



**STATE OF NEW YORK
INSURANCE DEPARTMENT**
25 BEAVER STREET
NEW YORK, NEW YORK 10004

**Circular Letter No. 28 (2001)
September 24, 2001**

- TO: All licensed life insurers, fraternal benefit societies, employee welfare funds, retirement systems, governmental supplemental annuity funds, and reinsurers (Insurers)**
- RE: Use of Affidavit in Lieu of a Death Certificate with Respect to Life Insurance Claims Arising Out of the September 11 Disasters in New York City, the Pentagon and Pennsylvania**

The tremendous loss of life on September 11th, and the difficult circumstances surrounding such loss, are likely to result in a delay in the ability to obtain death certificates. Normally, Insurers rely on a death certificate when processing claims. Under the present circumstances, however, it is clear that a more expeditious method of certification of death must be developed in order to streamline the payment of needed benefits to family members and other designated beneficiaries.

With respect to death claims arising out of the disasters that occurred in New York City, the Pentagon, and Pennsylvania on September 11, 2001, all Insurers must accept a fully executed [affidavit in the form as attached](#), in lieu of a death certificate if such certificate is not available.

Insurers may utilize other information as well to complete the claim process but they must accept the attached affidavit in lieu of a death certificate in appropriate circumstances.

Gregory V. Serio
Superintendent of Insurance