

12 steps for locating a lost life insurance policy

Strategies to help simplify your search

Life Insurance

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Locating life insurance documents for a deceased relative can be a daunting task—for one thing, as of this moment there are no national databases of all life insurance policies. However,

with a little sleuthing, you can successfully navigate the paper trail.

Here are some strategies to help simplify your search.

1. Look for insurance related documents

Search through files, bank safe deposit boxes and other storage places to see if there are any insurance related documents. Also, check address books for the names of any insurance professionals or companies—an agent or company who sold the deceased their auto or home insurance may know about the existence of a life insurance policy.

2. Contact financial advisors

Present or prior attorneys, accountants, investment advisors, bankers, business insurance agents/brokers and other financial professionals might have information about the deceased's life insurance policies.

3. Review life insurance applications

The application for each policy is attached to that policy. So if you can find any of the deceased's life insurance policies, look at the application—will have a list of any other life insurance policies owned at the time of the application.

4. Contact previous employers

Former employers maintain records of past group policies.

5. Check bank statements

See if any checks or automated payments have been made out to life insurance companies over the years.

6. Check the mail

For the year following the death of the policyholder, look for premium notices or dividend notices. If a policy has been paid up, there will no notice of premium payments due; however, the company may still send an annual notice regarding the status of the policy or notice of a dividend.

7. Review income tax returns

Look over the deceased's tax returns for the past two years to see if there is interest income from and interest expenses paid to life insurance companies. Life insurance companies pay

interest on accumulations on permanent policies and charge interest on policy loans.

8. Contact state insurance departments

Twenty-nine state insurance departments offer free search services to residents looking for lost policies. The National Association of Insurance Commissioners (NAIC) has a “Life Insurance Company Location System” to help you find state insurance department officials who can help to identify companies that might have written life insurance on the deceased. To access that service, go to the [NAIC Life Insurance Policy Locator](#).

9. Check with the state’s Unclaimed Property Office

If a life insurance company knows that an insured client has died but can’t find the beneficiary, it must turn the death benefit over to the state in which the policy was purchased as “unclaimed property.” If you know (or can guess) where the policy was bought, you can contact the state comptroller’s department to see if it has any unclaimed money from life insurance policies belonging to the deceased. A good place to start is the [National Association of Unclaimed Property Administrators](#).

10. Contact a private search service

Several private companies will, for a fee, assist you with the search for a lost life insurance policy. They will contact insurance companies on your behalf to find out if the deceased was insured. This service is often provided through a websites.

11. Might the policy have originated in Canada?

If you think the policy might have been purchase in Canada, try contacting the [Canadian Ombudservice for Life and Health Insurance](#) for information.

12. Search the MIB database

There is no central database of policy documents, but there *is* a database of all *applications* for individual life insurance processed since January 1, 1996. (nb: There is a fee for each search and many searches are not successful; a random sample of searches found only one match in every four attempts.) For more information, go to MIB’s [Consumer Protection](#) page.

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