

[Deck the halls with unclaimed property?](#)



Life insurers are continuing to reach settlements with various states after they were caught failing to pay death benefits despite having reason to know their policyholders had died. Under the settlements, insurers including AIG, MetLife, Prudential and Nationwide are now regularly checking the Social Security Administration's Death Master File to determine whether any of their policy or annuity holders have died.

If a company finds a policyholder who has died, they must conduct a thorough search for beneficiaries, using their own records and online search and locator tools. If beneficiaries cannot be located, the company must turn over the proceeds owed to state unclaimed property funds.

Visit the National Unclaimed Property Administrators website at www.unclaimed.org, find your state's fund and maybe you'll find buried treasure from a long lost relative...

As 2012 comes to a close, here are 12 reasons we are thankful for your support:
(Sung to the tune of "The Twelve Days of Christmas")

Twelve [amicus briefs](#) filed
Eleven tips of the month published
[Ten top claim tips](#)

Nine [agents and brokers on the UP Advisory Board](#)

Eight [lessons shared](#) by disaster survivors

Seven [things all homeowners need to know](#)

Six [legislative and regulatory reform proposals](#)

Five hundred [Ask an Expert](#) users

Four states with [Roadmap to Recovery](#) operations

Three [important programs](#)

[Two co-founders](#) and...

[One Mission: Empowering the Insured](#)

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