total number of existing fixed-payment policies in force as of Dec. 31, 2022
- Number of complaints from consumers that the Washington state Office of the Insurance Commissioner forwarded to the company regarding fixed-payment policies in 2022

Data summary

State law (RCW 48.43.005) describes 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 2022, we saw a slight increase in the numbers of companies writing fixed-payment policies. Fifty-one companies reported they sold fixed-payment policies to consumers as compared to 48 in 2021.

In 2022, companies recorded 39 complaints as compared to 53 complaints in 2021.

Number of Companies that Wrote Fixed Payment Policies in WA

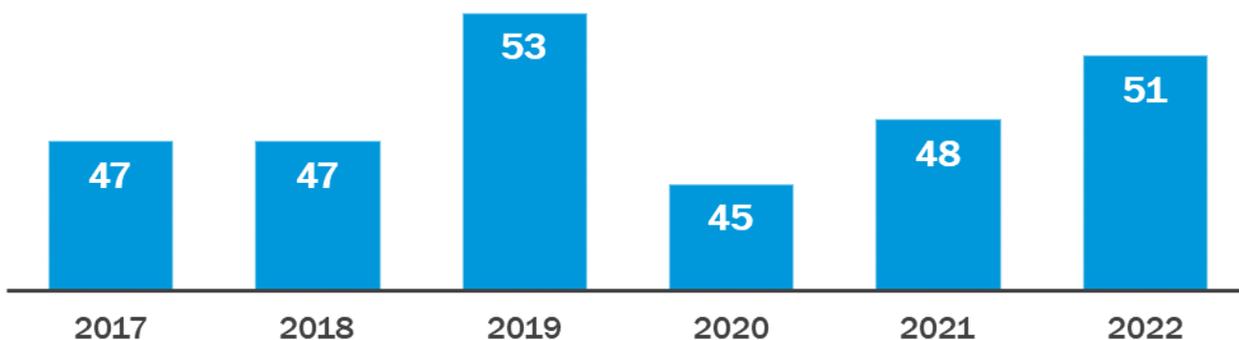


Figure 1: The total number of companies that wrote fixed-payment policies in WA increased slightly in 2022 from 48 to 51 (6.25% increase).

Source: Company responses to the OIC survey for 2022, 2021, 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

Number of Consumer Fixed Payment Plan Complaints Filed with the OIC

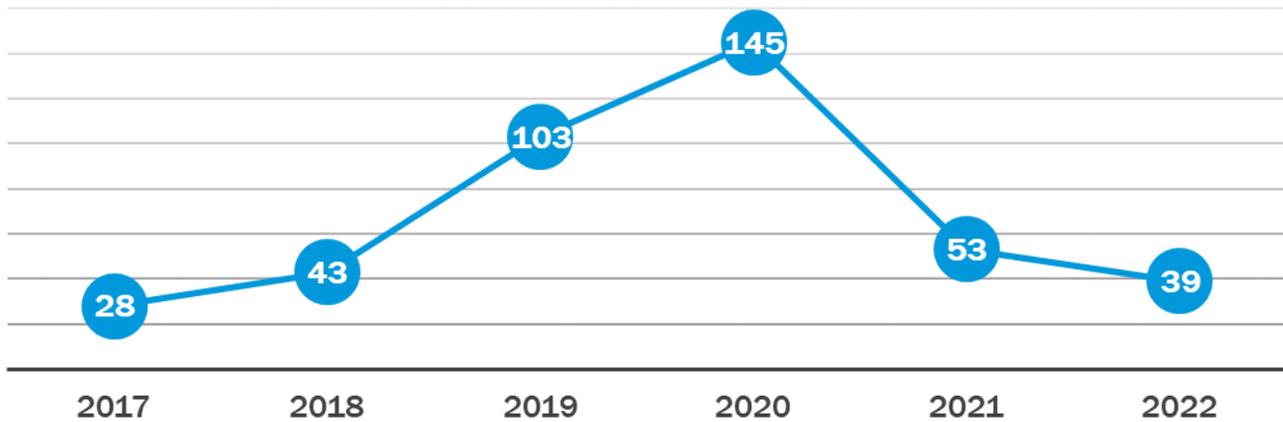


Figure 2: Companies reported a total of 39 consumer complaints in 2022. Compared to the 2021 count, the 2022 total shows a 26% decrease (change of 14 complaints).

Source: Company responses to the OIC survey for 2022, 2021, 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

Group market

The 2022 survey responses indicate that 28 companies issued new group policies, with a total of 16,477 new group policies encompassing 67,403 new group enrollees. This is fewer total new group policies and group enrollees than compared to 2021 (see Table 1 below).

