

SERFF Tracking Number: FNWW-126272663 State: Arkansas  
Filing Company: Farmers New World Life Insurance Company State Tracking Number: 43276  
Company Tracking Number: 57-3293  
TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other  
Product Name: Incontestability & Suicide Endorsement  
Project Name/Number: Incontestability & Suicide Endorsement/57-3293

## Filing at a Glance

Company: Farmers New World Life Insurance Company

Product Name: Incontestability & Suicide  
Endorsement

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: FNWW-  
126272663

SERFF Status: Closed-Approved-  
Closed

Co Tr Num: 57-3293

Authors: Christine Andreason,  
Peter Lindstrom

Date Submitted: 08/19/2009

State: Arkansas

State Tr Num: 43276

State Status: Approved-Closed

Reviewer(s): Linda Bird

Disposition Date: 08/21/2009

Disposition Status: Approved-  
Closed

Implementation Date:

Implementation Date Requested: On Approval

State Filing Description:

## General Information

Project Name: Incontestability & Suicide Endorsement

Project Number: 57-3293

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 08/21/2009

Deemer Date:

Submitted By: Peter Lindstrom

Filing Description:

August 19, 2009

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 08/21/2009

Created By: Peter Lindstrom

Corresponding Filing Tracking Number:

NAIC NO: 0212-63177

Re: Form No: 57-3293, Incontestability and Suicide Endorsement

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Dear Sir or Madam,

We are submitting a copy of the above referenced form for your approval. This form is in final format with the exception of subtle changes that may occur in font and pagination due to conversion to our mainframe and/or PC based forms system.

We intend to use this endorsement to comply with Arkansas Bulletin 8-2009 regarding internal replacements of a life insurance policy. In transactions where Farmers New World Life Insurance Company is the existing insurer and the replacing insurer, the wording on the endorsement will amend the incontestability period to start on the date the original policy was issued or reinstated as stated on the endorsement. The endorsement will be part of the contract at issue.

We plan to implement this endorsement in your state once it has been approved.

To the best of our knowledge, this endorsement complies with the laws of your state and department. Please indicate your approval on the duplicate of this letter and return it in the enclosed envelope. If you do have any questions, please call me at 206-275-8131 or e-mail me at [peter.lindstrom@farmersinsurance.com](mailto:peter.lindstrom@farmersinsurance.com).

We appreciate your prompt approval of this form allowing us to comply with your regulation. We will also accept your approval by e-mail, if possible, to expedite the process.

Sincerely,

Pete Lindstrom  
Contract Specialist

## Company and Contact

### Filing Contact Information

Peter Lindstrom, Contract Specialist      [peter.lindstrom@farmersinsurance.com](mailto:peter.lindstrom@farmersinsurance.com)  
3003 77th Ave SE      206-275-8131 [Phone]  
Mercer Island, WA 98040      206-236-6526 [FAX]

### Filing Company Information

Farmers New World Life Insurance Company      CoCode: 63177      State of Domicile: Washington  
3003 77th Avenue S.E.      Group Code: 212      Company Type: Life  
Mercer Island, WA 98040      Group Name:      State ID Number:  
(206) 275-8131 ext. [Phone]      FEIN Number: 91-0335750

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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation: 1 form x \$20.00= \$20.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Farmers New World Life Insurance Company	\$20.00	08/19/2009	29950702

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/21/2009	08/21/2009

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## Disposition

Disposition Date: 08/21/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

*SERFF Tracking Number:* FNWW-126272663      *State:* Arkansas  
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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Flesch Certification		Yes
<b>Supporting Document</b>	Application		No
<b>Form</b>	Incontestability & Suicide Endorsement		Yes

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## Form Schedule

### Lead Form Number: 57-3293

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	57-3293	Policy/Cont Incontestability & ract/Fratern Suicide Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		40.000	57-3293.pdf

# ENDORSEMENT

Policy Number @@@@@

The Incontestability and Suicide provisions of this policy are amended as follows:

The Incontestability period starts on the date the original policy was issued or reinstated as set forth below:

Original Policy - Description	Issue or Reinstatement Date	Amount
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The Suicide period starts on the date the original policy was issued as set forth below:

Original Policy – Description	Issue Date	Amount
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The Incontestability and Suicide periods start on the issue date of this policy only for any amounts of coverage which exceed the total amount shown above and for any riders not included in the original coverage.

If the original policy is not replaced as defined by regulation, this endorsement is void.

Attached to and made part of this policy, effective as of the date of issue of this policy.

## FARMERS NEW WORLD LIFE INSURANCE COMPANY



C. Paul Patsis  
President



John R. Patton  
Secretary

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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> readability Cert.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Not required for this filing <b>Comments:</b>		

## READABILITY CERTIFICATION

Farmers New World Life Insurance Company, NAIC #:0212 Group No. 63177, Co. No., hereby certifies that the following form(s) comply with the requirements and achieve a Flesch reading ease test score of:

FORM NUMBER  
57-3293

FLESCH SCORE  
40.00



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Signature of Company Officer

Ryan R. Larson, Senior Vice President and Chief Actuary  
Officer Full Name                      Officer Title

Date: August 19, 2009