

**INSURANCE
DEPARTMENT OF BANKING AND INSURANCE
DIVISION OF INSURANCE**

Funeral Insurance Policies; The 2001 Commissioner's Standard Ordinary (CSO) Mortality Table for Use in Determining Minimum Reserve Liabilities and Nonforfeiture Benefits

Life Insurance Illustrations

Adopted New Rule: N.J.A.C. 11:4-27.7

Adopted Amendments: N.J.A.C. 11:4-25.2, 25.5, 52.3 and 52.9

Proposed: September 4, 2007 at 39 N.J.R. 3711(a).

Adopted: November 20, 2007 by Steven M. Goldman, Commissioner, Department of Banking and Insurance.

Filed: November 20, 2007 as R.2007 d.392, **without change**.

Authority: N.J.S.A. 17:1-8.1, 17:1-15e and 17B:25-18.2e.

Effective Date: December 17, 2007

Expiration Date: March 14, 2011

Summary of Public Comment and Agency Response:

No comments were received.

Federal Standards Statement

The adopted new rule and amendments do not contain standards or requirements that are the subject of any Federal standards or requirements.

Full text of the adoption follows: