

7. 0 percent Male 100 percent Female for tables to be designated as the "1980 CSO-G" and "1980 CET-G" tables.

(c) The table described in (b)7 above is not to be used with respect to policies issued on or after January 1, 1986, except where the proportion of persons insured is anticipated to be 90 percent or more female.

(d) Gender blended tables with Ten-Year Select Mortality Factors may be derived by applying select factors to gender blended tables without select factors where the select factors are derived by using the following formula:

$${}^Z F_t^T = \frac{(Z)F_t^M + .6(1-Z) F_t^F}{Z + .6(1-Z)}$$

where

${}^Z F_t^T$ is the gender blended select factor for year t

F_t^M is the male select factor for year t

F_t^F is the female select factor for year t

Z is the ratio of male lives to the total lives at the pivotal age

Amended by R.1996 d.4, effective January 2, 1996.

See: 27 N.J.R. 3557(a), 28 N.J.R. 165(a).

Amended by R.1996 d.148, effective March 18, 1996.

See: 27 N.J.R. 3717(a), 28 N.J.R. 1545(a).

11:4-22.4 Construction of Gender Blended Smoker and Nonsmoker Mortality Tables for use in the determination of minimum nonforfeiture benefits and minimum reserves

(a) In determining minimum cash surrender values, and amounts of paid up nonforfeiture benefits for any policy of insurance on the life of either a male or female insured on a form of insurance with separate rates for smokers and nonsmokers delivered or issued for delivery in this State after the operative date of N.J.S.A. 17B:25-19h(xi) for that policy form in addition to the mortality tables that may be used according to N.J.A.C. 11:4-22.3:

1. A mortality table which is a blend of the male and female rates of mortality according to the 1980 CSO Smoker Mortality Table, in the case of lives classified as smokers, or the 1980 CSO Nonsmoker Mortality Table, in the case of lives classified as nonsmokers, 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 of the same blend as used in (a)1 above but applied to form a blend of the male and female rates of mortality according to the corresponding 1980 CET Smoker Mortality Table or 1980 CET Nonsmoker Mortality Table may at the option of the company be substituted for the 1980 CET Table.

(b) The following describes the blended Smoker and Nonsmoker Mortality Tables. The tables are contained in Appendix B to this subchapter.

1. 100 percent Male 0 percent Female smoker tables designated as "1980 CSO-SA" and "1980 CET-SA" Tables.

2. 80 percent Male 20 percent Female smoker tables designated as "1980 CSO-SB" and "1980 CET-SB" Tables.

3. 60 percent Male 40 percent Female smoker tables designated as "1980 CSO-SC" and "1980 CET-SC" Tables.

4. 50 percent Male 50 percent Female smoker tables designated as "1980 CSO-SD" and "1980 CET-SD" Tables.

5. 40 percent Male 60 percent Female smoker tables designated as "1980 CSO-SE" and "1980 CET-SE" Tables.

6. 20 percent Male 80 percent Female smoker tables designated as "1980 CSO-SF" and "1980 CET-SF" Tables.

7. 0 percent Male 100 percent Female smoker tables designated as "1980 CSO-SG" and "1980 CET-SG" Tables.

8. 100 percent Male 0 percent Female nonsmoker tables designated as "1980 CSO-NA" and "1980 CET-NA" Tables.

9. 80 percent Male 20 percent Female nonsmoker tables designated as "1980 CSO-NB" and "1980 CET-NB" Tables.

10. 60 percent Male 40 percent Female nonsmoker tables designated as "1980 CSO-NC" and "1980 CET-NC" Tables.

11. 50 percent Male 50 percent Female nonsmoker tables designated as "1980 CSO-ND" and "1980 CET-ND" Tables.

12. 40 percent Male 60 percent Female nonsmoker tables designated as "1980 CSO-NE" and "1980 CET-NE" Tables.

13. 20 percent Male 80 percent Female nonsmoker tables designated as "1980 CSO-NF" and "1980 CET-NF" Tables.

14. 0 percent Male 100 percent Female nonsmoker tables designated as "1980 CSO-NG" and "1980 CET-NG" Tables.

(c) The tables described in (b)7 and 14 above are not acceptable as blended tables, except where the proportion of persons insured is anticipated to be 90 percent or more female.

