

DEATH CLAIMS DISAPPEARANCE INVESTIGATIONS

After a person has been missing for seven years or more, by common law, he or she is presumed dead. This presents a problem with life insurance companies in the payment of life insurance claims. Almost every life insurance company will have a number of claims presented each year do to the absence of an insured for seven years or more. Often a suit has been filed against the insurance company for the collection of the claim. The issue for the insurance company and the investigator becomes: is the insured dead or alive.

A presumption of death by common law will not hold up when it can be proven that a strong motive can be found for the insured's disappearance. Thus, the investigation can be centered around various motives on the part of the insured. The basic objective of the investigation should be the location of the subject. However, secondary objectives could be:

- 1) Various situations which might have caused the insured to want to disappear.
- 2) Other leads or rumors for further investigation.
- 3) Proof of the insured being alive at a later date from the time claimed. Such proof could be documents, contracts or letters signed by the insured.

STATEMENT FROM CLAIMANT OR RELATIVES: A signed statement from the relatives of the subject can be helpful in the investigation. Such statements can be obtained from brothers, sisters, parents and/or other relatives. In obtaining such statements, special attention should be paid to dates and any type of difficulties the subject might have had.

POLICE RECORDS: Special attention should be given to the local police missing persons bureau and rather or not the family reported the subject missing. A copy of the police reports might be helpful. Criminal records should also be checked as a pending criminal charge or arrest makes a good motive for one to disappear.

OTHER RECORDS: Various civil records should be checked as pending suits and judgments and or divorce is another good reason to disappear. Also consider checking the death records of the unknown or unidentified dead.

NEIGHBORHOOD AND BUSINESS INVESTIGATION: A background type investigation is needed in order to determine details concerning the subject's background. Special attention should be paid to financial aspects and domestic aspects as these could be strong motives for a disappearance.

DEATH CLAIMS DISAPPEARANCE INVESTIGATIONS

IF SUBJECT IS LOCATED: The investigator will need to use kid gloves in approaching the insured. Be careful not to frighten him or her which could cause another disappearance. Make a positive I.D. before a direct approach. Tactfully explain to the subject that the insurance company is interested only in the claim with no actual interest in attempting to get him or her to go home. A signed statement from the subject along with his photograph should be obtained. A sample statement might be something like:

I hereby state that I am John Doe born March 8th, 1952 at Miami Florida and formerly residing at 185 Arrow Street, Dallas, Texas. I took out a life insurance policy with XYZ Life Insurance Company sometime in April of 1966 which I believe had a face value of \$150,000. I left Atlanta, Georgia May 22nd, 1985 and I'm now living in the state of New York.

Signed: _____

Witness: _____

Date: _____

A very good method of identification is to obtain a photograph of the insured holding something with a date on it such as a current newspaper or magazine. Sometimes, you will find that the subject will refuse to give a statement but consent to such a photograph. The trick will be to obtain both details of the subject for a proper identification along with a date from a newspaper or magazine.

SPECIAL CIRCUMSTANCES

Death claims investigation cover a wide range of different types of policies and provisions. At times, it is important for the investigator to point his investigation to certain specific aspects that have a direct relationship to the type of insurance policy and claim under investigation. This is often referred to as special circumstances in a life insurance claim.

DOUBLE INDEMNITY PROVISION: Often referred to as accidental death provisions, this simply has to do with the insurance company paying two times the face amount of the policy in the event of an accidental death. Most standard insurance policies rider out certain types of accidental deaths such as:

HOMICIDE: When the insured was involved in any violation of the law.

ACTS OF WAR

SELF-DESTRUCTION: Even when the insured was deemed insane.

PRIVATE FLYING EVENTS: However, most policies will cover an event from a regularly scheduled commercial airline.

Form 9225D

© 2006 Nationwide Publishing Company, Inc.

<http://www.claimspages.com>

DEATH CLAIMS DISAPPEARANCE INVESTIGATIONS

TAKING OF OR INHALING POISON: Including the inhaling of carbon monoxide.

GROUP LIFE INSURANCE CLAIMS: Group insurance business is ever increasing and will someday takeover a large percentage of the individual insurance business in today's market place. Most group policies in effect have standard qualifications which are usually investigated. They are:

1) MEDICAL HISTORY: Many group plans require a medical history before the actual group policy can be put in force. In such cases a policy can be considered contestable.

2) LENGHT OF EMPLOYMENT: Most group policies state that the employee must have worked between 30 and 90 days before the insurance policy can take effect. Thus, part of the investigation will be to obtain the exact starting date of the employee.

3) MINIMUM NUMBER OF HOURS: Most group polices state that in order to be eligible for insurance benefits, all employees covered must be full time employees working at least 30 to 40 hours per week. The investigation could center on the subject's time cards or other employment records.

4) MINIMUM NUMBER OF POLICY HOLDERS: Most group insurance policies require a minimum number of persons be placed in the group policy. Often times small companies will place spouses of other non-employees onto the policy in order to meet these requirements. In such cases, the investigation centers around rather or not the employee was actually an employee.

CREDIT LIFE: Credit life claims presents special problems to the investigator simply because the policy was usually written by a third or forth party and little information is needed. Often times fraud can be assumed when there are several different types of polices in force making the subject over-insured.

It is important for the investigator to know and understand what types of investigation along with the issues involved are needed by his or her client. Either a telephone contact or detailed written instructions are needed between the two parties in order for the investigation to start out pointed in the right direction. The investigator should never attempt to start a death claims investigation when he or she does not understand what the client wants.