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Review the [Sales Finance Companies and Insurance Premium Finance Agencies Handbook](#) to see what types of funds are covered under [Section 1313 of the Abandoned Property Law \(APL\)](#), covering only property types due this cycle. Refer to our [Property Type Tables](#) for more information.

Sales Finance or Premium Insurance Reporting Timeline:

June 30 Determine which accounts are dormant for the Sales Finance Company or Insurance Premium Finance Agency industry abandoned property reporting cut-off date.

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

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

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

Watch our [eLearning](#) videos for help with completing and filing your report.



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.

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.
- Sales Finance or Insurance Premium Finance 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.

Click on the Links below for Additional resources:

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

Contact us at: NYSVCU@osc.ny.gov

What's New

Law / Policy Changes

NAUPA Property Type

Report amounts payable to a person or entity as a refund or rebate from a sales finance company or insurance premium finance agency using NAUPA format property type MS29 (Unclaimed Property Held by Sales Finance Companies and Insurance Premium Finance Agencies), or New York format 8C (Amounts owed by sales finance companies and insurance premium finance agencies).