



ROBERT BENTLEY  
GOVERNOR

STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
CONSUMER SERVICES DIVISION  
201 MONROE STREET, SUITE 502  
POST OFFICE BOX 303351  
MONTGOMERY, ALABAMA 36130-3351  
TELEPHONE: (334) 241-4141  
FACSIMILE: (334) 240-4435  
INTERNET: [www.aldoi.gov](http://www.aldoi.gov)

JIM RIDLING  
COMMISSIONER  
DEPUTY COMMISSIONER  
CHARLES ANGELL  
GENERAL COUNSEL  
REYN NORMAN  
INSURANCE CONSUMER DIVISION  
MANAGER  
MYRA M. FRICK

TO: Life/Annuity Companies Licensed in Alabama

FROM: Myra M. Frick  
Consumer Services Manager

DATE: November 1, 2012

SUBJECT Life Insurance/Annuity Search Service - Letter of Instruction

The Alabama Department of Insurance is implementing a Life Insurance/Annuity Search Service that will be available to assist people in determining the existence of, and their possible beneficiary status under, life insurance policies or annuity contracts having a death benefit issued to deceased Alabama residents or persons who resided in Alabama at the time of policy or contract issuance. The Search Service will encompass individual and group life insurance and annuity contracts.

What is the Life Insurance/Annuity Search Service?

- Beneficiaries, executors, or representatives of a deceased individual who was a resident of Alabama at the time of policy or contract issuance are eligible to participate in the service.
- Beneficiaries, executors, or representatives may complete a Life Insurance/Annuity Search Request Form at the Alabama Department of Insurance website. When form is submitted, all information will be secure and confidential.
- Alabama licensed life/annuity insurance companies need to appoint a Policy Search Coordinator to act as their company's point-of-contact for this service.
- During the first week of each month, beginning March 2013, the Department will send an e-mail to all Policy Search Coordinators to notify them that the previous month's requests are available for review via a secure link included in the e-mail.
- The Policy Search Coordinator uses the link in the e-mail to connect to our secure website. Once connected, they must utilize a unique, approved User ID and Password to gain access to their account.
- The Policy Search Coordinator downloads the request files provided in CSV format and uses the information to search their company database for matches. A *sample* CSV spreadsheet will be available for view on December 1, 2012 for registered Policy Search Coordinator accountholders.
- The implementation date for this new service is February 1, 2013. This date is when the Department will begin accepting and processing request forms from consumers (beneficiaries, executors, or representatives), not when insurance companies will be asked to search their company database.

How does the service work? A sample scenario: Jim Smith's father dies. Jim remembers that his father had a life insurance policy, but he cannot remember which insurance company sold his father the policy. Jim goes to the Department's website and completes the Life Insurance/Annuity Search Request form.

The Department compiles a list of requests received from people like Jim each month. At the end of the month, the Department combines all these requests into a CSV format. During the first week of every month, the Department uploads these CSV files to the secure Life Insurance/Annuity Search website location and sends an e-mail notifying each Policy Search Coordinator that the new file is available for review. The Policy Search Coordinator downloads the file and compares the names and information of the deceased people to in-force and terminated policyholders in their company database to determine if a policy was in-force on the date of death. If a match is found, the company follows their standard procedure for contacting the beneficiary and notifies the requestor, if the requestor is authorized to receive the information.

Upon each match, the carrier must also complete a Policy Found Form for the ALDOI records and submit electronically. Beginning March 1, 2013, the Interactive Policy Found Form will be available on the department's website and can be accessed via the Search Coordinator's secure account.

What am I supposed to do at this time? Please DESIGNATE A POLICY SEARCH COORDINATOR for this service. To do so, your designated contact can set up a Life/Annuity Contact Account on the department's website ([www.aldoi.gov](http://www.aldoi.gov)) by clicking the "Life/Annuity Policy Search Service Coordinator Registration" link on our home page. Each carrier must have designated a search coordinator and establish an account by December 31, 2012.

Please direct questions regarding the Life Insurance/Annuity Search Service to Sherrie Jones by calling 1-334-240-4416, or e-mail us at [consumerservices@insurance.alabama.gov](mailto:consumerservices@insurance.alabama.gov).