Year	Number of companies that issued new group policies	Number of new group policies	Number of new group enrollees
2017	22	9,667	35,529
2018	23	10,193	31,585
2019	24	23,916	57,728
2020	20	10,175	22,901
2021	27	47,799	79,328
2022	28	16,477	67,403

Table 1: Total number of companies that issued new group fixed payment policies, the number of new group policies, and the number of new group enrollees per year.

Source: Company responses to the OIC survey for 2022, 2021, 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

- The top 10 companies in the group market with a total of 59,783 new enrollees (89% of all new group enrollees):
 - Life Insurance Company of North America: 24,615
 - American Heritage Life Insurance Company: 8,622
 - Unum Life Insurance Company of America: 5,381
 - Unum Insurance Company: 5,217
 - Continental American Insurance Company: 3,239
 - Colonial Life & Accident Insurance Company: 2,939

- AAA Life Insurance Company: 2,833
 - Standard Insurance Company: 2,423
 - Symetra Life Insurance Company: 2,364
 - The Prudential Insurance Company of America: 2,150
- Four companies reported fewer than 1,000, but more than 200 new enrollees:

- Combined Insurance Company of America: 888
 - The Lincoln National Life Insurance Company: 559
 - United of Omaha Life Insurance Company: 450
 - Transamerica Life Insurance Company: 325
- Eleven companies reported between 1 and 200 new group enrollees, for a combined total of 759 enrollees (1.13% of all new group enrollees).
 - Out of the 51 companies that did write fixed-payment policies in WA in 2022, 28 wrote group fixed-payment policies.

Individual market

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. No. 111-148 \(2010\)](#)) and does not meet the ACA's requirement to purchase minimum essential coverage. The table below details changes in the number of new individual policies and enrollees from 2017 through 2022.

Year	Number of companies that issued new individual policies	Number of new individual policies	Number of new individual enrollees
2017	32	46,198	76,670
2018	31	44,375	71,304
2019	35	47,673	74,387
2020	31	29,505	43,607
2021	30	35,814	54,218
2022	31	29,110	47,552

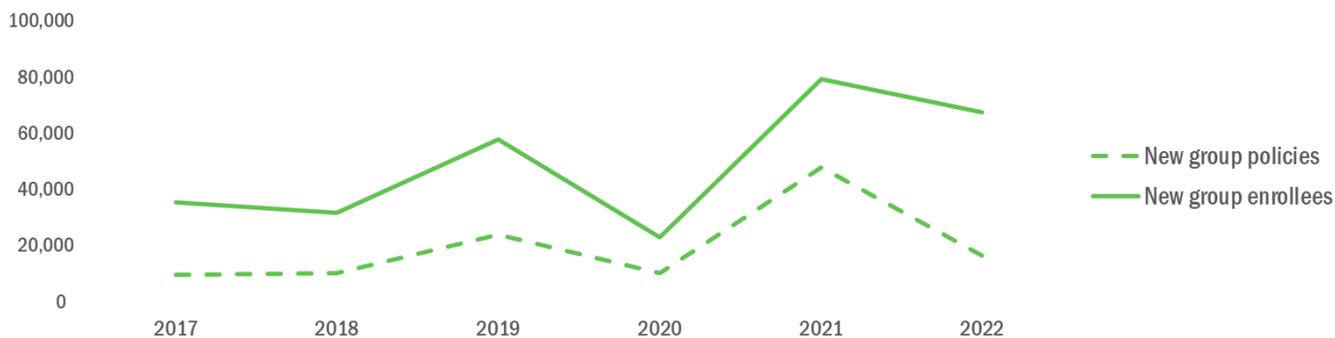
Table 2: Total number of companies that issued new individual fixed payment policies, the number of new individual policies, and the number of new individual enrollees per year.

Source: Company responses to the OIC survey for 2022, 2021, 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

- In 2022, 31 companies sold 29,110 individual fixed-payment policies. In 2021, 30 companies sold a total of 35,814 individual policies (a decrease of 18.7% individual policies sold from 2021 to 2022).
- In 2022, 10 companies issued 90% of all new individual policies sold in Washington, covering 44,155 individual enrollees.
- One company, American Family Life Assurance Company of Columbus, dominated the individual market in Washington, with 10,256 new policies (35.2% of all new individual policies), and 18,322 new individual enrollees (38.5% of all new individual enrollees). This is a slight increase in from 2021, when the company reported 18,215 new individual enrollees.

There has not been a significant change to the number of companies issuing individual fixed payment policies. Of the 31 companies that did issue individual policies in 2022, 18 companies reported decreases in new individual enrollees.

