

2748.0050 GENDER-BLENDED TABLES.

Subpart 1. **Use authorized.** For any ordinary life insurance policy delivered or issued for delivery in this state on and after January 1, 2004, that utilizes the same premium rates and charges for male and female lives or is issued in circumstances where applicable law does not permit distinctions on the basis of gender, a mortality table that is a blend of the 2001 CSO Mortality Table (M) and the 2001 CSO Mortality Table (F) may, at the option of the company for each plan of insurance, be substituted for the 2001 CSO Mortality Table for use in determining minimum cash surrender values and amounts of paid-up nonforfeiture benefits. No change in minimum valuation standards is implied by this subpart.

Subp. 2. **Choices.** The company may choose from among the blended tables developed by the American Academy of Actuaries CSO Task Force and adopted by the National Association of Insurance Commissioners in December 2002.

Subp. 3. **As violation of unfair trade practices statute.** It is not, in and of itself, a violation of Minnesota Statutes, sections 72A.17 to 72A.32 for an insurer to issue the same kind of policy of life insurance on both a sex-distinct and sex-neutral basis.

Statutory Authority: *MS s 45.023; 61A.24; 61A.25*

History: *28 SR 1039*

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