

**Life Insurance Policy Locator
Service Frequently Asked Questions
For Consumers
February 1, 2021**

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 on the lives of deceased persons.

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 the information necessary to complete a request 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?

Before submitting a request, you will need to set up a personal Requestor Account using your email address and a password of your choice.

To submit a request, have the following required information on the deceased person ready to enter into the online request form:

- social security number;
- legal first name;
- legal last name;
- date of birth; and
- date of death

Data fields with a red stripe must be completed to submit the request. You will not be able to submit a request without this information. Even though certain data fields are

not required, providing more information about the deceased may allow the participating life insurance and annuity companies to conduct a more thorough search of their records.

5. Is there a fee to submit a request?

There is no fee for this 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 no limit to how many requests you may submit.

However, 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 that you entered to the e-mail address provided in the request. The subject line will begin with [confidential]. The sender of the e-mail is info@naic.org. If you do not receive the e-mail, please check your spam or junk 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 a life insurance policy or annuity contract in the name of the deceased.

8. How can I get an update on my request?

You may check on the status of a request by entering the email address and password you set up in the Life Policy Locator tool into Requestor Account. When you click on "Update Account", you will see how many companies have responded to date. Please remember that companies will only contact you **if** a match was found and **if** you are a beneficiary or legally authorized to receive such information.

9. Which life insurance and annuity companies are participating?

Insurance companies are participating on a voluntary basis. Any insurance company that is not currently participating may become a participating company by contacting the NAIC Help Desk at: info@naic.org

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

If a company finds a match, the company will respond directly to you (the requester)

if you are the designated beneficiary or are legally authorized to receive such information. If no companies find a match or you are not the beneficiary, you will not be contacted. If a policy is found and someone else is the beneficiary or authorized to receive such information, they will be contacted and do not need to submit a separate request.

11. 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 if a match is found and you are the beneficiary. This may include a notarized death certificate and documentation of your legal authority to request or obtain information about the deceased.

12. If a match is found and I am the beneficiary, who should I contact 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.