New Group Policies and Enrollees



New Individual Policies and Enrollees

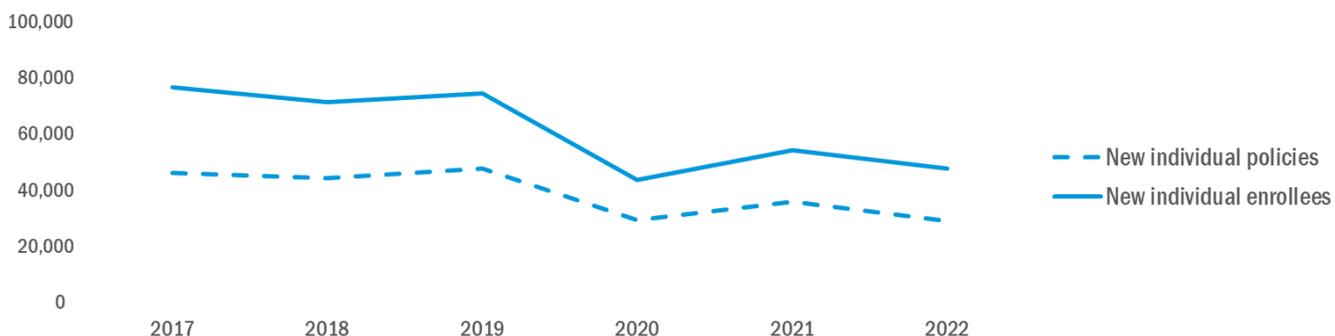


Figure 3: The number of new group policies and enrollees has seen a general increase since 2017. The number of new individual policies and enrollees has seen a slight decrease over the reporting period.

Source: Company responses to the OIC survey for 2022, 2021, 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

Total number of policies and enrollees

In addition to new individual and group policy and enrollment data, the OIC receives the total number of new and existing policies and enrollees from each submitter. In 2022, the total number of enrollees exceeded one million with 1,046,110 individuals, and the number of policies increased to 325,858.

- The total number of new and existing fixed payment policy enrollees increased from 908,361 in 2021 to 1,046,110 in 2022. This represents a 15.2% increase.
- The total number of new and existing fixed payment policies increased from 316,582 in 2021 to 325,858 in 2022. This represents a 2.9% increase.

Total Number of New and Existing Fixed Payment Enrollees and Policies

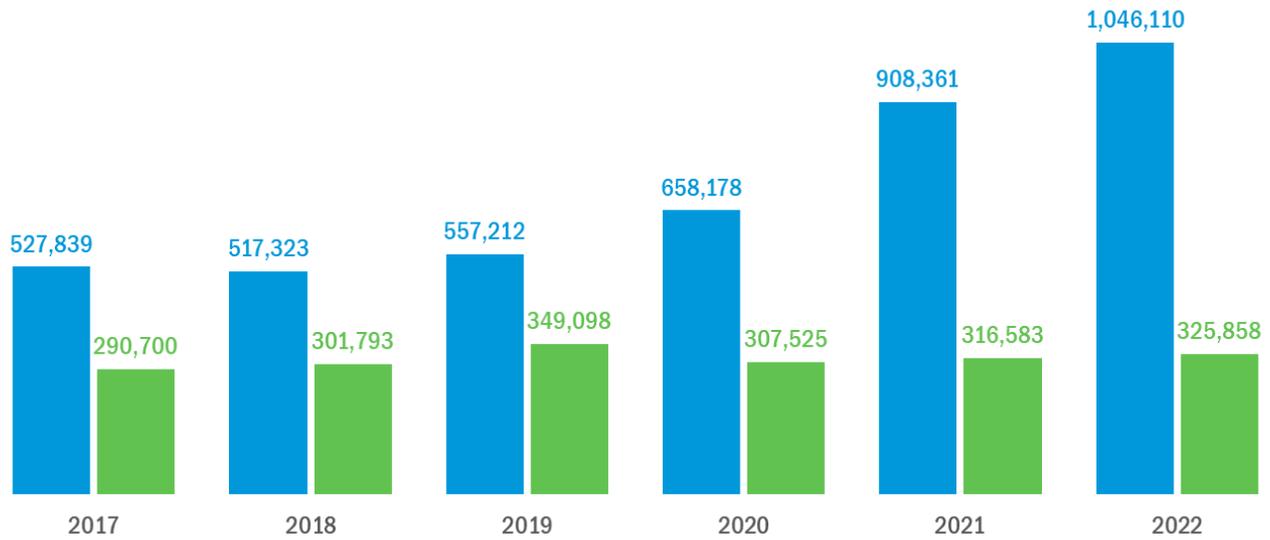


Figure 4: Companies reported a total of 1,046,110 enrolled members and 325,858 policies. Compared to the 2021 cumulative totals, the 2022 cumulative enrollment totals show a 15.2% increase (137,749 total enrollees) in overall enrollment, and a 2.9% increase in the number of policies (an increase of 9,275 policies).

