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## **Insurance Industry Reporting Timeline: Please Review Our Website**

**January 1** Determine which policies are dormant for this industry abandoned property reporting cut-off date.

**May 1** Complete publication in newspapers available for notice publications.

**May 10** Send proof of your publication by email to [NYSRPU@osc.ny.gov](mailto:NYSRPU@osc.ny.gov).

**June 10** Send a notice by first-class mail to all owners with a valid address.

**July 10** Send a notice by certified mail to owners over \$1,000 who did not respond to the first notice.

**Sept 10** Ensure your final report, including policy and owner details, remittance and [Verification and Checklist \(VCL\) \(AC2709\)](#) is received by our Office.

### **When preparing and submitting reports, keep in mind the following:**

- The Federal Employer Identification Number (FEIN) of the reporting entity must be provided, without hyphens, in the appropriate field(s) on the VCL/EVCL or report fields when submitting your report.
  - Insurance Companies are subject to other statutory requirements of the Abandoned Property Law (APL). Submit all unclaimed funds due in their specific industry reporting period on a single report. Only report property that has reached dormancy by the industry cut-off date. Do not submit prior to the cut-off date.
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Watch our [eLearning](#) videos for help with completing and filing your report.



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## Important Details

Do not use property type code ZZZZ for miscellaneous property if reporting in NAUPA format. Identify the proper code for the property being reported. Property type code ZZZZ should only be used for reporting interest due if your report was or will be filed late.

- Using a [New York](#) format for reporting unclaimed funds? Move to [NAUPA](#) format before filing your next report! NAUPA will be our preferred format in 2025, so prepare early.

Review the [Insurance Companies Handbook](#) to see what types of funds are covered under [Article VII and §1316 of the APL](#), covering only property types due this cycle. Refer to our [Property Type Tables](#) for more information.

## Click on the Links below for Additional resources:

- [Due Diligence](#)
- [Handbook for Reporters](#)
- [Publishing Newspaper listing](#)
- [Reporting](#)
  - [Electronic Reporting Format](#)
  - [Electronic Payment](#)
- [Extension Request](#)

Contact us at: [NYSVCU@osc.ny.gov](mailto:NYSVCU@osc.ny.gov)

## What's New

### Law / Policy Changes

#### NAUPA Property Type

If you previously reported policy amounts using NAUPA property type: IN05 (Refunds and Other Amounts Due Under Policy Terms), switch to using NAUPA code IN07 (Other Amounts Due Under Policy Terms).

#### Date of Death

The confirmed date of death of an owner begins the applicable dormancy period. If you receive notice or indication within the ordinary course of business that the

property owner is deceased, you must attempt to confirm the owner's death within 90 days. (2 NYCRR § 126.1)

Examples of acceptable attempts include obtaining a copy of the owners' death certificate, checking online death indices such as the Social Security Death Master File, or researching for a published obituary. If you obtain confirmation of the death, the dormancy period begins on the date of death. Record the dates of notification and confirmation.

If confirmation attempts are not successful, use the last date of owner generated activity for dormancy.



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