Who Has Died, and Where

The Value of Continuous Regional Decedent Intelligence

A Rocket Vetting White Paper on RV-Pulse

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In brief. Organizations that serve homes and properties, such as utilities, lenders and servicers, often learn of a customer's death late, sometimes only when bills go unpaid. The government's death file can confirm that a person has died, but it does not say where the person lived. RV-Pulse fills that gap. For the states you choose, it delivers newly identified decedents together with their address information, continuously, as Rocket Vetting processes new mortality information. You do not send Rocket Vetting a customer list or any customer data. The addresses come from public state voter registration files. Rocket Vetting offers a state only when its files are complete, current and legally usable for the customer's purpose. The best data comes from states where driver's license records feed voter registration and the files are released often. Today that is Florida and Ohio, and more states are added after review. This paper explains where the addresses come from, what the information is worth to utilities, and how to estimate that value with your own numbers.

Key terms

- **Decedent:** a person who has died.
- **Decedent intelligence:** a report that a person has died, together with information that helps you act on it, here the person's address.
- **Limited Access Death Master File (LADMF):** the Social Security Administration's (SSA's) file of reported deaths. It lists name, Social Security number, date of birth and date of death, but no current street address.
- **Voter registration file:** a state's list of registered voters, with names, residential addresses and, in some states, full dates of birth. States make these lists available under their own rules on who may obtain them and for what purposes.
- **Pulse Token:** a unit that measures the size of the coverage you select. Each state carries a token value based on its population.

1. The address problem

A death record answers "who," not "where." The LADMF contains name, Social Security number, date of birth and date of death, along with a state of last residence and a ZIP code tied to the last lump-sum payment. It does not contain the street address where the person lived. An organization that knows its customers by service address, such as a utility, has no direct way to turn a list of deaths into a list of affected accounts.

An organization can match its own roster against the death file, as Rocket Vetting's roster services do. Pulse is built for a different situation: the organization wants to know about deaths at addresses in its territory without sending anyone its customer file. Pulse starts from the other side. It identifies decedents in the states the customer selects and delivers each with associated address information. The customer then compares those addresses with its own records, inside its own systems.

2. Why voter files give current addresses

A voter registration file is only as good as its last update. Two things keep it current: what feeds it, and how often the state releases it.

What feeds it. Under the National Voter Registration Act's "motor voter" provision, every state driver's license application, including a renewal, serves as a voter registration application unless the applicant declines to sign. It updates any earlier registration. A change of address filed for a driver's license also serves as a change of address for voter registration, unless the person says otherwise. Completed forms must reach election officials within 10 days. In states where these driver's license updates flow into the voter file, a move recorded with the motor vehicle agency appears in the voter file, often well before an election-year cleanup.

How often it is released. A current file helps only if it can be obtained often. States differ widely in how frequently they release voter files, what fields they include, and who may use them.

How a state qualifies for Pulse

Rocket Vetting does not list a state simply because data is available. It reviews five things:

Criterion	Why it matters
Full date of birth	Name plus full date of birth is what links a death record to the right person. Year of birth alone is not enough to tell two people with the same name apart.
Address information	The residential address is the intelligence Pulse delivers.
Update frequency	Frequent releases keep addresses current and let new deaths be placed at today's address, not last year's.
Permitted use	Each state sets rules on how its voter file may be used; the service must fit them.
Ongoing maintainability	Pulse is continuous, so Rocket Vetting must be able to keep the state's data current over time, not once.

A state is offered only when its data is complete, current and legally usable for the customer's purpose, and reliable enough to support an ongoing service. The states available today, with their token values, are Florida (11) and Ohio (6). Ohio's Secretary of State publishes statewide voter files for download and updates them every week. Florida's Division of Elections issues a voter extract every month. More states are added after review, once they meet all five criteria. The short list reflects the standard, not a lack of data: a customer can rely on every state Pulse offers.

3. How Pulse works

- **No roster.** You do not provide Rocket Vetting with a customer roster or any customer data.
- **Choose your states.** Coverage is chosen state by state. Token values add up across the states you select.
- **Continuous delivery.** Newly identified decedents and their address information arrive as Rocket Vetting processes new mortality information, not in a quarterly batch.
- **Two ways to receive it.** Direct delivery needs little or no IT support. Organizations that want automation can receive the same information through the Rocket Vetting API.
- **Pricing.** Annual subscriptions are priced by total Pulse Tokens and by your industry. Contact Rocket Vetting for pricing.

