



KANSAS INSURANCE DEPARTMENT

____ Vicki Schmidt, Commissioner _____

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Consumer Connection: Check for unclaimed benefits during Life Insurance Awareness Month

Topeka, Kan. – Kansas Insurance Commissioner Vicki Schmidt, today, announced that the Kansas Insurance Department has helped Kansas consumers find and collect more than \$53 million from lost or unclaimed life insurance policies using the Life Insurance Policy Locator (LIPL) since 2019. Additionally, the Department’s representatives have helped Kansas policy holders collect a further \$15 million from disputed claims, for a total of \$68 million recovered for Kansans since Schmidt took office in 2019.

“September is Life Insurance Awareness Month, and I encourage anyone who believes they may have an unclaimed life insurance benefit to use the policy locator,” Schmidt said. “The Department can also assist if you have a problem with an existing life insurance policy, so please contact us if you have an issue.”

According to the National Association of Insurance Commissioners (NAIC), millions of dollars in life insurance benefits go unclaimed annually. The Life Insurance Policy Locator, provided by the NAIC, is available at eapps.naic.org/life-policy-locator and requires only basic information to get started. All requests are free and confidential. Individuals who believe they are beneficiaries and executors, or legal representatives of a deceased person may submit a search request. Insurance companies receive the request, search their records, and directly contact the requester if there is a match, typically within 90 business days.

If, after a number of years, an insurance company holding unclaimed proceeds cannot find the rightful owner, it turns the money over to the state. You should periodically check with the [Kansas State Treasurer’s Unclaimed Property](#) division to see if any money from life insurance policies may have been turned over to the state.

“Life insurance policies that have been lost or forgotten are available for heirs to claim through the Kansas Unclaimed Property program,” State Treasurer Steven Johnson said. “I encourage Kansans to check their name in our database and help us return these funds to the proper owners.”

Depending on your needs, life insurance can be a useful tool for you and your family. Consult the Department’s [Life, Annuities, and Long-Term Care Shopper’s Guide](#) if you are considering purchasing a life insurance policy. If you have an issue with an existing life insurance policy, contact the Department at 785-296-3071 or by email at KID.commissioner@ks.gov.

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*The Kansas Legislature established the Kansas Insurance Department 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.*