

**NAIC MODEL RULE (REGULATION) FOR RECOGNIZING A NEW ANNUITY MORTALITY TABLE  
FOR USE IN DETERMINING RESERVE LIABILITIES FOR ANNUITIES**

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**Section 1. Authority**

This rule is promulgated by the Commissioner of Insurance pursuant to Section [insert applicable reference to the Standard Valuation Law] of the [insert state] Insurance Statute.

**Section 2. Purpose**

The purpose of this rule is to recognize the following mortality tables for use in determining the minimum standard of valuation for annuity and pure endowment contracts: the 1983 Table “a,” the 1983 Group Annuity Mortality (1983 GAM) Table, the Annuity 2000 Mortality Table, the 2012 Individual Annuity Reserving (2012 IAR) Mortality Table, and the 1994 Group Annuity Reserving (1994 GAR) Table.

**Section 3. Definitions**

- A. As used in this rule “1983 Table ‘a’” means that mortality table developed by the Society of Actuaries Committee to Recommend a New Mortality Basis for Individual Annuity Valuation and adopted as a recognized mortality table for annuities in June 1982 by the National Association of Insurance Commissioners. [See *1982 Proceedings of the NAIC II*, page 454.]
- B. As used in this rule “1983 GAM Table” means that mortality table developed by the Society of Actuaries Committee on Annuities and adopted as a recognized mortality table for annuities in December 1983 by the National Association of Insurance Commissioners. [See *1984 Proceedings of the NAIC I*, pages 414 to 415.]
- C. As used in this rule “1994 GAR Table” means that mortality table developed by the Society of Actuaries Group Annuity Valuation Table Task Force and shown on pages 866-867 of Volume XLVII of the *Transactions of the Society of Actuaries* (1995).
- D. As used in this rule “Annuity 2000 Mortality Table” means that mortality table developed by the Society of Actuaries Committee on Life Insurance Research and shown on page 240 of Volume XLVII of the *Transactions of the Society of Actuaries* (1995).
- E. As used in this rule, “Period table” means a table of mortality rates applicable to a given calendar year (the Period).
- F. As used in this rule, “Generational mortality table” means a mortality table containing a set of mortality rates that decrease for a given age from one year to the next based on a combination of a Period table and a projection scale containing rates of mortality improvement.

- G. As used in this rule “2012 IAR Mortality Table” means that Generational mortality table developed by the Society of Actuaries Committee on Life Insurance Research and containing rates,  $q_x^{2012+n}$ , derived from a combination of the 2012 IAM Period Table and Projection Scale G2, using the methodology stated in Section 5.
- H. As used in this rule, “2012 Individual Annuity Mortality Period Life (2012 IAM Period) Table” means the Period table containing loaded mortality rates for calendar year 2012. This table contains rates,  $q_x^{2012}$ , developed by the Society of Actuaries Committee on Life Insurance Research and is shown in Appendices 1-2.
- I. As used in this rule, “Projection Scale G2 (Scale G2)” is a table of annual rates,  $G2_x$ , of mortality improvement by age for projecting future mortality rates beyond calendar year 2012. This table was developed by the Society of Actuaries Committee on Life Insurance Research and is shown in Appendices 3-4.