Amended by R.1996 d.148, effective March 18, 1996.

See: 27 N.J.R. 3717(a), 28 N.J.R. 1545(a).

11:4-22.5 Use of gender blended mortality tables in the non-Norris market

(a) The preceding rules in this subchapter are intended to address use of gender blended mortality tables as a minimum standard for cash surrender values and paid-up non-forfeiture benefits in the *Norris* market.

(b) The use of gender blended mortality tables as the basis for cash surrender values and paid-up nonforfeiture benefits in the non-*Norris* market will be permitted only upon receipt of an actuarial demonstration that the resultant cash values are at least equal to the statutory minimum using the maximum interest rate, maximum initial expense allowance and gender district table specified at N.J.S.A. 17B:25-19.

New Rule, R.1996 d.148, effective March 18, 1996.
See: 27 N.J.R. 3717(a), 28 N.J.R. 1545(a).

11:4-22.6 Effect on previously filed forms

Forms which have been filed by the Commissioner pursuant to N.J.S.A. 17B:25-18 containing provisions not in compliance with these rules shall be deemed withdrawn as of September 18, 1996.

New Rule, R.1996 d.148, effective March 18, 1996.
See: 27 N.J.R. 3717(a), 28 N.J.R. 1545(a).

11:4-22.7 Unfair discrimination

It shall not be a violation of N.J.S.A. 17B:30-12c. for an insurer to issue the same kind of policy of life insurance on both a sex-distinct and sex-neutral basis.

Recodified: This section was 11:4-22.4.
See: 19 N.J.R. 1399(a), 19 N.J.R. 1814(a).
Recodified from 11:4-22.5 and amended by R.1996 d.148, effective March 18, 1996.
See: 27 N.J.R. 3717(a), 28 N.J.R. 1545(a).

11:4-22.8 Separability

If any provision of this subchapter or the application thereof to any person or circumstance is for any reason held to be invalid, the remainder of the subchapter and the application of such provision to other persons or circumstances shall not be affected thereby.

Recodified: This section was 11:4-22.5.
See: 19 N.J.R. 1399(a), 19 N.J.R. 1814(a).
Recodified from 11:4-22.6 and amended by R.1996 d.148, effective March 18, 1996.
See: 27 N.J.R. 3717(a), 28 N.J.R. 1545(a).

APPENDIX A

TABLE 1

1980 CSO-A AND 1980 CET-A MORTALITY TABLES
BASED ON BLENDING 1980 CSO AND 1980 CET
MORTALITY TABLES 100 PERCENT MALE—

PERCENT FEMALE
RATES OF MORTALITY
1,000 q_x AGE NEAREST BIRTHDAY

Age (x)	1980 CSO-A	1980 CET-A
0	4.18	5.43

Age (x)	1980 CSO-A	1980 CET-A
1	1.07	1.82
2	0.99	1.74
3	0.98	1.73
4	0.95	1.70
5	0.90	1.65
6	0.86	1.61
7	0.80	1.55
8	0.76	1.51
9	0.74	1.49
10	0.73	1.48
11	0.77	1.52
12	0.85	1.60
13	0.99	1.74
14	1.15	1.90
15	1.33	2.08
16	1.51	2.26
17	1.67	2.42
18	1.78	2.53
19	1.86	2.61
20	1.90	2.65
21	1.91	2.66
22	1.89	2.64
23	1.86	2.61
24	1.82	2.57
25	1.77	2.52
26	1.73	2.48
27	1.71	2.46
28	1.70	2.45
29	1.71	2.46
30	1.73	2.48
31	1.78	2.53
32	1.83	2.58
33	1.91	2.66
34	2.00	2.75
35	2.11	2.86
36	2.24	2.99
37	2.40	3.15
38	2.58	3.35
39	2.79	3.63
40	3.02	3.93
41	3.29	4.28
42	3.56	4.63
43	3.87	5.03
44	4.19	5.45
45	4.55	5.92
46	4.92	6.40
47	5.32	6.92
48	5.74	7.46
49	6.21	8.07
50	6.71	8.72
51	7.30	9.49
52	7.96	10.35
53	8.71	11.32
54	9.56	12.43
55	10.47	13.61

