

National Life Policy Search Locator

The Louisiana Department of Insurance (LDI) is reminding consumers that there is a national tool for finding life insurance policies after the death of a loved one. The National Association of Insurance Commissioners (NAIC) [Life Insurance Policy Locator](#) connects consumers with lost life insurance. Each year, millions of dollars in life insurance benefits go unclaimed by beneficiaries who can't find their deceased loved ones' policies or who in some cases may not even know the policies exist.

This free online tool maintained by the NAIC searches for life insurance policies in all 50 states. It has received 227,551 requests countrywide since it was created in late 2016 and has helped beneficiaries claim 81,349 life insurance policies or annuities collectively worth over a [billion dollars](#), as reported by companies through July 31, 2020.

Requests to the NAIC's tool are secure and confidential. Any matches found by participating insurers are reported to state insurance agencies through the NAIC Life Policy Locator. The companies then are responsible for contacting beneficiaries.

This service is open to the public, including beneficiaries and legal representatives. To submit a request, you must have the social security number, legal first name, legal last name, date of birth, and date of death for the deceased person to enter into the online request form. It may take up to 90 business days to receive a response. Please note a requester will not receive a response if no matches are found, if the requester is not the beneficiary, or if the requester does not have legal authority to obtain information about the deceased.

Louisiana law previously required the LDI to complete life policy searches, but [Act 28 of the 2021 legislative session repealed that requirement](#). The LDI no longer accepts life policy search requests as of July 1, 2021. LDI will complete the searches on any pending life policy requests as long as all necessary documentation is received by July 16, 2021. Requestors must include a copy of the deceased person's death certificate for the LDI to complete the search. Requested searches that do not have a death certificate submitted by July 16, 2021, will not be completed.

If you previously submitted a life policy search request and have questions, please call the Consumer Services Division of the Louisiana Department of Insurance at 1-800-259-5300 and select option #3.



Louisiana Department of Insurance
Jim Donelon, Commissioner

1-800-259-5300
www.lds.la.gov