**Section 4. Individual Annuity or Pure Endowment Contracts**

- A. Except as provided in Subsections B and C of this section, the 1983 Table “a” is recognized and approved as an individual annuity mortality table for valuation and, at the option of the company, may be used for purposes of determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after [insert effective date of 1976 amendments to the Standard Valuation Law].
- B. Except as provided in Subsection C of this section, either the 1983 Table “a” or the Annuity 2000 Mortality Table shall be used for determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after [insert date on or after the effective date of original adoption of this regulation].
- C. Except as provided in Subsection D of this section, the Annuity 2000 Mortality Table shall be used for determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after [insert date on or after effective date of this amended regulation].
- D. Except as provided in Subsection E of this section, the 2012 IAR Mortality Table shall be used for determining the minimum standard of valuation for any individual annuity or pure endowment contract issued on or after [insert date on or after effective date of this amended regulation].
- E. The 1983 Table “a” without projection is to be used for determining the minimum standards of valuation for an individual annuity or pure endowment contract issued on or after [insert appropriate date on or after the effective date of this amended regulation], solely when the contract is based on life contingencies and is issued to fund periodic benefits arising from:
  - (1) Settlements of various forms of claims pertaining to court settlements or out of court settlements from tort actions;
  - (2) Settlements involving similar actions such as worker’s compensation claims; or
  - (3) Settlements of long term disability claims where a temporary or life annuity has been used in lieu of continuing disability payments.

**Section 5. Application of the 2012 IAR Mortality Table**

In using the 2012 IAR Mortality Table, the mortality rate for a person age  $x$  in year  $(2012 + n)$  is calculated as follows:

$$q_x^{2012+n} = q_x^{2012}(1 - G2_x)^n$$

The resulting  $q_x^{2012+n}$  shall be rounded to three decimal places per 1,000, e.g., 0.741 deaths per 1,000. Also, the rounding shall occur according to the formula above, starting at the 2012 period table rate.

For example, for a male age 30,  $q_x^{2012} = 0.741$ .

$q_x^{2013} = 0.741 * (1 - 0.010) ^ 1 = 0.73359$ , which is rounded to 0.734.

$q_x^{2014} = 0.741 * (1 - 0.010) ^ 2 = 0.7262541$ , which is rounded to 0.726.

A method leading to incorrect rounding would be to calculate  $q_x^{2014}$  as  $q_x^{2013} * (1 - 0.010)$ , or  $0.734 * 0.99 = 0.727$ . It is incorrect to use the already rounded  $q_x^{2013}$  to calculate  $q_x^{2014}$ .

**Section 6. Group Annuity or Pure Endowment Contracts**

- A. Except as provided in Subsections B and C of this section, the 1983 GAM Table, the 1983 Table “a” and the 1994 GAR Table are recognized and approved as group annuity mortality tables for valuation and, at the option of the company, any one of these tables may be used for purposes of valuation for an annuity or pure endowment purchased on or after [insert effective date of 1976 amendments to the Standard Valuation Law] under a group annuity or pure endowment contract.
- B. Except as provided in Subsection C of this section, either the 1983 GAM Table or the 1994 GAR Table shall be used for determining the minimum standard of valuation for any annuity or pure endowment purchased on or after [insert date on or after effective date of original adoption of this regulation] under a group annuity or pure endowment contract.
- C. The 1994 GAR Table shall be used for determining the minimum standard of valuation for any annuity or pure endowment purchased on or after [insert appropriate date on or after effective date of this amended regulation] under a group annuity or pure endowment contract.

**Section 7. Application of the 1994 GAR Table**

In using the 1994 GAR Table, the mortality rate for a person age  $x$  in year  $(1994 + n)$  is calculated as follows:

$$q_x^{1994+n} = q_x^{1994}(1 - AA_x)^n$$

where the  $q_x^{1994}$  and  $AA_x$  are as specified in the 1994 GAR Table.

**Section 8. Separability**

If any provision of this rule or its application to any person or circumstances is for any reason held to be invalid, the remainder of the regulation and the application of its provisions to other persons or circumstances shall not be affected.

**Section 9. Effective Date**

The effective date of this rule is [it is recommended that the amended regulation be effective 1/1/2014].

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*Chronological Summary of Actions (all references are to the Proceedings of the NAIC).*

1983 Proc. I 12, 35, 448-449, 459, 520

1984 Proc. I 6, 31, 376, 392, 471-472 (adopted).

1996 Proc. 3rd Quarter 9, 40, 908, 1202, 1236-1237 (amended and reprinted).

2012 Proc. 3rd Quarter, Vol. 199, 113-115, 146-153, 687, 1097 (amended).

2014 4th Quarter (technical correction).

