
Unclaimed Property

Life Insurers and Death Master File Searches

Fact Sheet 6100

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This fact sheet provides information for life insurers about funds owing under life insurance policies and the use of the federal social security administration's death master file (DMF) in determining whether an insured or annuitant has died.

Section [177.0211](#), Wis. Stats., is the applicable law regarding funds owing under life insurance policies. Section [177.0211\(2\)](#), Wis. Stats., provides that a life or endowment insurance policy or annuity contract for which an amount is owed on proof of death, but which has not matured by proof of the death of the insured or annuitant, the insurance company has knowledge of the death of an insured or annuitant when any of the following occurs:

- (a) The insurance company receives a death certificate or court order determining that the insured or annuitant has died.
- (b) The insurance company or other person validated the death of the insured or annuitant by its performance of due diligence, as required under ch. [632](#) Wis. Stats. or other law, to maintain contact with the insured or annuitant to determine whether the insured or annuitant has died.
- (c) The insurance company compares for any purpose a death master file with names of some or all of the company's insureds or annuitants, finds a match that provides notice that the insured or annuitant has died, and validated the death.
- (d) The insurance company receives notice of the death of the insured or annuitant from a beneficiary, policy owner, relative, or trustee or from the personal or legal representative of the insured's or annuitant's estate, and the company validated the death.

Section [177.0211\(3\)](#), Wis. Stats., provides the following applies to validating the death of the insured or annuitant:

- (a) A death master file match occurs if the criteria for an exact or partial match is satisfied as provided by a law of this state other than this chapter or by a rule promulgated or policy adopted by the office of the commissioner of insurance.
- (b) A death master file match does not constitute proof of death for the purpose of submission to an insurance company of a claim by a beneficiary, annuitant, or owner of the policy or contract for an amount due under an insurance policy or annuity contract.
- (c) The death master file match or validation of the insured's or annuitant's death does not alter the requirements for a beneficiary, annuitant, or owner of the policy or contract to make a claim to receive proceeds under the terms of the policy or contract.
- (d) If no provision in a law of this state or a rule promulgated or policy adopted by the office of the commissioner of insurance establishes a time for validation of a death of an insured or annuitant, the insurance company shall make a good faith effort using other available records and information to validate the death, and document the effort taken for such validation, not later than 90 days after the insurance company has notice of the death.

Common Questions

1. *Question:* Assuming the limiting age has not been reached, when does the dormancy period begin running for life insurance policies not matured by actual proof of death?

Answer: The dormancy period under Wisconsin's unclaimed property law begins when the life insurer knows that the insured or annuitant has died. An insurer knows of a death when it learns through any method utilized that the insured or annuitant has died.

2. *Question:* Is a life insurer required to search the DMF or other public database?

Answer: Insurers are required under sec. [632.63](#), Wis. Stats., to compare the records of its life insurance policies, annuity contracts, or retained asset accounts with the DMF at least every 6 months.

3. *Question:* If a life insurer searches the DMF or other public database, does the dormancy period begin to run from the date of death or the date the search was conducted?

Answer: Under Wisconsin's unclaimed property law, the dormancy period begins to run when the life insurer knows of the death of an insured or annuitant. Knowledge of death could be the same date as the search of the DMF or other public database is conducted. However, the date of search of the DMF or other public database does not necessarily equal knowledge of death due to imprecise matches.

Any Questions?

For more information, contact the Wisconsin Department of Revenue.

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Applicable Laws and Rules

This publication provides statements or interpretations of the following provisions of Wisconsin Statutes and Administrative Rules enacted as of May 2, 2023: chs. 177 and 632, [Wis. Stats.](#)

Laws enacted and in effect after this date, new administrative rules, and court decisions may change the interpretations in this document. Guidance issued prior to this date, that is contrary to the information in this document is superseded by this document, according to sec. [73.16\(2\)\(a\)](#), Wis. Stats.

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