



# Tips for finding a lost life insurance policy

## Life Insurance

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When a loved one passes away, locating a life insurance policy can be a challenging but necessary task. There are some steps you can take to get the information you need. Here are a few tips to guide your

search.

## **Search the deceased's documents and correspondence.**

In many cases, evidence of policy and any relevant information

- Search through paper and digital files, bank safe deposit boxes, and other storage spaces for insurance-related documents.
- Check bank statements for checks or automatic drafts to life insurance companies.
- Check the deceased's mail and email for premium or dividend notices. If policy payments are up-to-date, there will be no notice of premium payments due; however, the company may still send an annual notice regarding the status of the policy or statement of a dividend.
- Review the deceased's tax returns for the past two years for a record of interest income or expenses paid to life insurance companies. Life insurance companies pay interest on accumulations on permanent policies and chart interest on policy loans.
- Check the application for each life insurance policy you find. This document, typically attached to the policy, will have a list of any other life insurance policies owned at the time of the application.
- Talk to the deceased's banker, financial adviser, and attorney.

If this search turns up empty, there are still actions you can take.

## **Submit a request to the NAIC Life Insurance Policy Locator Service.**

The National Association of Insurance Commissioners (NAIC) Life Insurance Policy Locator Service, a free online tool, can assist you in locating life insurance policies. Once a request is received, the NAIC will ask participating companies to search their records to determine whether they have a life insurance policy in the name of the deceased you entered. If they do, the participating company will respond to you if you are the designated beneficiary or are authorized to receive the information.

Click [here](#) to use the service. You will need information from the death certificate, including social security number, legal first and last name, date of birth, and date of death. This [video](#) provides instructions on how to use the service.

## **Contact the state's Unclaimed Property Office.**

When a life insurance company is aware that an insured client has died but cannot find the beneficiary, the company must turn the death benefit over to the state where the policy was purchased as "unclaimed property."

If you know (or can guess) the state where the policy was bought, you can search the state's unclaimed property database. The National Association of Unclaimed Property Administrators has a search tool that will take you to your state's unclaimed property database.

## **Be aware of special challenges.**

There may be circumstances that complicate the search for a loved one's life insurance policy:

- The insurance company changed its name or sold the policy to another company: The NAIC provides tips on finding insurance companies that have changed their names, merged with other insurance companies, or sold blocks of policies to other insurance companies.

- The company went bankrupt:Â Contact the state life and health guaranty association. The National Organization of Life & Health Insurance Guaranty Associations has aÂ search toolÂ to find your state guaranty association. Guaranty associations provide a safety net for their stateâ€™s policyholders, ensuring continued coverage up to the limits outlined in state law.
- The policy may have been purchased in Canada:Â Reach out to theÂ Canadian Ombudservice for Life and Health InsuranceÂ for information.

## **Keep in mind fee-based services are available if needed.**

Sometimes, even despite all the best efforts, finding an insurance policy when a loved one has passed away can seem overwhelming. In these cases, it is helpful to know that MIB, an insurance membership corporation, offers services for a fee. This service may be able to find evidence of life insurance applications but does not indicate whether a life insurance policy was purchased. Additionally, several private companies can assist you with the search for a lost life insurance policy for a fee.

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