## APPENDIX I

2012 IAM Period Table  
Female, Age Nearest Birthday

AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$
0	<b>1.621</b>	30	<b>0.300</b>	60	<b>3.460</b>	90	<b>88.377</b>
1	<b>0.405</b>	31	<b>0.321</b>	61	<b>3.916</b>	91	<b>97.491</b>
2	<b>0.259</b>	32	<b>0.338</b>	62	<b>4.409</b>	92	<b>107.269</b>
3	<b>0.179</b>	33	<b>0.351</b>	63	<b>4.933</b>	93	<b>118.201</b>
4	<b>0.137</b>	34	<b>0.365</b>	64	<b>5.507</b>	94	<b>130.969</b>
5	<b>0.125</b>	35	<b>0.381</b>	65	<b>6.146</b>	95	<b>146.449</b>
6	<b>0.117</b>	36	<b>0.402</b>	66	<b>6.551</b>	96	<b>163.908</b>
7	<b>0.110</b>	37	<b>0.429</b>	67	<b>7.039</b>	97	<b>179.695</b>
8	<b>0.095</b>	38	<b>0.463</b>	68	<b>7.628</b>	98	<b>196.151</b>
9	<b>0.088</b>	39	<b>0.504</b>	69	<b>8.311</b>	99	<b>213.150</b>
10	<b>0.085</b>	40	<b>0.552</b>	70	<b>9.074</b>	100	<b>230.722</b>
11	<b>0.086</b>	41	<b>0.600</b>	71	<b>9.910</b>	101	<b>251.505</b>
12	<b>0.094</b>	42	<b>0.650</b>	72	<b>10.827</b>	102	<b>273.007</b>
13	<b>0.108</b>	43	<b>0.697</b>	73	<b>11.839</b>	103	<b>295.086</b>
14	<b>0.131</b>	44	<b>0.740</b>	74	<b>12.974</b>	104	<b>317.591</b>
15	<b>0.156</b>	45	<b>0.780</b>	75	<b>14.282</b>	105	<b>340.362</b>
16	<b>0.179</b>	46	<b>0.825</b>	76	<b>15.799</b>	106	<b>362.371</b>
17	<b>0.198</b>	47	<b>0.885</b>	77	<b>17.550</b>	107	<b>384.113</b>
18	<b>0.211</b>	48	<b>0.964</b>	78	<b>19.582</b>	108	<b>400.000</b>
19	<b>0.221</b>	49	<b>1.051</b>	79	<b>21.970</b>	109	<b>400.000</b>
20	<b>0.228</b>	50	<b>1.161</b>	80	<b>24.821</b>	110	<b>400.000</b>
21	<b>0.234</b>	51	<b>1.308</b>	81	<b>28.351</b>	111	<b>400.000</b>
22	<b>0.240</b>	52	<b>1.460</b>	82	<b>32.509</b>	112	<b>400.000</b>
23	<b>0.245</b>	53	<b>1.613</b>	83	<b>37.329</b>	113	<b>400.000</b>
24	<b>0.247</b>	54	<b>1.774</b>	84	<b>42.830</b>	114	<b>400.000</b>
25	<b>0.250</b>	55	<b>1.950</b>	85	<b>48.997</b>	115	<b>400.000</b>
26	<b>0.256</b>	56	<b>2.154</b>	86	<b>55.774</b>	116	<b>400.000</b>
27	<b>0.261</b>	57	<b>2.399</b>	87	<b>63.140</b>	117	<b>400.000</b>
28	<b>0.270</b>	58	<b>2.700</b>	88	<b>71.066</b>	118	<b>400.000</b>
29	<b>0.281</b>	59	<b>3.054</b>	89	<b>79.502</b>	119	<b>400.000</b>
						120	<b>1000.000</b>