Source: Company responses to the OIC survey for 2022, 2021, 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

Top 10 Companies by Total Fixed Payment Enrollment in WA, 2022

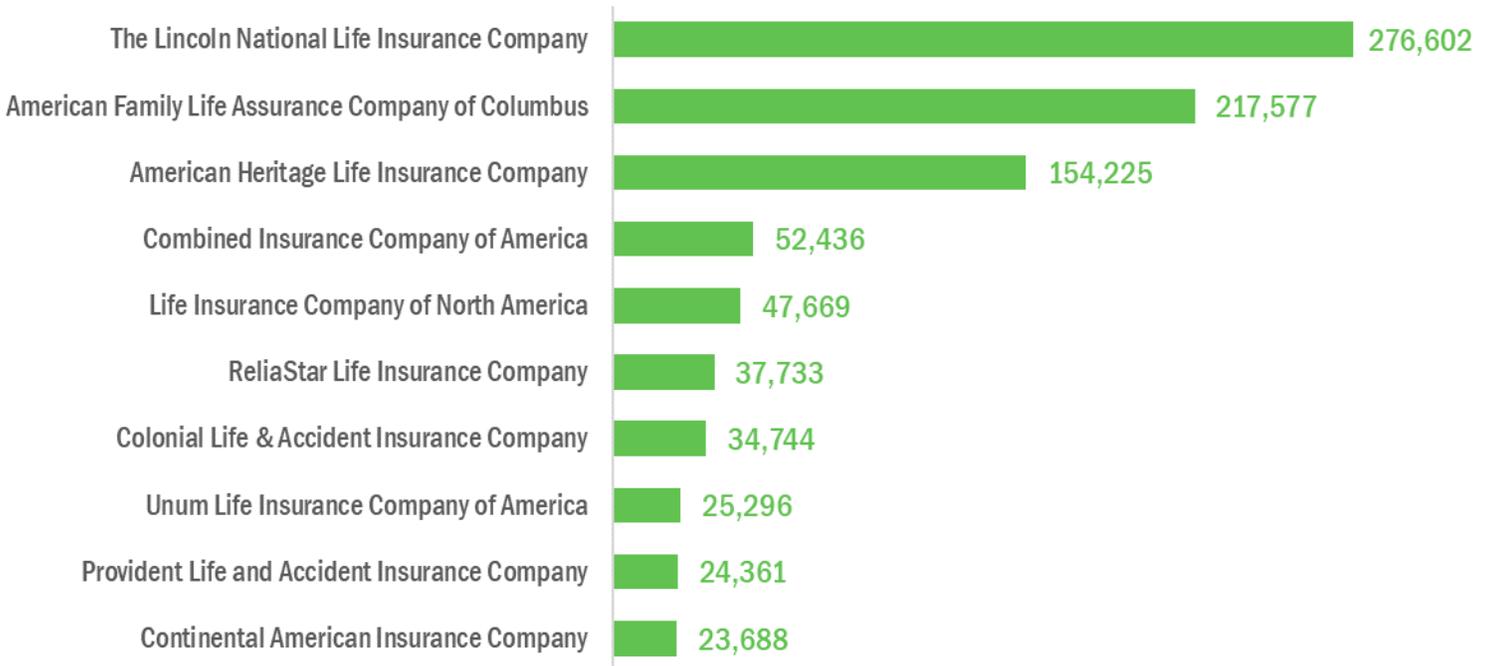


Figure 5: The Lincoln National Life Insurance Company reported the highest fixed payment enrollment in WA for 2022, with 276,602 enrollees. The top 10 companies listed in this figure account for 85.5% of all fixed payment policy enrollment in 2022.

Source: Company responses to the OIC survey for 2022, 2021, 2020, 2019, 2018 and 2017 benefit years. Data is reported based on benefit year, not survey year.

Fixed-payment policy complaints

Across all 51 companies that wrote fixed-payment policies in 2022, there were 39 recorded complaints from consumers reported to the Washington state Office of the Insurance Commissioner. This is a reduction from previous years, with 53 complaints in 2021 and 145 complaints in 2020. The complaints reported in 2022 were for all 10 companies, with the top 3 accounting for 69.2% of all complaints.

Results comparison

The number of new individual enrollees in 2022 decreased by 12.3% from last year, while the number of new individual policies decreased by 18.7%. While the number of new individual enrollees and policies increases every year, the rate at which new policies being written decreases. The number of group policies and enrollees also saw a decrease between 2021 and 2022, with a 65.5% decrease in policies and a 15.0% decrease in enrollees.

The fixed payment market continued to grow in 2022, although not as rapidly as it did in 2021. Both the group and individual markets saw growth, but the number of new individual enrollees and policies has been steadily decreasing since 2017. Over the past six years, the total number of policies has remained steady between 290,000 and 350,000, while the total number enrollees have increased from 517,323 in 2018 to 1,046,110 in 2022. This indicates that group policies with multiple enrollees are becoming more prevalent as compared to individual policies, which generally enroll a single individual, their spouses and their dependents. In 2022, across all companies, there was an average of 3.21 enrollees per policy, up from 2.87 in 2021, and 2.14 in 2020. Despite more enrollees, there has been a decrease in the number of complaints.

