



State of Missouri

Department of Economic Development

John Ashcroft, Governor

Carl M. Koupal, Jr., Director

Division of Insurance

P.O. Box 690

Jefferson City, Missouri 65102-0690

Telephone 314/751-4126

C. Donald Ainsworth,
Director

Bulletin No. 85-05

TO: ALL COMPANIES WRITING LIFE INSURANCE IN THE STATE OF MISSOURI

FROM: C. DONALD AINSWORTH, DIRECTOR *CD*

SUBJECT: DEFENSE OF SUICIDE, 4 CSR 190-13.110

DATE: August 22, 1985

RESCINDED AND INOPERATIVE

The Missouri Division of Insurance will apply the newly revised version of 4 CSR 190-13.110 to all policies issued on or after January 1, 1986. The revised regulation will be applied not only to new policy, rider or endorsement forms submitted on or after January 1, 1986, but to all policies issued on or after January 1, 1986, regardless of the form used. Thus, all previously approved forms must be revised and resubmitted for compliance with the revised version of 4 CSR 190-13.110; however, if the Missouri defense of suicide is addressed in policies through a special Missouri rider or endorsement, only the special Missouri rider or endorsement need be resubmitted.

Policy, rider or endorsement forms submitted after the date of this Bulletin will be monitored for compliance with the revised version of 4 CSR 190-13.110. In this manner, the Missouri Division of Insurance avoids requiring companies to submit forms after January 1, 1986, which have already been approved in the interim between the date of this Bulletin and January 1, 1986.

The revised required policy language concerning the defense of suicide appears as 4 CSR 190-13.110 in 10 MO Reg 1289-1291 (August 16, 1985.) The effective date of the revised regulation is January 1, 1986.

Questions concerning the revision of 4 CSR 190-13.110 or this Bulletin should be directed to Charles F. Renn, Supervisor, Life, Accident and Health Section.