

Finding Lost Insurance Policies and Other Valuables

There is over \$41.7 billion in unclaimed money and property in the United States. The Kentucky State Treasury alone holds more than \$100 million in unclaimed property, just waiting to be found by the owners. This accumulation of money and property comes from banks, insurance companies, stocks, bonds, jewelry and other properties that are unclaimed or whose owners cannot be located. Also, the IRS has billions of dollars in unclaimed refunds. Searching for money can be easy and fun if you know what to do.

State Treasury



Each state has an office that collects unclaimed property. The Kentucky State Treasurer provides a simple way of searching for lost property. On their Web site, you can type in a name to search their database. If you find a match, you can follow directions provided on the site for completing the necessary paperwork to collect your lost property.

If you do not have Internet access, call the State Treasurer's office at (800) 465-4722 to request a search, or send a request in writing to:
Kentucky State Treasurer's Office
1050 US Highway 127 South
Suite 100
Frankfort, Kentucky 40601

Useful Web sites for tracking down unclaimed property include <http://missingmoney.com> and <http://www.unclaimed.org> provided by the National Association of Unclaimed Property Administrators. Both sites offer information free of charge and will connect you to unclaimed property Web sites for each state, as well as national unclaimed property Web sites.

Unclaimed Life Insurance Benefits

Each year, millions of dollars in life insurance policies go uncollected because family members don't know they exist. If you have a family member who bought and paid for life insurance, and you're listed as a beneficiary, you are eligible to receive the benefits any time after their death, even years later. It is possible that your deceased family member had a life insurance policy that has not been collected; but, unfortunately, no national database keeps track of this information and, unless they know the person is deceased, insurance companies are not obligated to turn the money over to the state.

The American Council of Life Insurers offers these suggestions for locating lost policies:

- Go through the deceased's paperwork, including cancelled checks, bank statements and address books, and look for insurance transactions such as bills paid or received, as well as annual statements. Contact all companies the deceased had insurance with to determine if any of their policies included life insurance coverage.
- Speak with the deceased's financial advisors. Banks, lawyers and insurance agents all may be able to provide helpful information.
- Ask past employers about group insurance the deceased may have purchased.
- Check the deceased's mail up to a year after his or her death. Often, insurance companies issue annual statements of coverage or notice of lapsing policies.
- Review income tax returns for the past two years. The deceased may have paid taxes on interest earned on the policy.
- Contact all insurance companies in the state in which the deceased resided. You can obtain a list of all companies authorized to do business in a state through that state's Department of Insurance.
- Due to mergers, name changes or location changes, insurance companies may be difficult to track down. Best's Insurance Reports, available in most large libraries, provides an annual list of companies, including any name, address or merger changes.

Money Finders



At some point, you may receive a letter from someone offering to find lost property for a small fee. These letters and services are not illegal, but you can easily do the same searches yourself, using the Web sites listed above.

According to the National Association of Unclaimed Property Administrators, the following are ways a money finder will solicit you:

- The finder will send you a letter or postcard requesting a fee in exchange for information on your unclaimed property. The company may or may not know if you have unclaimed property, and what you may be buying is a list of agencies that provide the information. This information is available to you, free of charge, through state governments.

- The finder will notify you of unclaimed property and request a percentage of the funds in return for their services. In most circumstances such as this, the money has not yet been turned over to the state. To handle it yourself, you can: check your papers for any correspondence from the company notifying you of money owed to you, negotiate with the money finders for a lower percentage, pay the money finder what they ask or wait until the money is handed to the state and claim it yourself.

Good luck in your hunt for lost treasures!

State Addresses

Alabama

Office of State Treasurer
Unclaimed Property Division
PO Box 302520
Montgomery, AL 36130-2520

<http://www.moneyquestalabama.com/>

Alaska

State of Alaska Department of Revenue
Treasury Division
PO Box 110405
Juneau, AK 99811-0405