Appendix A

Sales of new group policies and group enrollees by company

Company	2019 group policies	2019 group enrollment	2020 group policies	2020 group enrollment	2021 group policies	2021 group enrollment	2022 group policies	2022 group enrollment
Federal Ins Co	3	121	2	135	5	128	1	79
Beazley Ins Co Inc	2	92	0	0	3	41	1	9
BCS Insurance Company	0	0	5	238	2	10	1	1
Aetna Life Ins Co	2	631	0	0	1	48	0	0
American Family Life Assur Co of Col	0	0	0	0	0	0	64	117
American Fidelity Assur Co	2	98	18	141	30	125	4	97
American Heritage Life Ins Co	4130	7638	0	0	967	7969	1427	8622
Principal Life Ins Co	39	592	52	734	86	909	98	1455
Trustmark Ins Co	4	4	2	4	16	23	41	53
Colonial Life & Accident Ins Co	4192	4724	2232	2232	2911	2911	2939	2939
Combined Ins Co Of Amer	120	116	68	65	35757	35764	885	888
Unum Life Ins Co Of Amer	14864	19983	7417	7417	7230	7230	5381	5381
Guardian Life Ins Co Of Amer	26	761	34	1142	25	438	30	1729
Life Ins Co Of N Amer	11	658	7	4263	12	7785	5	24615
Lincoln Natl Life Ins Co	9	772	2	104	2	376	7	559
Transamerica Premier Life Ins Co	3	3	0	0	0	0	0	0
Reliastar Life Ins Co	7	12248	0	0	0	0	1	38
Unum Ins Co	0	0	0	0	308	308	5217	5217
Prudential Ins Co Of Amer	3	427	0	0	2	82	6	2150
Symetra Life Ins Co	0	0	6	577	7	3429	5	2364
Standard Ins Co	9	129	14	594	10	2735	14	2423
United Of Omaha Life Ins Co	3	10	20	596	20	892	10	450
Washington National Insurance Company	0	0	0	0	0	0	1	1
Assurity Life Ins Co	125	181	121	153	167	224	112	160

Company	2019 group policies	2019 group enrollment	2020 group policies	2020 group enrollment	2021 group policies	2021 group enrollment	2022 group policies	2022 group enrollment
Continental Amer Ins Co	45	2858	29	1526	31	3967	68	3239
AAA Life Insurance Company	0	2697	0	2052	0	2245	0	2833
LifeSecure Ins Co	0	0	0	0	1	1	0	0
Companion Life Ins Co	3	297	0	102	0	19	0	0
US Branch of the Sun Life Assurance Company of Canada	8	2226	8	580	20	1275	15	1455
Transamerica Life Ins Co	306	462	138	246	186	388	123	325
Securian Life Ins Co	0	0	0	0	0	6	0	68
LifeMap	0	0	0	0	0	0	21	136

Sales of new individual policies and individual enrollees by company

Company	2019 individual policies	2019 individual enrollment	2020 individual policies	2020 individual enrollment	2021 individual policies	2021 individual enrollment	2022 individual policies	2022 individual enrollment
Federal Ins Co	1	73	1	45	3	36	0	0
Great Northern Ins Co	0	0	0	0	0	0	0	2
State Farm Mut Auto Ins Co	586	637	309	355	241	271	253	304
Medico Ins Co	463	463	593	593	394	395	352	358
United Transportation Union Ins Assn	24	69	4	14	126	166	11	15
American Family Life Assur Co of Col	24284	45912	12276	22602	10239	18215	10256	18322
American Fidelity Assur Co	401	508	130	130	122	221	143	143
American Gen Life Ins Co	30	30	26	26	0	0	0	0
American Heritage Life Ins Co	255	456	0	0	95	44	50	28
American Income Life Ins Co	704	1042	521	785	422	584	318	455
Bankers Fidelity Life Ins Co	1	1	0	0	0	0	1	1
Bankers Life & Cas Co	368	368	455	455	8121	8121	432	432
Trustmark Ins Co	183	264	108	182	16	21	142	232
Chesapeake Life Ins Co	3567	4779	3871	5145	4140	5418	5223	6927
Colonial Life & Accident Ins Co	11525	13699	6955	6955	7364	7364	7248	7248
Combined Ins Co Of Amer	369	591	387	577	713	894	480	662
Equitable Life & Cas Ins Co	1	1	0	0	0	0	0	0
Guarantee Trust Life Ins Co	224	229	232	232	425	425	318	318
Guardian Life Ins Co Of Amer	4	8	6	7	6	9	7	13
Illinois Mut Life Ins Co	5	5	2	2	4	4	3	3
Liberty National Life Insurance Company	0	0	1	1	0	0	0	0

