

# INSURANCE | *Life Insurance Policy Locator*

How do family numbers know if a deceased loved one had a life insurance policy or an annuity contract? Of course, it would be easiest if the deceased had left clear details about their life insurance policies or annuities, but that is not always the case.

The National Association of Insurance Commissioners (NAIC) has created a service to assist consumers in locating life insurance policies and annuity contracts of a deceased family member or close relationship. The Life Insurance Policy Locator service can be found at: <https://eapps.naic.org/life-policy-locator/#/welcome>.

When the policy locator service is requested, the NAIC will:

- Ask participating companies to search their records to determine whether they have a life insurance policy or annuity contract in the name of the deceased.
- Ask participating companies that have policy information to respond to the requester if the requester is the designated beneficiary or is authorized to receive information.

The following are frequently asked questions about this service:

## **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. 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 or check safety deposit boxes for personal information that could help in the search.

## **4. How do I submit a request?**

The Life Insurance Policy Locator Service can be found at: <https://eapps.naic.org/life-policy-locator/#/welcome>. From this site, you will complete forms to request assistance. Some 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 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?**

No, there is no fee. The NAIC provides this service free to consumers. Insurance companies should not assess you a fee to 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](mailto: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. While many companies participate, there are some that do not.

## **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 the Wyoming Insurance Department for questions or assistance.



Wyoming Department of Insurance  
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