<http://treasury.dor.alaska.gov/UnclaimedProperty.aspx>

Arizona

Department of Revenue
Unclaimed Property Unit

PO Box 29026

Phoenix, AZ 85038-9026

<http://www.azunclaimed.gov/>

Arkansas

Auditor of State

Unclaimed Property Division

1401 W. Capitol Ave., Suite 325

Little Rock, AR 72201

<https://www.ark.org/auditor/unclprop/index.php/search/searchCrit>

California

State Controller's Office

Unclaimed Property Division

10600 White Rock Road, Suite 141

Rancho Cordova, CA 95670

http://www.sco.ca.gov/upd_msg.html

Colorado

The Great Colorado Payback

1580 Logan Street, Suite 500

Denver, CO 80203

<http://www.colorado.gov/treasury/gcp/>

Connecticut

Office of the State Treasurer

Unclaimed Property Division

PO Box 5065

Hartford, CT 06102

<http://www.ctbiglist.com/>

Delaware

Department of Finance, Division of
Revenue

820 N. French Street

Wilmington, DE 19801

<http://revenue.delaware.gov/unclaimedproperty.shtml>

District of Columbia

Office of the Chief Financial Officer

Unclaimed Property

1340 Pennsylvania Ave., NW, Suite 203

Washington, DC 20004

<http://cfo.dc.gov/service/unclaimed-property>

Florida

Division of Accounting & Auditing

Bureau of Unclaimed Property

PO Box 8599

Tallahassee, FL 32314-8599

<http://www.fltreasurehunt.org/>

Georgia

Georgia Department of Revenue

Unclaimed Property Program

4125 Welcome All Rd., Suite 701

Atlanta, GA 30349-1824

<https://etax.dor.ga.gov/unclaimedproperty/>

Guam

Treasurer of Guam

PO Box 884

Hagatna, GU 96932

Hawaii

Department of Budget and Finance
Unclaimed Property Program

PO Box 150

Honolulu, HI 96810

<http://www.ehawaii.gov.org/bf/ucp/html/>

Idaho

Idaho State Treasurer

Unclaimed Property

PO Box 83720

Boise, ID 83720-9101

<https://www.sto.idaho.gov/unclaimedproperty/Search.aspx>

Illinois

Office of the State Treasurer

Unclaimed Property Division

PO Box 19495

Springfield, IL 62794-9495

<https://icash.illinois.gov/>

Indiana

Office of the Attorney General

Unclaimed Property Division

PO Box 2504

Greenwood, IN 46142

<https://indianaunclaimed.gov/apps/ag/ucp/index.html>

Iowa

Great Iowa Treasure Hunt

Lucas State Office Building

321 E. 12th St., 1st Floor

Des Moines, IA 50319

<https://www.greatiowatreasurehunt.com/>

Kansas

Kansas State Treasurer

Unclaimed Property Division

900 SW Jackson, Suite 201

Topeka, KS 66612-1235

<https://www.kansascash.com/prodweb/up/unclaimed-property.php>

Kentucky

Kentucky State Treasury

Unclaimed Property Division

1050 US 127 South, Suite 100

Frankfort, KY 40601

Toll-free: (800) 465-4722

Fax: (502) 564-6545

<https://secure.kentucky.gov/treasury/unclaimedproperty/>

Louisiana

Department of the Treasury

Unclaimed Property Division

PO Box 91010

Baton Rouge, LA 70821

<http://www.treasury.state.la.us/Home%20Pages/UnclaimedProperty.aspx>

Maine

Office of the State Treasurer

Attn: Unclaimed Property

39 State House Station

Burton M. Cross Office Bldg., 3rd floor

111 Sewall St.

Augusta, ME 04333-0039

http://www.maine.gov/treasurer/unclaimed_property/

Maryland

Comptroller of Maryland
Unclaimed Property
301 W. Preston St., Room 310
Baltimore, MD 21201

http://comptroller.marylandtaxes.com/Public_Services/Unclaimed_Property/

Massachusetts

Department of the State Treasurer
Abandoned Property Division
One Ashburton Place, 12th Floor
Boston, MA 02108-1608

<http://www.mass.gov/treasury/unclaimed-prop/>

Michigan

Michigan Department of Treasury
Unclaimed Property Division
PO Box 30756
Lansing, MI 48909

<http://www.michigan.gov/treasury/0,1607,7-121-44435---,00.html>

Minnesota

Minnesota Department of Commerce
Unclaimed Property Program
85 Seventh Place East
St. Paul, MN 55101

http://www.commerce.state.mn.us/DOC_Unclaimed_Property_Lookup.htm

Mississippi

Office of the State Treasurer
Unclaimed Property Division
PO Box 138
Jackson, MS 39205-0138

<http://www.treasurerlynnfitch.com/UnclaimedProperty/>

Missouri

State Treasurer
Unclaimed Property Division
PO Box 1004
Jefferson City, MO 65102

<http://treasurer.mo.gov/UnclaimedProperty/>

Montana

Department of Revenue
Unclaimed Property
PO Box 5805
Helena, MT 59604-5805

https://revenue.mt.gov/home/businesses/unclaimed_property

Nebraska

Office of the State Treasurer
Unclaimed Property Division
809 P St
Lincoln, NE 68508-1390

<https://treasurer.nebraska.gov/up/>

Nevada

Office of the State Treasurer
Unclaimed Property Division
555 E Washington Avenue, Suite 4200
Las Vegas, NV 89101

http://www.nevadatreasurer.gov/Unclaimed_Property/UP_Home/

New Hampshire
State Treasury
Abandoned Property Division
25 Capitol Street, Room 121
Concord, NH 03301
<http://www.nh.gov/treasury/Divisions/AP/APIIndex.htm?inc=P>

New Jersey
Department of the Treasury
Unclaimed Property Administration
PO Box 214
Trenton, NJ 08625-0214
<http://www.unclaimedproperty.nj.gov/>

New Mexico
Taxation & Revenue Department
Unclaimed Property Division
1100 South St. Francis Drive
Santa Fe, NM 87504
<http://www.tax.newmexico.gov/Individuals/search-unclaimed-property.aspx>

New York
Office of the State Comptroller
Office of Unclaimed Funds
110 State Street
Albany, NY 12236
<http://www.osc.state.ny.us/ouf/index.htm>

