Maryland
INSURANCE ADMINISTRATION

CONSUMER ADVISORY

FREE LIFE INSURANCE POLICY LOCATOR TOOL AVAILABLE

The Maryland Insurance Administration offers a free online tool that helped about 3,000 Marylanders find more than $73 million in life insurance benefits in 2024.

Dealing with the financial aftermath in the death of someone close to us is difficult and often confusing. Did the person have a life insurance policy or policies? Sometimes, family members or other loved ones simply don't know if the deceased was covered and cannot locate any records.

The Life Insurance Policy Locator – a **free** tool easily accessible through the Maryland Insurance Administration's website (https://insurance.maryland.gov/Consumer/Pages/Life.aspx or https://qrco.de/mialife) – can help connect consumers with their deceased loved ones' lost life insurance policies and annuity contracts. The tool is hosted by the National Association of Insurance Commissioners (NAIC), an organization of chief insurance regulators from the 50 states, the District of Columbia and five U.S. territories.

SCAN ME

How to use the Life Insurance Policy Locator

The Locator is easy to use:

1. Visit the website: https://eapps.naic.org/life-policy-locator/
2. Follow the prompts on the website.
3. Enter your name and address.
4. Submit a search request by entering the deceased's information from the death certificate:
   - Social Security number or Individual Taxpayer Identification Number (ITIN)
   - Legal first name
   - Legal last name
   - Date of birth
   - Date of death
5. After all required fields are complete, click the submit button.

Your request will be stored in a secure, encrypted database where participating life insurance and annuity companies can access the information through a secure portal. You will receive a "Do Not Reply" email confirming the request details you submitted. If a policy is found and you are the beneficiary, the life insurance or annuity company will contact you directly.

If no policy is found or you are not the beneficiary, you will **not** be contacted.

For more information on life insurance and annuities, visit:
https://insurance.maryland.gov/Consumer/Pages/Life.aspx

If you have questions or need assistance, please contact:
Maryland Insurance Administration
1-800-492-6116 (Toll-Free)
insurance.maryland.gov

NAIC Life Insurance Policy Locator matches consumers with **over $6 Billion** in unclaimed benefits

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS

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