Age (x)	1980 CSO-A	1980 CET-A	Age (x)	1980 CSO-B	1980 CET-B
56	11.46	14.90	1	1.04	1.79
57	12.49	16.24	2	.95	1.70
58	13.59	17.67	3	.94	1.69
59	14.77	19.20	4	.91	1.66
60	16.08	20.90	5	.87	1.62
61	17.54	22.80	6	.83	1.58
62	19.19	24.95	7	.79	1.54
63	21.06	27.38	8	.75	1.50
64	23.14	30.08	9	.73	1.48
65	25.42	33.05	10	.72	1.47
66	27.85	36.21	11	.75	1.50
67	30.44	39.57	12	.83	1.58
68	33.19	43.15	13	.94	1.69
69	36.17	47.02	14	1.08	1.83
70	39.51	51.36	15	1.24	1.99
71	43.30	56.29	16	1.39	2.14
72	47.65	61.95	17	1.53	2.28
73	52.64	68.43	18	1.62	2.37
74	58.19	75.65	19	1.69	2.44
75	64.19	83.45	20	1.74	2.49
76	70.53	91.69	21	1.75	2.50
77	77.12	100.26	22	1.73	2.48
78	83.90	109.07	23	1.71	2.46
79	91.05	118.37	24	1.69	2.44
80	98.84	128.49	25	1.65	2.40
81	107.48	139.72	26	1.63	2.38
82	117.25	152.43	27	1.61	2.36
83	128.26	166.74	28	1.61	2.36
84	140.25	182.33	29	1.63	2.38
85	152.95	198.84	30	1.65	2.40
86	166.09	215.92	31	1.70	2.45
87	179.55	233.42	32	1.75	2.50
88	193.27	251.25	33	1.83	2.58
89	207.29	269.48	34	1.91	2.66
90	221.77	288.30	35	2.02	2.77
91	236.98	308.07	36	2.14	2.89
92	253.45	329.49	37	2.30	3.05
93	272.11	353.74	38	2.47	3.22
94	295.90	384.67	39	2.68	3.48
95	329.96	428.95	40	2.90	3.77
96	384.55	499.92	41	3.16	4.11
97	480.20	624.26	42	3.42	4.45
98	657.98	855.37	43	3.72	4.84
99	1000.00	1000.00	44	4.01	5.21
			45	4.35	5.66
			46	4.70	6.11
			47	5.07	6.59
			48	5.45	7.09
			49	5.89	7.66
			50	6.36	8.27
			51	6.90	8.97
			52	7.50	9.75
			53	8.19	10.65
			54	8.96	11.65
			55	9.78	12.71

TABLE 2
 1980 CSO-B AND 1980 CET-B MORTALITY TABLES
 BASED ON BLENDING 1980 CSO AND 1980 CET
 MORTALITY TABLES 80 PERCENT MALE—
 20 PERCENT FEMALE
 (PIVOTAL AGE 45)
 RATES OF MORTALITY
 1,000 q_x AGE NEAREST BIRTHDAY

Age (x)	1980 CSO-B	1980 CET-B
0	3.92	5.10

Age (x)	1980 CSO-B	1980 CET-B	Age (x)	1980 CSO-C	1980 CET-C
56	10.67	13.87	1	.99	1.74
57	11.58	15.05	2	.93	1.68
58	12.54	16.30	3	.90	1.65
59	13.57	17.64	4	.88	1.63
60	14.72	19.14	5	.84	1.59
61	16.00	20.80	6	.81	1.56
62	17.47	22.71	7	.77	1.52
63	19.16	24.91	8	.73	1.48
64	21.05	27.37	9	.73	1.48
65	23.11	30.04	10	.71	1.46
66	25.29	32.88	11	.74	1.49
67	27.61	35.89	12	.80	1.55
68	30.03	39.04	13	.89	1.64
69	32.66	42.46	14	1.01	1.76
70	35.59	46.27	15	1.14	1.89
71	38.95	50.64	16	1.27	2.02
72	42.84	55.69	17	1.38	2.13
73	47.33	61.53	18	1.47	2.22
74	52.37	68.08	19	1.52	2.27
75	57.84	75.19	20	1.56	2.31
76	63.65	82.75	21	1.58	2.33
77	69.70	90.61	22	1.58	2.33
78	75.95	98.74	23	1.56	2.31
79	82.57	107.34	24	1.55	2.30
80	89.83	116.78	25	1.53	2.28
81	97.94	127.32	26	1.52	2.27
82	107.18	139.33	27	1.51	2.26
83	117.65	152.95	28	1.53	2.28
84	129.10	167.83	29	1.54	2.29
85	141.38	183.79	30	1.58	2.33
86	154.17	200.42	31	1.63	2.38
87	167.49	217.74	32	1.67	2.42
88	181.24	235.61	33	1.75	2.50
89	195.54	254.20	34	1.83	2.58
90	210.53	273.69	35	1.93	2.68
91	226.51	294.46	36	2.04	2.79
92	244.13	317.37	37	2.20	2.95
93	264.04	343.25	38	2.36	3.11
94	289.36	376.17	39	2.56	3.33
95	324.89	422.36	40	2.78	3.61
96	380.97	495.26	41	3.03	3.94
97	477.69	621.00	42	3.29	4.28
98	657.38	854.59	43	3.56	4.63
99	1000.00	1000.00	44	3.84	4.99

