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FINDING MISSING LIFE INSURANCE POLICIES

A question frequently asked of The Maryland Insurance Administration (MIA) is “How can I find out if a deceased family member has any life insurance if a policy cannot be located?”

The first step is to go through cancelled checks to find out if premium payments were made. The name of the insurance company should appear on the cancelled check. Then you can contact the company. The MIA can provide you with the phone number and address if you are unable to otherwise find them.

Neither the insurance industry nor the MIA has a central database or registry of life insurance policies. However, the MIB Group, Inc., a nonprofit entity that collects information on consumers who apply for life insurance may be able to help. The MIB has a seven-year archive of application-related information for people who have applied for life insurance through MIB member companies.

Information about MIB assistance can be obtained from the MIB Web Site at www.mib.com.

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