Company	2019 individual policies	2019 individual enrollment	2020 individual policies	2020 individual enrollment	2021 individual policies	2021 individual enrollment	2022 individual policies	2022 individual enrollment
Loyal Amer Life Ins Co	87	125	132	186	199	241	129	151
Minnesota Life Ins Co	1	6	3	3	9	9	7	7
Provident Life & Accident Ins Co	1366	388	921	1979	612	8618	429	7617
Continental Life Insurance Company of Brentwood Tn	7	7	83	83	255	255	313	313
Sentinel Security Life Insurance Company	7	7	2	2	0	0	0	0
Time Insurance Company	100	123	0	0	0	0	0	0
Washington National Insurance Company	379	379	204	205	188	191	432	434
Mutual Of Omaha Ins Co	592	704	680	774	681	745	661	730
Assurity Life Ins Co	3	5	9	17	8	11	16	23
LifeSecure Ins Co	240	311	486	585	213	263	226	318
Family Heritage Life Ins Co Of Amer	1173	2332	576	1085	610	1003	603	1042
National Health Insurance Company	0	0	48	62	40	46	15	20
Transamerica Life Ins Co	154	206	89	125	58	84	55	7
Standard Life & Accident Ins Co	6	0	0	0	0	0	0	0
Globe Life & Accident Ins Co	329	329	394	394	407	407	252	252
Tier One Ins Co	0	0	0	0	80	119	446	741
United Amer Ins Co	8	12	1	1	23	38	37	67
Securian Life Ins Co	226	318	0	0	0	0	252	369

Cumulative total of existing policies and enrollees by company

Company Name	Did you write fixed-payment policies in WA in 2022?	2022 total enrollment	2022 total existing policies
21st Century Premier Insurance Company	N	0	0
4 Ever Life Insurance Company	N	0	0
AAA Life Insurance Company	Y	19552	1
Acadia Insurance Company	N	0	0
Ace American Insurance Company	N	0	0
Ace Fire Underwriters Insurance Company	N	0	0
Ace Life Insurance Company	N	0	0
Ace Property and Casualty Insurance Company	N	0	0
Aetna Health and Life Insurance Company	N	0	0
Aetna Life Insurance Company	Y	461	2
AIG Property Casualty Company	N	0	0
AIU Insurance Company	N	0	0
All Savers Insurance Company	N	0	0
Allianz Life Insurance Company of North America	N	0	0
American-Amicable Life Insurance Company of Texas	N	0	0
American Bankers Insurance Company of Florida	N	0	0
American Bankers Life Assurance Company of Florida	N	0	0
American Family Life Assurance Company of Columbus	Y	217577	106057
American Family Life Insurance Company	N	0	0
American Family Mutual Insurance Company, S.I.	N	0	0
American Fidelity Assurance Company	Y	6462	3086
American General Life Insurance Company	N	1118	1118
American Health and Life Insurance Company	N	58	49
American Heritage Life Insurance Company	Y	154225	23780
American Home Assurance Company	N	0	0
American Income Life Insurance Company	Y	12107	8529
American National Insurance Company	N	6	3
American National Life Insurance Company of Texas	N	0	0
American Public Life Insurance Company	N	0	0
American Republic Insurance Company	N	24	18
Ameritas Life Insurance Corp.	N	0	0
AMEX Assurance Company	N	0	0
Annuity Investors Life Insurance Company	N	0	0
Aspen American Insurance Company	N	0	0
Assurity Life Insurance Co	Y	364	245
Atlantic Coast Life Insurance Company	N	0	0
Auto Club Life Ins Co	N	0	0
Bankers Fidelity Life Insurance Company	Y	302	302
Bankers Life and Casualty Company	Y	15251	14329
Bankers Standard Insurance Company	N	0	0
BCS Insurance Company	Y	897	31