APPENDIX II

2012 IAM Period Table  
Male, Age Nearest Birthday

AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$	AGE	$1000 \cdot q_x^{2012}$
0	<b>1.605</b>	30	<b>0.741</b>	60	<b>5.096</b>	90	<b>109.993</b>
1	<b>0.401</b>	31	<b>0.751</b>	61	<b>5.614</b>	91	<b>123.119</b>
2	<b>0.275</b>	32	<b>0.754</b>	62	<b>6.169</b>	92	<b>137.168</b>
3	<b>0.229</b>	33	<b>0.756</b>	63	<b>6.759</b>	93	<b>152.171</b>
4	<b>0.174</b>	34	<b>0.756</b>	64	<b>7.398</b>	94	<b>168.194</b>
5	<b>0.168</b>	35	<b>0.756</b>	65	<b>8.106</b>	95	<b>185.260</b>
6	<b>0.165</b>	36	<b>0.756</b>	66	<b>8.548</b>	96	<b>197.322</b>
7	<b>0.159</b>	37	<b>0.756</b>	67	<b>9.076</b>	97	<b>214.751</b>
8	<b>0.143</b>	38	<b>0.756</b>	68	<b>9.708</b>	98	<b>232.507</b>
9	<b>0.129</b>	39	<b>0.800</b>	69	<b>10.463</b>	99	<b>250.397</b>
10	<b>0.113</b>	40	<b>0.859</b>	70	<b>11.357</b>	100	<b>268.607</b>
11	<b>0.111</b>	41	<b>0.926</b>	71	<b>12.418</b>	101	<b>290.016</b>
12	<b>0.132</b>	42	<b>0.999</b>	72	<b>13.675</b>	102	<b>311.849</b>
13	<b>0.169</b>	43	<b>1.069</b>	73	<b>15.150</b>	103	<b>333.962</b>
14	<b>0.213</b>	44	<b>1.142</b>	74	<b>16.860</b>	104	<b>356.207</b>
15	<b>0.254</b>	45	<b>1.219</b>	75	<b>18.815</b>	105	<b>380.000</b>
16	<b>0.293</b>	46	<b>1.318</b>	76	<b>21.031</b>	106	<b>400.000</b>
17	<b>0.328</b>	47	<b>1.454</b>	77	<b>23.540</b>	107	<b>400.000</b>
18	<b>0.359</b>	48	<b>1.627</b>	78	<b>26.375</b>	108	<b>400.000</b>
19	<b>0.387</b>	49	<b>1.829</b>	79	<b>29.572</b>	109	<b>400.000</b>
20	<b>0.414</b>	50	<b>2.057</b>	80	<b>33.234</b>	110	<b>400.000</b>
21	<b>0.443</b>	51	<b>2.302</b>	81	<b>37.533</b>	111	<b>400.000</b>
22	<b>0.473</b>	52	<b>2.545</b>	82	<b>42.261</b>	112	<b>400.000</b>
23	<b>0.513</b>	53	<b>2.779</b>	83	<b>47.441</b>	113	<b>400.000</b>
24	<b>0.554</b>	54	<b>3.011</b>	84	<b>53.233</b>	114	<b>400.000</b>
25	<b>0.602</b>	55	<b>3.254</b>	85	<b>59.855</b>	115	<b>400.000</b>
26	<b>0.655</b>	56	<b>3.529</b>	86	<b>67.514</b>	116	<b>400.000</b>
27	<b>0.688</b>	57	<b>3.845</b>	87	<b>76.340</b>	117	<b>400.000</b>
28	<b>0.710</b>	58	<b>4.213</b>	88	<b>86.388</b>	118	<b>400.000</b>
29	<b>0.727</b>	59	<b>4.631</b>	89	<b>97.634</b>	119	<b>400.000</b>
						120	<b>1000.000</b>

