

FOR IMMEDIATE RELEASE

September 14, 2026

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**Mississippians Have Matched with More Than \$216 Million In Life Insurance Benefits
Through Free Locator Tool**

September Is Life Insurance Awareness Month

JACKSON, Miss. – Every year, millions of dollars in life insurance benefits remain unclaimed. Sometimes, beneficiaries can't find their deceased relative's policies or, in some cases, may not even know the policies exist. To help solve this issue, the National Association of Insurance Commissioners (NAIC) created the Life Insurance Policy Locator, a free online tool that helps consumers find their deceased loved one's life insurance policies and annuity contracts.

In 2025, nearly 2,400 Mississippians used the Life Insurance Policy Locator Tool to find nearly \$43 million in lost policy benefits. To date, it has helped more than 10,300 Mississippi consumers claim more than \$216 million in benefits since its inception in November 2016.

The policy locator requests are free and confidential. Any matches found are reported to insurance companies, and the companies then contact beneficiaries.

"Life insurance policies are designed to pay money to a named beneficiary when you die. The beneficiaries can be one or more individuals or even an organization," said Insurance Commissioner Mike Chaney. "In most cases, policies are purchased by the person whose life is insured, but life insurance policies can be taken out by spouses or anyone who can prove they have an insurable interest in the person."

How to Use the Life Insurance Policy Locator

- Visit the secure, encrypted [Life Insurance Policy Locator](#) portal.
- Submit a request with the deceased's information, including their Social Security number, legal name, date of birth, and date of death.
- If a match is found and the requester is confirmed as the beneficiary, the insurance company will contact them directly. Searches may take 90 business days or more to complete.
- A response is sent only if a match is found and the requester is the beneficiary.

Consumers with questions about life insurance should contact the Mississippi Insurance Department at 601-359-2453 or email consumer@mid.ms.gov.

Additional Life Insurance Resources

- [How to Use the Life Insurance Policy Locator](#)
- [Life Insurance Buyer's Guide](#)
- [What Type of Life Insurance is Right for Me?](#)

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