

Life Insurance Policy Locator Service
Frequently Asked Questions
February 2, 2017

1. What is the purpose of the Life Insurance Policy Locator Service?

The Life Insurance Policy Locator Service was created to help consumers locate benefits from life insurance policies and annuity contracts.

2. Who may use the Life Insurance Policy Locator Service?

Individuals who believe they are beneficiaries, executors or legal representatives of a deceased person may submit a search request form.

3. Where can I find information to complete the request?

The best source of information is a certified death certificate for the deceased. You may be able to obtain a certified death certificate through the funeral home which conducted the burial or cremation of the deceased. You may also obtain a certified death certificate by contacting the vital statistics office in the state or county of the deceased.

You should also review the deceased's bank statements and check safety deposit boxes for personal information about the deceased. You may find information about a life insurance policy for the deceased person by completing this search and be able to directly contact the appropriate insurance company without submitting a request.

4. How do I submit a request?

Some of the data fields must be completed to submit the request. If you fail to enter information into required data fields, you will not be able to submit your request. Even though certain data fields are not required, the more information provided about the deceased will allow the participating life insurance and annuity companies to conduct a more accurate search of their records.

5. Is there a fee to submit a request?

The NAIC is providing this service free to consumers. Insurance companies should not assess a fee to you for conducting any search of their records.

6. Is there a limit to how many requests I can submit?

No. There is not a limit to how many requests you may submit.

Only one request per deceased individual is needed since the search will be conducted by all participating life insurance and annuity companies regardless of the prior state of residency of the deceased or your current state of residency.

7. What happens after a request is submitted?

The NAIC will send you an e-mail with the request details to the e-mail address provided in the request. The subject line will begin with [confidential]. The sender of the e-mail is help@naic.org. If you do not receive the e-mail, please check your spam folder.

The NAIC will send notification of your request to participating life insurance and annuity companies and will ask the companies to search their records to determine whether they have an individual life insurance policy or annuity contract in the name of the deceased.

8. What life insurance and annuity companies are participating?

Insurance companies are participating on a voluntary basis.

9. How will I know if a life insurance policy or annuity contract has been found?

If a company has relevant information, the company will respond directly to you (the requester) if you are the designated beneficiary or are authorized to receive information. If no companies have relevant information, you will not be contacted.

10. How long will it take for a company to contact me?

It may take up to 90 business days to be contacted. Please note an insurance company may require additional information from you. This may include a notarized death certificate and documentation of your legal authority to request or obtain information about the deceased.

11. What if I need additional assistance to resolve an issue with an insurance company?

Please contact your state insurance department. You may find the appropriate contact information at http://www.naic.org/state_web_map.htm.