APPENDIX III

Projection Scale G2  
 Female, Age Nearest Birthday

AGE	$G2_x$	AGE	$G2_x$	AGE	$G2_x$	AGE	$G2_x$
0	<b>0.010</b>	30	<b>0.010</b>	60	<b>0.013</b>	90	<b>0.006</b>
1	<b>0.010</b>	31	<b>0.010</b>	61	<b>0.013</b>	91	<b>0.006</b>
2	<b>0.010</b>	32	<b>0.010</b>	62	<b>0.013</b>	92	<b>0.005</b>
3	<b>0.010</b>	33	<b>0.010</b>	63	<b>0.013</b>	93	<b>0.005</b>
4	<b>0.010</b>	34	<b>0.010</b>	64	<b>0.013</b>	94	<b>0.004</b>
5	<b>0.010</b>	35	<b>0.010</b>	65	<b>0.013</b>	95	<b>0.004</b>
6	<b>0.010</b>	36	<b>0.010</b>	66	<b>0.013</b>	96	<b>0.004</b>
7	<b>0.010</b>	37	<b>0.010</b>	67	<b>0.013</b>	97	<b>0.003</b>
8	<b>0.010</b>	38	<b>0.010</b>	68	<b>0.013</b>	98	<b>0.003</b>
9	<b>0.010</b>	39	<b>0.010</b>	69	<b>0.013</b>	99	<b>0.002</b>
10	<b>0.010</b>	40	<b>0.010</b>	70	<b>0.013</b>	100	<b>0.002</b>
11	<b>0.010</b>	41	<b>0.010</b>	71	<b>0.013</b>	101	<b>0.002</b>
12	<b>0.010</b>	42	<b>0.010</b>	72	<b>0.013</b>	102	<b>0.001</b>
13	<b>0.010</b>	43	<b>0.010</b>	73	<b>0.013</b>	103	<b>0.001</b>
14	<b>0.010</b>	44	<b>0.010</b>	74	<b>0.013</b>	104	<b>0.000</b>
15	<b>0.010</b>	45	<b>0.010</b>	75	<b>0.013</b>	105	<b>0.000</b>
16	<b>0.010</b>	46	<b>0.010</b>	76	<b>0.013</b>	106	<b>0.000</b>
17	<b>0.010</b>	47	<b>0.010</b>	77	<b>0.013</b>	107	<b>0.000</b>
18	<b>0.010</b>	48	<b>0.010</b>	78	<b>0.013</b>	108	<b>0.000</b>
19	<b>0.010</b>	49	<b>0.010</b>	79	<b>0.013</b>	109	<b>0.000</b>
20	<b>0.010</b>	50	<b>0.010</b>	80	<b>0.013</b>	110	<b>0.000</b>
21	<b>0.010</b>	51	<b>0.010</b>	81	<b>0.012</b>	111	<b>0.000</b>
22	<b>0.010</b>	52	<b>0.011</b>	82	<b>0.012</b>	112	<b>0.000</b>
23	<b>0.010</b>	53	<b>0.011</b>	83	<b>0.011</b>	113	<b>0.000</b>
24	<b>0.010</b>	54	<b>0.011</b>	84	<b>0.010</b>	114	<b>0.000</b>
25	<b>0.010</b>	55	<b>0.012</b>	85	<b>0.010</b>	115	<b>0.000</b>
26	<b>0.010</b>	56	<b>0.012</b>	86	<b>0.009</b>	116	<b>0.000</b>
27	<b>0.010</b>	57	<b>0.012</b>	87	<b>0.008</b>	117	<b>0.000</b>
28	<b>0.010</b>	58	<b>0.012</b>	88	<b>0.007</b>	118	<b>0.000</b>
29	<b>0.010</b>	59	<b>0.013</b>	89	<b>0.007</b>	119	<b>0.000</b>
						120	<b>0.000</b>