North Carolina
Department of State Treasurer
Unclaimed Property Division
325 North Salisbury Street
Raleigh, NC 27603
<https://www.nctreasurer.com/Claim-Your-Cash/Claim-Your-NC-Cash/Pages/default.aspx>

North Dakota
ND Department of Trust Lands
Unclaimed Property Division
PO Box 5523
Bismarck, ND 58506-5523
<https://land.nd.gov/unclaimedproperty/>

Ohio
Department of Commerce
Division of Unclaimed Funds
77 South High Street, 20th Floor
Columbus, OH 43215-6108
<http://www.com.ohio.gov/unfd/>

Oklahoma
Oklahoma State Treasurer
Unclaimed Property Division
2300 N. Lincoln Blvd., Room 217
Oklahoma City, OK 73105
<http://www.ok.gov/treasurer/index.html>

Oregon
Department of State Lands
Unclaimed Property Division
775 Summer Street NE, Suite100
Salem, OR 97301-1279
https://oregonup.us/upweb/up/up_login.asp

Pennsylvania
State Treasury
Unclaimed Property Division
PO Box 1837
Harrisburg, PA 17105-1837
<http://www.patreasury.org/>

Puerto Rico

Commissioner of Financial Institutions of
Puerto Rico
Unclaimed Property
PO Box 11855
San Juan, PR 00910-3855
<http://www.ocif.gobierno.pr/unclaimedproperty.htm>

Rhode Island

Office of the General Treasurer
Unclaimed Property Division
82 Smith Street, Room 102
Providence, RI 02903
<http://www.treasury.ri.gov/treasury-divisions/unclaimed-property/>

South Carolina

State Treasurer's Office
Unclaimed Property Program / Palmetto
Payback
PO Box 11778
Columbia, SC 29211
<http://www.treasurer.sc.gov/unclaimed-property/>

South Dakota

Office of the State Treasurer
Unclaimed Property Division
500 East Capitol Avenue
Pierre, SD 57501-5070
<http://sdtreasurer.gov/unclaimed-property/>

Tennessee

Tennessee Department of Treasury
Unclaimed Property Division
PO Box 190693
Nashville, TN 37219-0693
<http://www.treasury.state.tn.us/unclaim/>

Texas

Texas Comptroller of Public Accounts
Unclaimed Property Division
PO Box 13528, Capitol Station
Austin, TX 78711-3528
<http://comptroller.texas.gov/up/generalinfo.php>

Utah

Treasurer's Office
Unclaimed Property Division
168 N. 1950 W. Suite 102
Salt Lake City, UT 84116
<https://mycash.utah.gov/>

Vermont

Vermont State Treasurer
Unclaimed Property Division
109 State Street, FL 4
Montpelier, VT 05609-6200
<http://www.vermonttreasurer.gov/unclaimed-property>



U.S. Virgin Islands
Office of the Lieutenant Governor
Division of Banking
18 Kongens Gade
St. Thomas, VI 00802

Virginia
Commonwealth of Virginia Department
of the Treasury
Division of Unclaimed Property
PO Box 2485
Richmond, VA 23218-2478
<https://www.trsvirginia.gov/vaMoneySearch/Account/LogOn>

Washington
Department of Revenue
Unclaimed Property Section
PO Box 47477
Olympia, WA 98504-7477
<http://ucp.dor.wa.gov/>

West Virginia
West Virginia State Treasurer
1900 Kanawha Blvd
Capitol Complex Building #1, Room E-145
Charleston, WV 25305
<http://www.wvtreasury.com/Unclaimed-Property/About-Unclaimed-Property>

Wisconsin
Wisconsin Department of Revenue
Unclaimed Property Section
PO Box 8982
Madison, WI 53708
<http://www.statetreasury.wisconsin.gov/section.asp?linkid=1381&locid=155>

Wyoming
Wyoming Treasurer's Office
Unclaimed Property
2515 Warren Avenue, Suite 502
Cheyenne, WY 82002
<http://treasurer.state.wy.us/upsearch.asp>

References and Resources

American Council of Life Insurers
101 Constitution Avenue, NW
Suite 700
Washington, DC 20001-2133
(202) 624-2000
<https://www.acli.com/>
Missing Policy Tips

National Association of Unclaimed Property Administrators
(Internet only)
www.unclaimed.org

Missing Money
(Internet only)
www.missingmoney.com

Kentucky State Treasury
<http://www.kytreasury.com/about/>

Brammer, J. (2014, April 11). Ky. state treasurer returns more than \$100 million in unclaimed property. Lexington [KY] *Herald-Leader*. Retrieved July 30, 2015, from <http://www.kentucky.com/2014/04/11/3191067/treasurer-hollenbach-returns-more.html>.

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Robert H. Flashman, Ph.D.
Extension Specialist for Family Resource Management

Linda Klos, M.S.
Former Student in Family Studies

Claire Kimberly, B.S.
Graduate student, Family Studies

Ilana Pinsky, B.S.
Graduate Student, Family Sciences

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