TABLE 3
 1980 CSO-C AND 1980 CET-C MORTALITY TABLES
 BASED ON BLENDING 1980 CSO AND 1980 CET
 MORTALITY TABLES 60 PERCENT MALE—
 40 PERCENT FEMALE
 (PIVOTAL AGE 45)
 RATES OF MORTALITY
 1,000 q_x AGE NEAREST BIRTHDAY

Age (x)	1980 CSO-C	1980 CET-C	Age (x)	1980 CSO-C	1980 CET-C
0	3.67	4.77	55	9.11	11.84

Age (x)	1980 CSO-C	1980 CET-C	Age (x)	1980 CSO-D	1980 CET-D
56	9.88	12.84	1	.97	1.72
57	10.68	13.88	2	.91	1.66
58	11.50	14.95	3	.89	1.64
59	12.39	16.11	4	.85	1.60
60	13.37	17.38	5	.83	1.58
61	14.48	18.81	6	.79	1.54
62	15.79	20.53	7	.77	1.52
63	17.30	22.49	8	.73	1.48
64	19.01	24.71	9	.72	1.47
65	20.88	27.14	10	.71	1.46
66	22.84	29.69	11	.72	1.47
67	24.90	32.37	12	.78	1.53
68	27.04	35.15	13	.87	1.62
69	29.32	38.12	14	.97	1.72
70	31.92	41.50	15	1.10	1.85
71	34.90	45.37	16	1.21	1.96
72	38.38	49.89	17	1.31	2.06
73	42.48	55.22	18	1.39	2.14
74	47.11	61.24	19	1.44	2.19
75	52.16	67.81	20	1.48	2.23
76	57.58	74.85	21	1.49	2.24
77	63.24	82.21	22	1.50	2.25
78	69.13	89.87	23	1.49	2.24
79	75.41	98.03	24	1.49	2.24
80	82.34	107.04	25	1.47	2.22
81	90.17	117.22	26	1.47	2.22
82	99.12	128.86	27	1.46	2.21
83	109.33	142.13	28	1.48	2.23
84	120.58	156.75	29	1.51	2.26
85	132.68	172.48	30	1.54	2.29
86	145.47	189.11	31	1.58	2.33
87	158.84	206.49	32	1.64	2.39
88	172.87	224.73	33	1.70	2.45
89	187.54	243.80	34	1.79	2.54
90	203.08	264.00	35	1.88	2.63
91	219.76	285.69	36	2.00	2.75
92	238.20	309.66	37	2.14	2.89
93	259.26	337.04	38	2.31	3.06
94	285.17	370.72	39	2.51	3.26
95	322.03	418.64	40	2.72	3.54
96	378.56	492.14	41	2.97	3.86
97	476.70	619.71	42	3.22	4.19
98	657.10	854.23	43	3.49	4.54
99	1000.00	1000.00	44	3.75	4.88

TABLE 4
 1980 CSO-D AND 1980 CET-D MORTALITY TABLES
 BASED ON BLENDING 1980 CSO AND 1980 CET
 MORTALITY TABLES 50 PERCENT MALE—
 50 PERCENT FEMALE
 (PIVOTAL AGE 45)
 RATES OF MORTALITY
 1,000 q_x AGE NEAREST BIRTHDAY