APPENDIX IV

Projection Scale G2  
Male, Age Nearest Birthday

AGE	$G2_x$	AGE	$G2_x$	AGE	$G2_x$	AGE	$G2_x$
0	<b>0.010</b>	30	<b>0.010</b>	60	<b>0.015</b>	90	<b>0.007</b>
1	<b>0.010</b>	31	<b>0.010</b>	61	<b>0.015</b>	91	<b>0.007</b>
2	<b>0.010</b>	32	<b>0.010</b>	62	<b>0.015</b>	92	<b>0.006</b>
3	<b>0.010</b>	33	<b>0.010</b>	63	<b>0.015</b>	93	<b>0.005</b>
4	<b>0.010</b>	34	<b>0.010</b>	64	<b>0.015</b>	94	<b>0.005</b>
5	<b>0.010</b>	35	<b>0.010</b>	65	<b>0.015</b>	95	<b>0.004</b>
6	<b>0.010</b>	36	<b>0.010</b>	66	<b>0.015</b>	96	<b>0.004</b>
7	<b>0.010</b>	37	<b>0.010</b>	67	<b>0.015</b>	97	<b>0.003</b>
8	<b>0.010</b>	38	<b>0.010</b>	68	<b>0.015</b>	98	<b>0.003</b>
9	<b>0.010</b>	39	<b>0.010</b>	69	<b>0.015</b>	99	<b>0.002</b>
10	<b>0.010</b>	40	<b>0.010</b>	70	<b>0.015</b>	100	<b>0.002</b>
11	<b>0.010</b>	41	<b>0.010</b>	71	<b>0.015</b>	101	<b>0.002</b>
12	<b>0.010</b>	42	<b>0.010</b>	72	<b>0.015</b>	102	<b>0.001</b>
13	<b>0.010</b>	43	<b>0.010</b>	73	<b>0.015</b>	103	<b>0.001</b>
14	<b>0.010</b>	44	<b>0.010</b>	74	<b>0.015</b>	104	<b>0.000</b>
15	<b>0.010</b>	45	<b>0.010</b>	75	<b>0.015</b>	105	<b>0.000</b>
16	<b>0.010</b>	46	<b>0.010</b>	76	<b>0.015</b>	106	<b>0.000</b>
17	<b>0.010</b>	47	<b>0.010</b>	77	<b>0.015</b>	107	<b>0.000</b>
18	<b>0.010</b>	48	<b>0.010</b>	78	<b>0.015</b>	108	<b>0.000</b>
19	<b>0.010</b>	49	<b>0.010</b>	79	<b>0.015</b>	109	<b>0.000</b>
20	<b>0.010</b>	50	<b>0.010</b>	80	<b>0.015</b>	110	<b>0.000</b>
21	<b>0.010</b>	51	<b>0.011</b>	81	<b>0.014</b>	111	<b>0.000</b>
22	<b>0.010</b>	52	<b>0.011</b>	82	<b>0.013</b>	112	<b>0.000</b>
23	<b>0.010</b>	53	<b>0.012</b>	83	<b>0.013</b>	113	<b>0.000</b>
24	<b>0.010</b>	54	<b>0.012</b>	84	<b>0.012</b>	114	<b>0.000</b>
25	<b>0.010</b>	55	<b>0.013</b>	85	<b>0.011</b>	115	<b>0.000</b>
26	<b>0.010</b>	56	<b>0.013</b>	86	<b>0.010</b>	116	<b>0.000</b>
27	<b>0.010</b>	57	<b>0.014</b>	87	<b>0.009</b>	117	<b>0.000</b>
28	<b>0.010</b>	58	<b>0.014</b>	88	<b>0.009</b>	118	<b>0.000</b>
29	<b>0.010</b>	59	<b>0.015</b>	89	<b>0.008</b>	119	<b>0.000</b>
						120	<b>0.000</b>

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**NAIC MODEL RULE (REGULATION) FOR RECOGNIZING A NEW ANNUITY MORTALITY TABLE  
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**This chart is intended to provide readers with additional information to more easily access state statutes, regulations, bulletins or administrative rulings related to the NAIC model. Such guidance provides readers with a starting point from which they may review how each state has addressed the model and the topic being covered. The NAIC Legal Division has reviewed each state’s activity in this area and has determined whether the citation most appropriately fits in the Model Adoption column or Related State Activity column based on the definitions listed below. The NAIC’s interpretation may or may not be shared by the individual states or by interested readers.**

