Consumer Counselor

Insurance Information for Michigan Consumers

Life Insurance and Annuity Search Service

The Life Insurance and Annuity Search Service (LIAS) is a service of the Michigan Department of Insurance and Financial Services (DIFS) to help with the process of locating a deceased family member's life insurance policy or annuity contract. If you think you are a beneficiary of a life insurance or annuity contract and cannot locate the policy, this service can help.

If you believe there is a missing insurance policy, visit www.michigan.gov/lias to complete the online Consumer Request Form to initiate the free search. Anyone may initiate a LIAS request; however, you will only be contacted by an insurance company if you are the named beneficiary or are entitled to receive information about the policy.

Most insurance companies deem the deceased's social security number as a critical part of their search; therefore, the social security number is required to submit a LIAS request.

How does LIAS work?
At the beginning of each month, DIFS will forward the requests to all participating insurance companies. The companies have 30 days to search their records to determine whether they have any life insurance or annuity policies in the name of the deceased individual. If a policy match is found, the insurance company is expected to contact the beneficiary within 60 days to begin the death claim process.

DIFS is not directly involved in the search. If you do not hear from a company within 90 days of submitting your request, a match may not have been found or you were not the beneficiary of the policy.

Other ways to search for coverage.
In addition to submitting a LIAS request, you may also want to conduct your own search of the deceased person's finances using these steps:

- Review your loved one's paper and electronic records to look for life insurance policies, even if you're unsure the policy is still in force.
- Contact every insurer with which they may have had an insurance policy (automobile, homeowners, etc.) to see if they also purchased a life insurance policy.
- Check with past employers or with their union welfare office.
- Search the deceased person's bank and credit card statements, canceled checks, and other financial records over the past few years to see if any life insurance premiums were paid.
- Check the person's mail for one year after their death for premium due notices sent monthly, quarterly, or annually. If a policy was paid-up, premium payments are not due. However, the company may still have sent an annual notice regarding the status of the policy or they may have sent notice of a dividend.
- Review your loved one's income tax returns for the past two years. Look for interest income from and interest expenses paid to life insurance companies. Also, look for any income paid from an annuity contract.
- Check with the Michigan Department of Treasury's Unclaimed Property Division at www.michigan.gov/treasury to see if any unclaimed money from life insurance policies was escheated to the State of Michigan.
- If you think there could be unclaimed money in a different state, consider conducting a free search through the National Association of Unclaimed Property Administrators at unclaimed.org.

About DIFS
The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan citizens. For more information please contact DIFS at 877-999-6442 or visit www.michigan.gov/DIFS