

# Life Insurance Policy & Annuity Contract Locator Service



## Locating a Missing Policy

The National Association of Insurance Commissioners (NAIC) and the New Hampshire Insurance Department (NHID) have developed a Life Insurance Policy Locator Service to assist annuity and life insurance consumers and their families locate life policies and annuity contracts that have been purchased.

The service was developed to assist individuals who suspect deceased loved ones may have purchased annuity contracts or life insurance policies but are unable to locate them. We understand locating policies during emotionally challenging times can be a long and difficult process; we want to help.

## Who may submit a request?

- An executor or legal representative of a deceased individual
- An individual who believes he/she may be a beneficiary

## Instructions for Submitting a Request

To complete a request, go to the NAIC's Life Insurance Policy Locator Service website at <https://eapps.naic.org/life-policy> and complete the form:

- There are required and optional data fields. Completing the optional fields, in addition to the required fields, however, will facilitate a more accurate search.
- When submitting a request, the **best source of information to reference is a certified death certificate** which may be obtained through the funeral home which conducted services for the deceased or through the vital records office in the home state of the deceased.



## Insurance is Complex — We're Here to Help

New Hampshire Insurance Department  
21 South Fruit Street  
Concord, NH 03301  
800-852-3416

- When a request is submitted, **companies search their records** for the name of the deceased.
- If a policy is located, the company will **notify the requestor, if the requestor is authorized to receive information about the policy.** If the requestor, however, is not authorized to receive policy information, the company will follow its standard claim procedures to locate the designated beneficiaries of the policy.

## About Life Insurance

Life insurance is generally issued as either term or permanent.

<b>TERM</b>	A <b>term</b> policy covers the insured for a stated period of years and pays a benefit only if the insured dies within the term.
<b>PERMANENT</b>	A <b>permanent</b> life insurance policy stays in force as long as the cost of insurance is paid — typically from additional premium payments or from the accrued cash value within the policy. Even if a permanent life policy lapses, it is possible there could be some residual benefit, though not likely to be the full value of the policy.

The goal of the Life Insurance Policy Locator Service is to connect beneficiaries with insurance companies, in order to assist in locating annuity contracts or life insurance policies of deceased policyholders.

## Questions?

Contact the NH Insurance Department Consumer Services unit:

- 1-800-852-3416 (In-state toll free)
- (603) 271-2261
- [consumerservices@ins.nh.gov](mailto:consumerservices@ins.nh.gov)

## NAIC Locator Service

<https://eapps.naic.org/life-policy-locator>