**This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Nor does this state page reflect a determination as to whether a state meets any applicable accreditation standards. Every effort has been made to provide correct and accurate summaries to assist readers in locating useful information. Readers should consult state law for further details and for the most current information.**

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**KEY:**

**MODEL ADOPTION:** States that have citations identified in this column adopted the most recent version of the NAIC model in a **substantially similar manner**. This requires states to adopt the model in its entirety but does allow for variations in style and format. States that have adopted portions of the current NAIC model will be included in this column with an explanatory note.

**RELATED STATE ACTIVITY:** Examples of Related State Activity include but are not limited to: older versions of the NAIC model, statutes or regulations addressing the same subject matter, or other administrative guidance such as bulletins and notices. States that have citations identified in this column **only** (and nothing listed in the Model Adoption column) have **not** adopted the most recent version of the NAIC model in a **substantially similar manner**.

**NO CURRENT ACTIVITY:** No state activity on the topic as of the date of the most recent update. This includes states that have repealed legislation as well as states that have never adopted legislation.

<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>RELATED STATE ACTIVITY</b>
Alabama	ALA. ADMIN. CODE r. 482-1-076.01 to 482-1-076.09; Apps. I to IV (1985/2014).	
Alaska	ALASKA ADMIN. CODE tit. 3, §§ 28.600 to 28.690 (1985/2014).	
American Samoa	NO CURRENT ACTIVITY	
Arizona	BULLETIN 2014-6 (2014) (portions of model).	ARIZ. INS. ORDER, DOCKET No. 5876 (1985).
Arkansas	054 ARK. CODE. R. §38 (2014).	
California	BULLETIN 2014-5 (2014) (portions of model).	BULLETIN 85-14 (1985) (adopted by reference); BULLETIN 98-1 (1998).
Colorado	3 Co ADC 702-4:4-1-7 (2016).	COLO. CODE REGS. § 4-1-7 (1985/2010).
Connecticut	CONN. AGENCIES REGS. §§ 38a-78-21 to 38a-78-25 (1992/2014); CONN. AGENCIES REGS. § 38a-78, App. 1 to 4 (2014).	
Delaware	18 DEL. CODE REGS. § 1208 (1985/2015).	
District of Columbia	D.C. MUN. REGS. tit. 26, §§ 1100 to 1199 (2000/2015).	

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<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>RELATED STATE ACTIVITY</b>
Florida	FLA. ADMIN. CODE ANN. r. 69O-162.101 to 69O-162.108 (1998/2015).	FLA. STAT. § 625.121 (1959/2000).
Georgia	GA. COMP. R. & REGS. 120-2-39-.01 to 120-2-39-.09 (1987/2015).	
Guam	NO CURRENT ACTIVITY	
Hawaii	NO CURRENT ACTIVITY	
Idaho	IDAHO ADMIN. CODE r. 18.01.46.000 to 18.01.46.015; Apps. 1 to 4 (1985/2014).	
Illinois	ILL. ADMIN. CODE tit. 50, §§ 935.10 to 935.55 (1985/2014).	BULLETIN 2014-11 (2014); BULLETIN 2014-12 (2014).
Indiana	760 IND. ADMIN. CODE 1-35 (1985/2015).	
Iowa	IOWA ADMIN. CODE r. 191-43.1 to 191-43.7; Apps. I to IV (1985/2015).	
Kansas		KAN. ADMIN. REGS. § 40-2-18 (1986) (adopted by reference).
Kentucky	806 KY. ADMIN. REGS. 6:070 (1985/2015).	
Louisiana	LA. ADMIN. CODE tit. 37, §§ XI.2101 to XI.2113 (Rule 8) (1985/2014).	
Maine	02-031-340 ME. CODE R. Art. V (1984/2014).	
Maryland	MD. CODE REGS. 31.05.04.01 to 31.05.04.08 (1985/2014) (individual); 31.05.05.01 to 31.05.05.06 (2004) (group).	
Massachusetts		211 MASS. CODE REGS. 39.01 to 39.08 (2000/2009).
Michigan	MICH. COMP. LAWS ANN. § 500.835 (2017).	
Minnesota	MINN. R. 2752.0010 to 2752.0040 (1999/2014).	
Mississippi		84 MISS. CODE REG. § 105 (1985).

