



Commonwealth of Kentucky  
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**Ky. DOI, Life Insurance Policy Locator Matches Consumers  
with Lost Policies**

*Kentuckians recover \$4.4 million in lost benefits since 2016*

**Frankfort, Ky. (Nov. 29, 2018)** – If you can't locate a life insurance policy of a deceased relative, the Kentucky Department of Insurance (DOI) has the investigative tool that can help you find both lost policies and annuity contracts.

The Life Insurance Policy Locator, introduced by DOI through the National Association of Insurance Commissioners (NAIC), has matched Kentucky consumers with policies totaling \$2 million in the past 12 months.

"DOI is thrilled to tap into this benefit on behalf of Kentucky consumers and it's proving helpful for all involved; the response is terrific but we want to ensure that more Kentuckians are aware that this service is available," said DOI Commissioner Nancy Atkins. "This search tool efficiently connects consumers to lost policies and possibly money they're owed."

The NAIC launched the free national locator service in November 2016 to make it easier to connect consumers with lost life insurance policies or annuities. In Kentucky, 421 beneficiaries have been matched with \$4.4 million since November 2016. That represents nearly 30 percent of the 1,422 requests made within the two-year timeframe.

In its initial two years, the locator matched 24,934 consumers with policies, totaling \$368 million. More than 48,000 consumers have conducted searches nationwide in that time. During its first year, the policy locator initially found \$92.5 million in lost benefits for consumers. As more matches were made to requests from that year, the first-year total has increased to \$166.7 million.

The Life Insurance Policy Locator can be found on the DOI home page in the lower right-hand corner below RegWatch at <http://insurance.ky.gov/>. Additional information can be found under Frequently Asked Questions here:

[https://eapps.naic.org/common\\_web/life\\_insurance\\_policy\\_locator\\_faq.pdf](https://eapps.naic.org/common_web/life_insurance_policy_locator_faq.pdf).