



Kansas Department of Insurance

Commissioner Vicki Schmidt

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Consumer Connection: Life Insurance to future proof your family

Topeka, Kan. – As Life Insurance Awareness Month (September) ends, the Department of Insurance is reminding Kansans that the Department is available to help answer questions and assist those looking for more information on life insurance. Below are some Tips for life insurance:

- Research policies, educate yourself and bring questions to your meeting with an insurance agent.
- Choose an insurance agent and company you feel fits your needs. Ensure your agent is licensed by visiting <https://nopr.com/licensing/verify-existing-licenses> and checking their license number.
- Work with your agent and discuss with trusted family members to determine the best coverage to fit your needs and your budget.
- Review your policy when major life changes arise (divorce, children, death of a recipient, etc.)

It is also a time to remind Kansans to utilize the Life Insurance Policy Locator (LIPL). This free tool helps beneficiaries find life insurance policies and annuity contracts of deceased loved ones, making it easier to claim benefits that might otherwise go unrecognized. In your web browser, navigate to naic.org, hover over the select the Consumer tab on top, and select the <https://eapps.naic.org/life-policy-locator/#/welcome> under Tools.

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. Please note that the NAIC has no policy or beneficiary information. The tool will not locate potential benefits from life insurance policies and annuity contracts for people who are alive. Contact the Department at KDOI@ks.gov or call 785-296-3071 if you have any questions about life insurance policies or questions on the LIPL process.

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*The Kansas Department of Insurance was established in 1871, currently led by Commissioner Vicki Schmidt. The mission of the Department is to **regulate** companies that sell policies in Kansas to ensure solvency and compliance with state law, **educate** consumers about all things, insurance and securities, and **advocate** for a strong and competitive market to give Kansans choices when shopping for products that meet their needs.*