

Thank you for contacting the Pennsylvania Insurance Department to request a search of a life insurance or annuity contract that may have been issued, in the Commonwealth of Pennsylvania, to your loved one.

Pennsylvania does not currently have a law that requires insurance companies to provide life insurance or annuity contract locator services; however, we are actively pursuing legislation and have requested the cooperation of life insurance companies in conducting these searches in the meantime.

We will ask the life insurance companies conducting business in Pennsylvania, to search for a life insurance policy or annuity contract that was in-force at the time of the deceased's death. This means that the policy was in active status and was not surrendered or did not lapse.

If you do not receive a response from a life insurance company, within 90 days of submitting your request to us, that means that a life insurance policy or annuity contract was not found or you are not a beneficiary on the policy/contract or otherwise eligible to get this information. We have requested that the company contact you directly and copy us on the reply, if you are eligible to receive information or if additional information from you is needed to make a determination.

To further assist you in your search below is information you may find helpful:

- Review the deceased's personal papers for an insurance policy/certificate or annuity contract/certificate. If a life insurance policy/certificate or annuity contract/certificate is located, contact the issuing insurer even if it appears that the policy, contract or certificate may not be in force. Also, review the application for insurance that may be attached to the policy or contract as some applications require that life insurance existing at the time of application be listed in the application. If an automobile, homeowner or renter's insurance policy is located, contact the issuing company to determine if an affiliated company authorized to write life insurance issued a life insurance policy/certificate or annuity contract/certificate to the deceased. Additionally, review any such documents for names of agents or brokers who may have assisted the deceased with insurance needs.
- Review the deceased's contacts listed in his/her address and telephone books or email accounts (where accessible) for names of insurance companies and insurance agents and brokers. Also, contact listed attorneys, accountants, investment professionals, other family members or close personal friends of the deceased to determine if the deceased discussed life insurance or investment matters with them.
- Contact the deceased's last place of employment (or prior employers) to determine if there was insurance (individual or group) issued through the deceased's employer. Note that with group life insurance and annuities purchased through an employer plan it is common for the employer, rather than the insurer, to maintain the life insurance or annuity records related to individual employees. So it is important to check with the

deceased's employer(s) even if the insurer says it has no record of life insurance coverage for the deceased.

- Review the deceased's financial records for evidence of payment of life insurance premiums or annuity deposits. As life insurance premiums may be paid at various intervals (e.g., annually, quarterly, monthly) and deposits to annuity contracts may be irregular, records for the several years prior to death should be reviewed. In addition, since life insurance premiums and annuity deposits are generally paid by check or bank-account deductions or transfers (but may be paid in some instances by credit card), canceled checks, bank statements, credit card statements and other payment records should be reviewed.
- Contact the banks in which the deceased maintained accounts to determine if the deceased maintained a safe deposit box or had purchased a life insurance policy or an annuity contract through a representative at the bank.
- Review the deceased's mail for a period of at least one year after the deceased's death for premium notices, annual reports, privacy notices or other communications from an insurance company or agent or broker.
- Review the deceased's income tax returns for the several years prior to death to determine if any interest income or interest expense associated with an insurance company was reported. Interest may be paid by an insurance company on some life insurance policies and annuity contracts and may be charged by an insurance company on policy loans.
- Contact unions or associations to which the deceased belonged in order to determine if life insurance was purchased through them.
- Contact insurance companies or insurance agencies located in the community where the deceased lived.
- Contact the [Pennsylvania Unclaimed Property](#) , (800)222-2046 to see if any unclaimed benefits from life insurance policies/certificates or annuity contracts may have been turned over to the State. Insurance companies (as well as many other businesses) are required by Pennsylvania State law to surrender unclaimed or abandoned funds to the State. Most insurance companies are required to search their archives for policies of those found on The **Social Security Death Index (SSDI)**. If the beneficiary or next-of-kin is not found, then the funds are to be escheated to the Unclaimed Property Division of the State where the deceased last resided. Under State law, however, since insurance unclaimed funds may not be surrendered to the State until many years after the deceased's death, you should continue to check for unclaimed funds in the deceased's name for an extended period of time.