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<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>RELATED STATE ACTIVITY</b>
Missouri	MO. CODE REGS. ANN. tit. 20, § 400-1.130 (1986/2015).	
Montana	NO CURRENT ACTIVITY	
Nebraska	210 NEB. ADMIN. CODE § 42 (1985/2014).	
Nevada		NEV. ADMIN. CODE §§ 681B.162 to 681B.164 (1998).
New Hampshire		N.H. CODE ADMIN. R. ANN. INS. 307.01 to 307.05 (1985/2001).
New Jersey	N.J. ADMIN. CODE §§ 11:4-26.1 to 11:4-26.7 (1985/2015).	
New Mexico		N.M. CODE R. §§ 13.9.11.1 to 13.9.11.10 (1985/1997).
New York	N.Y. COMP. CODES R. & REGS. tit. 11, §§ 99.1 to 99.11 (Regulation 151) (2001/2014).	
North Carolina	11 N.C. ADMIN. CODE 11F.0505 (2014).	11 N.C. ADMIN. CODE 11F.0007 to 11F.0010 (1985).
North Dakota	N.D. ADMIN. CODE §§ 45-04-08-01 to 45-04-08-04 (1986/2015).	
Northern Marianas	NO CURRENT ACTIVITY	
Ohio	OHIO ADMIN. CODE 3901:3-17 (2015).	
Oklahoma	OKLA. ADMIN. CODE §§ 365:10-9-1 to 365:10-9-6 (1998/2015).	
Oregon	OR. ADMIN. R. 836-051-0200 to 836-051-0250 (1997/2015).	
Pennsylvania	31 PA. CODE §§ 84.1 to 84.6; Apps. I to IV (1986/2016).	
Puerto Rico	NO CURRENT ACTIVITY	
Rhode Island	11-5 R.I. CODE R. 94:1 to 94:8; Appx. I to IV (Rule 94) (2015).	

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<b>NAIC MEMBER</b>	<b>MODEL ADOPTION</b>	<b>RELATED STATE ACTIVITY</b>
South Carolina	S.C. CODE ANN. REGS. 69-37 (1984/2014).	
South Dakota	S.D. ADMIN. R. 20:06:43:01 to 20:06:43:04; Apps. A to D (1999/2014).	
Tennessee		TENN. COMP. R. & REGS. 0780-1-52-.01 (1985/2004); TENN. CODE ANN. § 56-7-108 (2007).
Texas	TEX. ADMIN. CODE §§ 3.1501 to 3.1505 (1985/2014).	
Utah	UTAH ADMIN. CODE r. 590-96 (1985/2014).	
Vermont	4-3-14 VT. CODE R. § A 1 to A 6 (Regulation 88-4 Part A) (1989/2015).	
Virgin Islands	NO CURRENT ACTIVITY	
Virginia	14 VA. ADMIN. CODE §§ 5-50-10 to 5-50-50 (1985/2014).	
Washington	WASH. ADMIN. CODE 284-74-010 to 284-74-020 (1987/2014).	
West Virginia	W. VA. CODE R. §§ 114-45-1 to 114-45-7 (1996/2012).	
Wisconsin	WIS. ADMIN. CODE INS. § 2.30 (1985/2015).	
Wyoming	17 WYO. CODE R. (1985/2015).	