

**INSURANCE**

**DEPARTMENT OF BANKING AND INSURANCE**

**OFFICE OF LIFE AND HEALTH**

**Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities;  
Valuation of Life Insurance Policies**

**Adopted Amendments: N.J.A.C. 11:4-27A.3 and 32.3**

Proposed: August 16, 2010 at 42 N.J.R. 1843(a).

Adopted: November 4, 2010 by Douglas A. Wheeler, Director, Division of Insurance,  
Department of Banking and Insurance.

Filed: November 4, 2010 as R.2010 d.282, **without change**.

Authority: N.J.S.A. 17:1-8.1, 17:1-14, 17:1-15e and 17B:19-8.

Effective Date: December 6, 2010.

Expiration Date: March 14, 2011.

**Summary of Public Comment and Agency Response:**

The Department of Banking and Insurance (Department) timely received a written comment from the American Council of Life Insurers.

**COMMENT:** The commenter supported the proposal with an effective date before year-end.

**RESPONSE:** The Department appreciates the support of its proposal.

COMMENT: The commenter suggested that, for uniformity, the Department update N.J.A.C. 11:1-21A, so that it is consistent with the requirements in N.J.A.C. 11:4-32.3(b)4ii.

RESPONSE: The Department will consider proposing such an amendment in the future, so as to have the text of N.J.A.C. 11:1-21A reflect the requirements applicable to the Regulatory Asset Issues Summary now referenced in N.J.A.C. 11:4-32.3(b)4ii as amended, but as such an amendment is beyond the scope of this notice of proposal, therefore, the Department cannot make the change at this time.

#### **Federal Standards Statement**

A Federal standards analysis is not required because the adopted amendments are not subject to any Federal requirements or standards.

**Full text** of the adoption follows:

TEXT