Company Name	Did you write fixed-payment policies in WA in 2022?	2022 total enrollment	2022 total existing policies
Beazley Insurance Company, Inc.	Y	62	3
Bighthouse Life Insurance Company	N	0	0
Capitol Indemnity Corporation	N	0	0
Central States Health & Life Co of Omaha	N	0	0
Century Indemnity Company	N	0	0
Chubb National Insurance Company	N	0	0
Cigna National Health Insurance Company	N	0	0
Clear Blue Insurance Company	N	0	0
Clover Insurance Company	N	0	0
Colonial Life & Accident Insurance Company	Y	34744	34616
Colonial Penn Life Insurance Company	N	0	0
Columbus Life Insurance Company	N	0	0
Combined Insurance Company of America	Y	52436	48474
CompanionLife Insurance Company	N	0	0
CompBenefits Insurance Co.	N	0	0
Continental American Insurance Company	Y	23688	143
Continental General Insurance Company	N	291	0
Continental Life Insurance Company of Brentwood, TN	Y	590	590
Continental Western Insurance Company	N	0	0
Corporate Solutions Life Reinsurance Company	N	0	0
Cotton States Life Insurance Company	N	0	0
Country Investors Life Assurance Company	N	0	0
Country Life Insurance Company	N	0	0
Dairyland American Insurance Company	N	0	0
Delaware Life Insurance Company	N	0	0
Equitable Financial Life and Annuity Company	N	0	0
Equitable Financial Life Insurance Company	N	0	0
Equitable Financial Life Insurance Company of America	N	0	0
Executive Risk Indemnity Inc.	N	0	0
Family Heritage Life Insurance Company of America	Y	11161	5079
Family Life Insurance Company	N	0	0
Federal Insurance Company	Y	2584	2584
Federated Federated Servuces Insurance Co.	N	0	0
Federated Life Insurance Co.	N	0	0
Federated Mutual Ins. Co.	N	0	0
Fidelity Securty Life Insurance Company	N	0	0
Firemen's Insurance Company of Washington, D.C.	N	0	0
First Penn-Pacific Life Insurance Company	N	0	0
Fortitude U.S Reinsurance Company	N	0	0
Garden State Life Insurance Company	N	0	0
General Star National Insurance Company	N	0	0
Generali - U.S. Branch	N	0	0
Genesis Insurance Company	N	0	0

Company Name	Did you write fixed-payment policies in WA in 2022?	2022 total enrollment	2022 total existing policies
Globe Life and Accident Insurance Company	Y	4025	4025
Golden Rule Insurance Company	N	0	0
Great Northern Insurance Company	Y	2349	2349
Guarantee Trust Life Insurance Company	Y	1588	1588
Guardian Life Insurance Company of America	Y	5190	137
Hartford Life and Accident Insurance Company	N	0	0
Heritage Life Insurance Company	N	0	0
HM Life Insurance Company	N	0	0
Humana Benefits Plan of Illinois	N	0	0
Humana Insurance Co.	N	0	0
HumanaDental Insurance Co.	N	0	0
IA American Life Insurance Company	N	0	0
Ibexis Life & Annuity Insurance Company	N	0	0
Illinos Mutual Life Insurance Company	Y	28	26
Industrial Alliance Insurance and Financial Services Inc	N	0	0
Insurance Company of North America	N	0	0
Integrity Life Insurance Company	N	0	0
Kansas City Life Insurance Company	N	0	0
Liberty National Life Insurance Company	N	0	0
Life Insurance Company of North America	Y	47669	42
LifeMap	Y	875	50
LifeSecure Insurance Company	Y	485	357
LifeWise Assurance Company	N	0	0
Lincoln Benefit Life Company	N	0	0
Lincoln Life and Annuity Company of New York	N	0	0
Loyal American Life Insurance Company	Y	113	97
Madison National Life Insurance Company, Inc.	N	0	0
Manhattan Life Insurance Company	N	0	0
Manhattan National Life Insurance Company	N	0	0
ManhattanLife Insurance and Annuity Company	N	0	0
MassMutual Ascend Life Insurance Company	N	0	0
Medico Insurance Company	Y	1911	1911
Merit Life Insurance Co.	N	0	0
Metropolitan Life Insurance Company	N	0	6
Mid-West National Life Insurance Company of TN	N	84	58
Midwestern United Life Insurance Company	N	0	0
Minnesota Life Insurance Company	Y	19	19
Monitor Life Insurance Company	N	0	0
Mutual of Omaha Insurance Company	Y	3069	2682
Nassau Life and Annuity Company	N	0	1
Nassau Life Insurance Company of Kansas	N	0	0
National Farmers Union Property and Casualty	N	0	0
National Health Insurance Company	Y	785	551