Age (x)	1980 CSO-D	1980 CET-D	Age (x)	1980 CSO-D	1980 CET-D
0	3.54	4.60	45	4.06	5.28
			46	4.36	5.67
			47	4.68	6.08
			48	5.03	6.54
			49	5.41	7.03
			50	5.83	7.58
			51	6.30	8.19
			52	6.82	8.87
			53	7.42	9.65
			54	8.07	10.49
			55	8.77	11.40

Age (x)	1980 CSO-D	1980 CET-D	Age (x)	1980 CSO-E	1980 CET-E
56	9.50	12.35	1	.95	1.70
57	10.23	13.30	2	.89	1.64
58	10.99	14.29	3	.86	1.61
59	11.81	15.35	4	.84	1.59
60	12.71	16.52	5	.81	1.56
61	13.75	17.88	6	.78	1.53
62	14.96	19.45	7	.76	1.51
63	16.39	21.31	8	.72	1.47
64	18.02	23.43	9	.71	1.46
65	19.78	25.71	10	.70	1.45
66	21.64	28.13	11	.71	1.46
67	23.59	30.67	12	.77	1.52
68	25.58	33.25	13	.84	1.59
69	27.73	36.05	14	.94	1.69
70	30.16	39.21	15	1.05	1.80
71	32.96	42.85	16	1.15	1.90
72	36.29	47.18	17	1.24	1.99
73	40.20	52.26	18	1.31	2.06
74	44.66	58.06	19	1.36	2.11
75	49.55	64.42	20	1.39	2.14
76	54.80	71.24	21	1.41	2.16
77	60.31	78.40	22	1.42	2.17
78	66.06	85.88	23	1.42	2.17
79	72.23	93.90	24	1.42	2.17
80	79.07	102.79	25	1.40	2.15
81	86.80	112.84	26	1.41	2.16
82	95.68	124.38	27	1.42	2.17
83	105.81	137.55	28	1.44	2.19
84	117.02	152.13	29	1.46	2.21
85	129.11	167.84	30	1.50	2.25
86	141.91	184.48	31	1.55	2.30
87	155.41	202.03	32	1.60	2.35
88	169.55	220.42	33	1.66	2.41
89	184.45	239.79	34	1.75	2.50
90	200.23	260.30	35	1.83	2.58
91	217.23	282.40	36	1.95	2.70
92	235.91	306.68	37	2.09	2.84
93	257.43	334.66	38	2.25	3.00
94	283.81	368.95	39	2.45	3.20
95	320.74	416.96	40	2.66	3.46
96	377.93	491.31	41	2.90	3.77
97	476.61	619.59	42	3.15	4.10
98	656.44	853.37	43	3.41	4.43
99	1000.00	1000.00	44	3.66	4.76

TABLE 5
 1980 CSO-E AND 1980 CET-E MORTALITY TABLES
 BASED ON BLENDING 1980 CSO AND 1980 CET
 MORTALITY TABLES 40 PERCENT MALE—
 60 PERCENT FEMALE
 (PIVOTAL AGE 45)
 RATES OF MORTALITY
 1,000 q_x AGE NEAREST BIRTHDAY

Age (x)	1980 CSO-E	1980 CET-E	Age (x)	1980 CSO-E	1980 CET-E
0	3.41	4.43	45	3.96	5.15
			46	4.24	5.51
			47	4.55	5.92
			48	4.89	6.36
			49	5.26	6.84
			50	5.66	7.36
			51	6.10	7.93
			52	6.60	8.58
			53	7.16	9.31
			54	7.77	10.10
			55	8.43	10.96

