

TITLE 365. INSURANCE DEPARTMENT
CHAPTER 10. LIFE, ACCIDENT AND HEALTH
SUBCHAPTER 7. MORTALITY TABLES

PART 3. MIXED-GENDER MORTALITY TABLES

365:10-7-10. Purpose

The purpose of this Part is to permit individual life insurance policies to provide the same cash surrender values and paid-up nonforfeiture benefits to both men and women. No change in minimum valuation standards is implied by this Part.

365:10-7-11. Definitions

(a) As used in this section, **"1980 CET Table"** means that mortality table consisting of separate rates of mortality for male and female lives, developed by the Society of Actuaries Committee to Recommend New Mortality Tables for Valuation of Standard Individual Ordinary Life Insurance, incorporated in the 1980 NAIC Amendments to the Model Standard Valuation Law and Standard Nonforfeiture Law for Life Insurance, and referred to in those models as the Commissioners 1980 Extended Term Insurance Table.

(b) As used in this section, **"1980 CET Table (F)"** means that mortality table consisting of the rates of mortality for female lives from the 1980 CET Table.

(c) As used in this section, **"1980 CET Table (M)"** means that mortality table consisting of the rates of mortality for male lives from the 1980 CET Table.

(d) As used in this section, **"1980 CSO Table, with or without Ten-Year Select Mortality Factors"** means that mortality table, consisting of separate rates of mortality for male and female lives, developed by the Society of Actuaries Committee to Recommend New Mortality Tables for Valuation of Standard Individual Ordinary Life Insurance, incorporated in the 1980 NAIC Amendments to the Model Standard Valuation Law and Standard Nonforfeiture Law for Life Insurance, and referred to in those models as the Commissioners 1980 Standard Ordinary Mortality Table, with or without Ten-Year Select Mortality Factor.

(e) As used in this section, **"1980 CSO Table (F), with or without Ten-Year Select Mortality Factors"** means that mortality table consisting of the rates of mortality for female lives from the 1980 CSO Table, with or without Ten-Year Select Mortality Factors.

(f) As used in this section, **"1980 CSO Table (M), with or without Ten-Year Select Mortality Factors"** means that mortality table consisting of the rates of mortality for male lives from the 1980 CSO Table, with or without Ten-Year Select Mortality Factors.

365:10-7-12. 1980 CSO Tables

For any policy of insurance on the life of either a male or female insured delivered or issued for delivery in this state before January 1, 1989 and after the operative date of 36 O.S. 1981, §4029(H)(4)(k) for that policy form, the following tables shall be used in determining minimum cash surrender values and amount of paid-up nonforfeiture benefits:

(1) a mortality table which is a blend of the 1980 CSO Table (M) and the 1980 CSO Table (F) with or without Ten-Year Select Mortality Factors may at the option of the company be substituted for the 1980 CSO Table, with or without Ten-Year Select Mortality Factors, and

(2) a mortality table which is the same blend as used in (1) of this subsection but applied to form a blend of the 1980 CET Table (M) and the 1980 CET Table (F) may at the option of the company be substituted for the 1980 CET Table

[Amended at 19 Ok Reg 1294, eff 7-14-02]

365:10-7-13. Acceptable tables

(a) The following tables will be considered as the basis for acceptable tables:

(1) 100% Male 0% Female for tables to be designed as the "1980 CSO-A" and 1980 CET-A" tables.

- (2) 80% Male 20% Female for tables to be designated as the "1980 CSO-B" and "1980 CET-B" tables [[Appendix D](#), Table B].
- (3) 60% Male 40% Female for tables to be designated as the "1980 CSO-C" and "1980 CET-C" tables [[Appendix D](#), Table C].
- (4) 50% Male 50% Female for tables to be designated as the "1980 CSO-D" and "1980 CET-D" tables [[Appendix D](#), Table D].
- (5) 40% Male 60% Female for tables to be designated as the "1980 CSO-E" and "1980 CET-E" tables [[Appendix D](#), Table E].
- (6) 20% Male 80% Female for tables to be designated as the "1980 CSO-F" and "1980 CET-F" tables [[Appendix D](#), Table F].
- (7) 0% Male 100% Female for tables to be designated as the "1980 CSO-G" and "1980 CET-G" tables.

(b) Tables A and G [as described in (a)(1) and (a)(7) of this subsection] are not to be used with respect to policies issued on or after January 1, 1986, except where the proportions of persons insured is anticipated to be 90% or more of one sex or the other or except for certain policies converted from group insurance. Such group conversions issued on or after January 1, 1986 must use Mortality Tables based on the blend of lives by sex expected for such policies if such group conversions are considered as extensions of the *Norris v. Arizona Governing*. This consideration has not been clearly defined by court or legislative action in all jurisdictions. The values of 1000qx for blended Tables B, C, D, E, and F [as described in (2) through (6) of paragraph (a) of this subsection] are shown in [Appendix D](#). The letter in [Appendix P](#) states the method by which selection factors may be obtained. Table A is the same as 1980 CSO Table (M) and 1980 CET Table (M) and Table G is the same as 1980 CSO Table (F) and 1980 CET Table (F).

[Source: Amended at 9 Ok Reg 2497, eff 6/26/92]

365:10-7-14. Unfair discrimination

It shall not be a violation of 36 O.S. 1204 for an insurer to issue the same kind of policy of life insurance on both a sex-distinct and sex-neutral basis.