What each record contains. A Pulse record carries the same decedent information as a Rocket Vetting Private (RVP) result, without the Social Security number: the person's name, date of birth and date of death from the LADMF, with the record's verification status; the date Rocket Vetting identified the decedent, with an update if the date of death later changes or SSA removes the record; and cemetery data when available, such as funeral home, interment date, cemetery and plot, veteran status, and places of birth and death. Pulse adds the voter registration address, or addresses, for each Florida or Ohio registration found for that person.

Privacy. Pulse is built from public records and requires no customer data. Nothing about your customers leaves your organization; any comparison with your accounts happens on your own systems.

4. The value for utilities

Utility service is tied to a place, and it keeps running when the account holder dies. New York utilities described the usual process to their regulator. To close an account after a death, a utility generally needs a death certificate and proof that someone is authorized to act for the estate. Until then, the account ordinarily stays active and the utility keeps serving the premises and billing the estate. If no payments are made, the account may go to collections and be terminated. One utility reported that its processes for accounts "reported as deceased" can take about six months or more. Late knowledge of a death therefore costs utilities in several ways:

- **Unbilled and uncollectible usage.** Service continues at a home where no one may be legally responsible for the bill. The longer the gap, the larger the balance that ends up written off.
- **Vacant-property service.** A home left empty after a death may need service to continue, for example to prevent frozen pipes, but someone must authorize it and pay for it. Early notice lets the utility reach the family or estate and set up the right account.
- **Safety.** Knowing a premises may be unoccupied helps a utility decide on safety checks and field visits. Any service changes still follow the state commission's termination rules.
- **Estate notification.** Early contact gives the family a clear final bill and a smooth transfer of service, and gives the utility a timely claim against the estate.
- **Fraud using a deceased person's identity.** The California Attorney General warns that identity thieves can use a deceased person's information, and that delays in reporting a death give them

time to open accounts. A utility that knows of a death can flag new service requests made in that person's name.

The cost of doing nothing appears in write-offs. Regulators generally do not report the share of residential write-offs tied to deceased customers, so the worksheet below starts from each utility's own collections history rather than a published figure.

5. Other uses

- **Lenders and loan servicers.** A servicer that learns of a borrower's death early can contact the estate, protect the collateral and manage escrow for taxes and insurance before payments are missed.
- **Property and deed fraud.** New York's Attorney General warns that deed thieves target properties where the homeowner has died and the heirs have not transferred title. Title companies, county recorders and servicers can use decedent-address intelligence to watch for transfers and listings of properties whose owner has recently died.

Permitted use. Each state sets its own rules for how its voter registration data may be used, and those rules differ. Some states release their files as public records without a stated purpose limit. Others bar commercial use, or limit use to purposes related to elections, political activities or law enforcement, and require a signed statement from the person who obtains the list. Pulse use cases must therefore fit the permitted uses of each state selected, and the uses available to a customer may differ from state to state. Permitted use is one of the criteria Rocket Vetting applies when it qualifies a state for Pulse, and a state that does not clearly allow the customer's use is not offered. Marketing and solicitation are not among the uses this paper describes.

6. A value worksheet for utilities

Use your own numbers. The worksheet estimates the value of learning of deaths in your territory sooner.

Line	Input or calculation	Your value
D	Decedents per year at addresses matching your residential accounts (from Pulse output compared with your records)	
M	Months sooner you learn of each death with Pulse	
B	Average monthly bill at an affected account	
u	Share of post-death charges that end up written off	
A	**Write-offs avoided = D × M × B × u**	
H	Collections and field handling cost avoided per account × D	
F	Fraud losses avoided per year (expected value)	
V	**Annual value = A + H + F**	
C	Annual Pulse subscription for your selected states	
ROI	**(V − C) ÷ C**	

Count only charges that would actually have been written off (line u); charges the estate pays are not a loss. Lines M and u come from your own collections history; the New York example of about six months or more to work an account reported as deceased shows how large M can be.

7. Conclusion

A death file tells you who has died. Pulse adds where they lived, for the states you choose, continuously and without your customer data leaving your organization. Its value comes from the gap it closes: the months between a death and the day the bills stop being paid. For utilities, that gap shows up as service billed to no one, vacant properties, delayed estate contact and openings for fraud. The worksheet above turns your own numbers into an estimate.

About Rocket Vetting

Rocket Vetting (rocketvetting.com) is a death-record vetting service, publicly launched on September 22, 2026. Its roster services match customer rosters against the LADMF inside the customer's firewall. RV-Pulse delivers regional decedent intelligence without a customer roster. Under the LADMF certification program (15 CFR Part 1110), FSC goes through an annual certification process with NTIS and an independent attestation and audit every three years.

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