

Mortality Intelligence Assessment Checklist

Use this checklist to evaluate your institution's current approach to mortality data management. Any "No" or "Unsure" answer represents a potential gap worth addressing.



Detection & Coverage

- We monitor for member deaths on an ongoing basis — not just at point-in-time intervals.
- Our death data comes from more than one source beyond the SSA Death Master File.
- We have coverage for members who die out of state.
- Our process identifies deaths within 30 days of occurrence in most cases.



Data Quality & Validation

- Death records are validated before they trigger operational action (freeze, escheatment, etc.).
- We have a process to handle false positives — cases where a living member is incorrectly flagged.
- Our member data is enriched or corrected before death matching begins (SSNs, DOBs, name variations).
- We can produce audit-ready documentation of how and when a death was identified and acted on.



Fraud Prevention

- We have a defined protocol for flagging and freezing accounts when a member death is confirmed.
- Loan origination and servicing platforms receive death alerts automatically.
- We actively monitor for unauthorized activity in the period between death and notification.



Beneficiary & Estate Management

- We have a data-driven process for locating beneficiaries after a member passes.
- Our beneficiary locate process goes beyond basic contact information.
- We have defined timelines for estate settlement and the initiation of asset transfers.



Compliance & Escheatment

- Dormant accounts are automatically flagged for escheatment review upon confirmation of a death.
- We meet state-mandated dormancy and reporting timelines without manual intervention.
- Our compliance team has documented, auditable records of death-related account actions.

If you answered "No" or "Unsure" to three or more questions, your institution may have meaningful exposure in fraud, compliance, or operational efficiency. The Berwyn Group offers a complimentary assessment to help credit unions identify gaps and explore options. Schedule a free assessment: www.berwyngroup.com