George Washington Life Insurance Company

George Washington Life Insurance Company (GWLIC) was a life insurance company primarily engaged in life, annuity, and health lines, licensed in 16 states (at the time the Receiver pro tem order was entered) throughout the east and southeast. GWLIC also wrote certain employer health plans on a nationwide basis (known as Multiple Employer Welfare Arrangements). GWLIC had policyholders in almost every state, Puerto Rico and some foreign countries.

GWLIC was incorporated on January 26, 1906 and subsequently commenced doing business as Southern States Mutual Life Insurance Company. Effective July 1, 1914 the company’s name was changed to George Washington Life Insurance Company. Haven Life Insurance Company was merged into GWLIC on March 7, 1966. Although the company remained domiciled in West Virginia, its home office was moved to Jacksonville, Florida in 1958. GWLIC was placed in receivership in October 1990 under the jurisdiction of the Kanawha County Circuit Court, and an Agreed Order of Liquidation for GWLIC was entered on June 3, 1991. The George Washington Life Insurance Company of California (GW-CAL), a wholly owned subsidiary of GWLIC, was liquidated by the California Department of Insurance. GWLIC also had stock ownership interest in insurance companies domiciled in Idaho and Oklahoma and was affiliated with insurers in Arizona (through GW-CAL) and North Dakota.

After GWLIC was placed in Liquidation, litigation was pursued against accountants, directors, officers, agents and others that were deemed responsibility for the insolvency of the company. The California Receiver of GW-CAL also returned reinsurance collectibles and other receivables to GWLIC for collection as partial payment for their shareholder interest in GW-CAL. The receivership proceedings for GWLIC were finalized in January 2005, and a third and final distribution to all Class III creditors was made in February 2005. With the final distribution to all Class III creditors, the guaranty associations and policyholders with uncovered claims (not covered by a guaranty association) received a total distribution of 97% of their approved claims.

Some states did not have life and health insurance guaranty associations in 1990, and not all of GWLIC’s outstanding business became the responsibility of a guaranty association. States where guaranty association coverage was not provided on group health (multiple employer welfare arrangements) business: California, District of Columbia, Colorado, Louisiana, Nevada. Ancillary receiverships that activated guaranty association coverage were established in the following states: Alabama, Delaware, Florida, Georgia, Indiana, Kentucky, Maryland, Missouri, North Carolina, Oklahoma, Pennsylvania, Puerto Rico, South Carolina, Tennessee, Texas and Virginia. The West Virginia Life and Health Insurance Guaranty Association assumed responsibility for the ordinary life insurance business in states where no life guaranty associations had been established in 1990: District of Columbia, California, Colorado and Louisiana.
During the lifetime of GWLIC, the company bought and sold various blocks of business from and to other life insurance companies. Many of the life insurance policies that were the responsibility of GWLIC might contain other insurance company names, such as: American Republic Insurance Company, American Annuity, Haven Life, Plymouth Life.

**Questions and Answers:**

**Question:** I found an old life insurance policy and want to know if it is still in force or worth anything?

If your life, annuity or health insurance policy was in force at the time GWLIC became insolvent and was in a state where a guaranty association assumed liability, contact the following companies that acquired the policies from the guaranty associations:

**Life**

Mid-West National Life Insurance Company of Tennessee  
1331 West Memorial Road, Suite 112  
Oklahoma City, Oklahoma  
800-725-7887

**EXCEPTION:** Kentucky life insurance policies were transferred to:

Investors Heritage Life Insurance Company  
200 Capital Avenue; PO Box 717  
Frankfort, Kentucky 40602-0717  
800-422-2011

**EXCEPTION:** South Carolina life insurance policies were transferred to:

Hill Country Life Insurance Company, who was acquired by:

LifeSecure Insurance Company  
10370 Citation Drive, Suite 100  
Brighton, Michigan 48116  
866-482-7701

**Annuity**

Mid-West National Life Insurance Company of Tennessee  
1331 West Memorial Road, Suite 112  
Oklahoma City, Oklahoma  
800-725-7887

**Accident & Health**

United Teacher Associates Insurance Company  
PO Box 26580  
Austin, Texas 78755-0580  
512-451-2224
EXCEPTION: The North Carolina Life and Health Insurance Guaranty Association cancelled all of the life and accident and health insurance policies for residents in their state.

Question: Can I have an old GWLIC (outdated or account closed) check reissued?

All checks of the GWLIC Estate that remained uncashed have been escheated to the West Virginia State Treasurer as unclaimed property. If a party believes they were due money from the GWLIC Estate and never received and cashed (or lost) their check, then they should contact the West Virginia State Treasurer (see http://www.wvsto.com).

Other references:

Alabama Life & Disability Insurance Guaranty Association
6 Office Park Circle, Suite 200
Birmingham, Alabama 35223

Delaware Life and Health Insurance Guaranty Association
220 Continental Drive, Suite 309
Newark, Delaware 19713

Florida Life and Health Insurance Guaranty Association
3740 Beach Boulevard, Suite 201-A
Jacksonville, Florida 32207-3877

Georgia Life and Health Insurance Guaranty Association
2177 Flintstone Drive, Suite R
Tucker, Georgia 30084

Indiana Life and Health Insurance Guaranty Association
251 East Ohio Street, Suite 1070
Indianapolis, Indiana 46204-2143

Kentucky Life and Health Insurance Guaranty Association
4010 Dupont Circle, Suite 232
Louisville, Kentucky 40207

Maryland Life and Health Insurance Guaranty Association
9199 Reisterstown Road, Suite 216 C
Owings Mills, Maryland 21117

Missouri Life and Health Insurance Guaranty Association
994 Diamond Ridge
Jefferson City, Missouri 65109
North Carolina Life and Health Insurance Guaranty Association
PO Box 10218
Raleigh, North Carolina 27605-0218

Oklahoma Life and Health Insurance Guaranty Association
201 Robert S. Kerr Avenue, Suite 600
Oklahoma City, Oklahoma 73102

Pennsylvania Life and Health Insurance Guaranty Association
290 King of Prussia Road
Radnor, Pennsylvania 19087

Puerto Rico Life and Health Insurance Guaranty Association
c/o Scherrer Hernandez & Co.
Attention: Yamil Rivera
PO Box 363436
San Juan, Puerto Rico 00936-3436

South Carolina Life and Health Insurance Guaranty Association
803-276-0271

Tennessee Life and Health Insurance Guaranty Association
1200 One Nashville Place, 150 Fourth Avenue North
Nashville, Tennessee 37219-2433

Texas Life and Health Insurance Guaranty Association
6504 Bridge Point Parkway, Suite 450
Austin, Texas 78730

Virginia Life and Health Insurance Guaranty Association
8001 Franklin Farms Drive, Suite 238
Richmond, Virginia 23229

West Virginia Life and Health Insurance Guaranty Association
PO Box 816
Huntington, West Virginia 25712