Company Name	Did you write fixed-payment policies in WA in 2022?	2022 total enrollment	2022 total existing policies
National Teachers Associates Life Insurance Company	N	0	0
National Union Fire Insurance Company of Pittsburgh, Pa.	N	0	0
Nationwide Life Insurance Company	N	0	0
New Era Life Insurance Company	N	0	0
New Era Life Insurance Company of the Midwest	N	0	0
New Hampshire Insurance Company	N	0	0
New York Life Insurance Company	N	0	0
Occidental Life Insurance Company of North Carolina	N	0	0
Ohio National Life Assurance Corporation	N	0	0
Old American Insurance Company	N	55	55
Pacific Employers Insurance Company	N	0	0
Pacific Indemnity Company	N	0	0
PacifiCare Life and Health Insurance Company	N	0	0
PacifiCare Life Assurance Company	N	0	0
Palomar Specialty Insurance Company	N	0	0
Pan-American Life Insurance Company	N	0	0
Parker Centennial Assurance Company	N	0	0
PartnerRe Life Reinsurance Company of America	N	0	0
Philadelphia American Life Insurance Company	N	0	0
Physicians Life Insurance Company	N	0	0
Physicians Mutual Insurance Company	N	527	422
Pioneer American Insurance Company	N	0	0
Pioneer Security Life Insurance Company	N	0	0
Principal Life Insurance Company	Y	4862	311
Principal National Life Insurance Company	N	0	0
Professional Insurance Company	N	2	1
Protective Life and Annuity Insurance Company	N	0	0
Protective Life Insurance Company	N	0	0
Provident American Life & Health Insurance Company	N	0	0
Provident Life and Accident Insurance Company	Y	24361	9710
Provident Life and Casualty Insurance Company	N	0	0
QBE Insurance Corporation	N	0	0
QBE Reinsurance Corporation	N	0	0
ReliaStar Life Insurance Company	Y	37733	85
ReliaStar Life Insurance Company of New York	N	0	0
RiverSource Life Insurance Company	N	1	1
S.USA Life Insurance Company, Inc.	N	0	0
SBLI USA Life Insurance Company, Inc.	N	0	0
Securian Life Insurance Company	Y	953	419
Security Life of Denver Insurance Company	N	0	0
Sentinel Security Life Ins Co	Y	15	15
Sentry Casualty Company	N	0	0
Sentry Insurance Company	N	0	0

Company Name	Did you write fixed-payment policies in WA in 2022?	2022 total enrollment	2022 total existing policies
Sentry Life Insurance Company	N	0	0
Sentry Select Insurance Company	N	0	0
Shelterpoint Insurance Company	N	0	0
Shenandoah Life Insurance Company	N	0	0
SILAC Insurance Company	N	12	12
Standard Insurance Company	Y	5460	67
Standard Life & Accident Insurance Company	N	22	19
Standard Security Life Insurance Company of New York	N	0	0
State Farm Mutual Automobile Insurance Company	Y	6884	5839
Sterling Life Insurance Company	N	0	0
Sun Life and Health Insurance Company (U.S.)	N	0	0
Surety Life Insurance Company	N	0	0
Sutton National Insurance Company	N	0	0
Symetra Life Insurance Company	Y	7264	15
Talcott Resolution Life and Annuity Insurance Company	N	2	4
Talcott Resolution Life Insurance Company	N	0	0
The Chesapeake Life Insurance Company	Y	8420	6384
The Insurance Company of the State of Pennsylvania	N	0	0
The Lafayette Life Insurance Company	N	0	0
The Lincoln National Life Insurance Company	Y	276602	1660
The North River Insurance Company	N	0	0
The Ohio National Life Insurance Company	N	0	0
The Paul Revere Life Insurance Company	N	0	0
The Prudential Insurance Company of America	Y	2364	8
The Union Labor Life Insurance Company	N	46	38
The US Life Insurance Company in the City of NY	N	10	10
The Western and Southern Life Insurance Company	N	29	33
Thrivent Financial for Lutherans	N	23	19
Tier One Insurance Company	Y	839	506
Transamerica Casualty Insurance Company	N	0	0
Transamerica Financial Life Insurance Company	N	20	3
Transamerica Life Insurance Company	Y	3087	1497
Trustmark Insurance Company	Y	506	332
Trustmark Life Insurance Company	N	0	0
U.S.Financial Life Insurance Company	N	0	0
Unified Life Insurance Company	N	4	4
Unimerica Insurance Company	N	0	0
Union Fidelity Life Insurance Company	N	0	0
Union Insurance Company	N	0	0
United American Insurance Company	Y	467	265
United of Omaha Life Insurance Company	Y	2551	72
US Branch of the Sun Life Assurance Company of Canada	Y	4366	47
United States Fire Insurance Company	N	0	0

Company Name	Did you write fixed-payment policies in WA in 2022?	2022 total enrollment	2022 total existing policies
United Transportation Union Insurance Association	Y	505	280
UnitedHealthcare Insurance Company	N	0	0
UnitedHealthcare Life Insurance Company	N	0	0
Unum Insurance Company	Y	5217	5217
Unum Life Insurance Company of America	Y	25296	25296
USAA Life Insurance Company	N	0	0
USABLE Life	N	1	1
Vantage Risk Assurance Company	N	0	0
Venerable Insurance and Annuity Company	N	0	0
Vigilant Insurance Company	N	0	0
Voya Retirement Insurance and Annuity Company	N	0	0
Washington National Insurance Company	Y	5336	4155
West Coast Life Insurance Company	N	0	0
Westchester Fire Insurance Company	N	0	0
Western-Southern Life Assurance Company	N	0	0
Western United Life Assurance Company	N	0	0
Wilcac Life Insurance Company	N	61	61
Wilton Reassurance Company	N	0	0
Wilton Reassurance Life Company of New York (WRNY)	N	2	2
Woodmen of the World Life Insurance Society	N	55	55