

SERFF Tracking Number: AOIC-126745937 State: Arkansas
 Filing Company: Auto-Owners Life Insurance Company State Tracking Number: 46368
 Company Tracking Number:
 TOI: L08 Life - Other Sub-TOI: L08.000 Life - Other
 Product Name: Simplified Issue Applications
 Project Name/Number: /

Filing at a Glance

Company: Auto-Owners Life Insurance Company

Product Name: Simplified Issue Applications SERFF Tr Num: AOIC-126745937 State: Arkansas
 TOI: L08 Life - Other SERFF Status: Closed-Approved- State Tr Num: 46368
 Closed

Sub-TOI: L08.000 Life - Other Co Tr Num: State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Julia Karn Disposition Date: 08/05/2010
 Date Submitted: 07/30/2010 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

State Filing Description:

General Information

Project Name: Status of Filing in Domicile: Not Filed
 Project Number: Date Approved in Domicile:
 Requested Filing Mode: Review & Approval Domicile Status Comments:
 Explanation for Combination/Other: Market Type: Individual
 Submission Type: New Submission Group Market Size:
 Overall Rate Impact: Group Market Type:
 Filing Status Changed: 08/05/2010 Explanation for Other Group Market Type:
 State Status Changed: 08/05/2010
 Deemer Date: Created By: Julia Karn
 Submitted By: Julia Karn Corresponding Filing Tracking Number:

Filing Description:
 Auto-Owners Life Insurance Company respectfully submits the following previously approved forms for approval:

- 61775 (7-10) Application for Simplified-Issue 5-Year Term Life Insurance - replaces 10906 (9-06)
- 61606 (4-10) Application for Simplified-Issue Whole Life Insurance
- 61607 (4-10) Application for Simplified-Issue Child Life Insurance (Whole)

In the above applications, we have updated the replacement questions, added a telephone number field, and made some punctuation and capitalization changes. No other parts of the application have changed.

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Company and Contact

Filing Contact Information

Julia Karn, Method and Procedure Specialist karn.julia@aoins.com
 P.O. Box 30325 517-323-1493 [Phone]
 Lansing, MI 48909

Filing Company Information

Auto-Owners Life Insurance Company CoCode: 61190 State of Domicile: Michigan
 P.O. Box 30325 Group Code: 280 Company Type: LAH
 Lansing, MI 48917 Group Name: Auto-Owners Ins State ID Number:
 Group
 (800) 346-0346 ext. [Phone] FEIN Number: 38-1814333

Filing Fees

Fee Required? Yes
 Fee Amount: \$0.00
 Retaliatory? Yes
 Fee Explanation: The State of Michigan, our state of domicile, has no fee.
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Auto-Owners Life Insurance Company	\$0.00	07/30/2010	

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/05/2010	08/05/2010

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Company Tracking Number:
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Disposition

Disposition Date: 08/05/2010

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachments:		
Slappscert.pdf		
Slappsread.pdf		

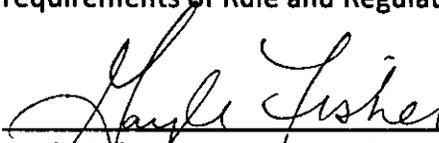
	Item Status:	Status Date:
Satisfied - Item: Application		
Comments:		
Attachments:		
61606 app.pdf		
61607 app.pdf		
61775 app.pdf		

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: Auto-Owners Life Insurance Company

Form Number(s): 61775 (7-10), 61606 (4-10), and 61607 (4-10)

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



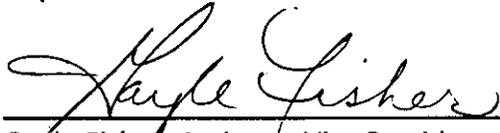
Gayle Fisher, Assistant Vice President, Life Operations

7-29-10

Date

AUTO-OWNERS LIFE INSURANCE COMPANY
Certification of Readability

I hereby certify, to the best of my knowledge and belief, that the following forms have the respective Flesch Scores, which meet the readability requirements of the ARKANSAS Department of Insurance.



Gayle Fisher, Assistant Vice President, Life Operations

7-29-10

Date

Form 61775 (7-10) Application for Simplified-Issue 5-Year Term Life Insurance
Flesch Score = 57.5

Form 61606 (4-10) Application for Simplified-Issue Whole Life Insurance
Flesch Score = 57.5

Form 61607 (4-10) Application for Simplified-Issue Child Life Insurance
Flesch Score = 40.8

