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 uncashed 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.

- 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.

- Speak with the deceased's financial advisors. Banks, lawyers and insurance agents all may be able to provide helpful information.
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
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

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.ehawaiigov.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/Home20Pages/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/unclaimedproperty/
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/ABP/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

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

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.pat treasury.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.trs.virginia.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/


Graphics: 123RF

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

November 2003, revised January 2010, April 2017

Copyright © 2017 for materials developed by University of Kentucky Cooperative Extension. This publication may be reproduced in portions or its entirety for educational or nonprofit purposes only. Permitted users shall give credit to the author(s) and include this copyright notice.

Educational programs of Kentucky Cooperative Extension serve all people regardless of economic or social status and will not discriminate on the basis of race, color, ethnic origin, national origin, creed, religion, political belief, sex, sexual orientation, gender identity, gender expression, pregnancy, marital status, genetic information, age, veteran status, or physical or mental disability.