Age (x)	1980 CSO-E	1980 CET-E	Age (x)	1980 CSO-F	1980 CET-F
56	9.11	11.84	1	.92	1.67
57	9.79	12.73	2	.85	1.60
58	10.48	13.62	3	.82	1.57
59	11.23	14.60	4	.81	1.56
60	12.05	15.67	5	.79	1.54
61	13.01	16.91	6	.76	1.51
62	14.14	18.38	7	.74	1.49
63	15.50	20.15	8	.71	1.46
64	17.03	22.14	9	.70	1.45
65	18.71	24.32	10	.70	1.45
66	20.46	26.60	11	.70	1.45
67	22.31	29.00	12	.74	1.49
68	24.17	31.42	13	.80	1.55
69	26.18	34.03	14	.86	1.61
70	28.45	36.99	15	.95	1.70
71	31.10	40.43	16	1.03	1.78
72	34.27	44.55	17	1.09	1.84
73	38.02	49.43	18	1.15	1.90
74	42.32	55.02	19	1.19	1.94
75	47.05	61.17	20	1.22	1.97
76	52.18	67.83	21	1.24	1.99
77	57.57	74.84	22	1.25	2.00
78	63.21	82.17	23	1.27	2.02
79	69.29	90.08	24	1.28	2.03
80	76.04	98.85	25	1.29	2.04
81	83.72	108.84	26	1.30	2.05
82	92.52	120.28	27	1.31	2.06
83	102.65	133.45	28	1.35	2.10
84	113.82	147.97	29	1.38	2.13
85	125.93	163.71	30	1.42	2.17
86	138.78	180.41	31	1.47	2.22
87	152.39	198.11	32	1.52	2.27
88	166.68	216.68	33	1.58	2.33
89	181.76	236.29	34	1.66	2.41
90	197.78	257.11	35	1.74	2.49
91	215.12	279.66	36	1.85	2.60
92	234.03	304.24	37	1.99	2.74
93	255.85	332.61	38	2.15	2.90
94	282.58	367.35	39	2.32	3.07
95	319.76	415.69	40	2.54	3.30
96	377.41	490.63	41	2.77	3.60
97	476.21	619.07	42	3.02	3.93
98	656.10	852.93	43	3.25	4.23
99	1000.00	1000.00	44	3.49	5.54
			45	3.75	4.88
			46	4.02	5.23
			47	4.30	5.59
			48	4.61	5.99
			49	4.94	6.42
			50	5.31	6.90
			51	5.70	7.41
			52	6.15	8.00
			53	6.65	8.65
			54	7.19	9.35

TABLE 6
 1980 CSO-F AND 1980 CET-F MORTALITY TABLES
 BASED ON BLENDING 1980 CSO AND 1980 CET
 MORTALITY TABLES 20 PERCENT MALE—
 80 PERCENT FEMALE
 (PIVOTAL AGE 45)

RATES OF MORTALITY
 1,000 q_x AGE NEAREST BIRTHDAY

Age (x)	1980 CSO-F	1980 CET-F
0	3.15	4.10

Age (x)	1980 CSO-F	1980 CET-F	Age (x)	1980 CSO-G	1980 CET-G
55	7.76	10.09	1	.87	1.62
56	8.34	10.84	2	.81	1.56
57	8.91	11.58	3	.79	1.54
58	9.47	12.31	4	.77	1.52
59	10.08	13.10	5	.76	1.51
60	10.75	13.98	6	.73	1.48
61	11.55	15.02	7	.72	1.47
62	12.54	16.30	8	.70	1.45
63	13.74	17.86	9	.69	1.44
64	15.10	19.63	10	.68	1.43
65	16.62	22.61	11	.69	1.44
66	18.19	23.65	12	.72	1.47
67	19.81	25.75	13	.75	1.50
68	21.45	27.89	14	.80	1.55
69	23.19	30.15	15	.85	1.60
70	25.19	32.75	16	.90	1.65
71	27.57	35.84	17	.95	1.70
72	30.43	39.56	18	.98	1.73
73	33.92	44.10	19	1.02	1.77
74	37.94	49.32	20	1.05	1.80
75	42.43	55.16	21	1.07	1.82
76	47.33	61.53	22	1.09	1.84
77	52.53	68.29	23	1.11	1.86
78	58.03	75.44	24	1.14	1.89
79	63.98	83.17	25	1.16	1.91
80	70.65	91.85	26	1.19	1.94
81	78.26	101.74	27	1.22	1.97
82	87.04	113.15	28	1.26	2.01
83	97.15	126.30	29	1.30	2.05
84	108.33	140.83	30	1.35	2.10
85	120.52	156.68	31	1.40	2.15
86	133.53	173.59	32	1.45	2.20
87	147.37	191.58	33	1.50	2.25
88	161.93	210.51	34	1.58	2.33
89	177.40	230.62	35	1.65	2.40
90	193.80	251.94	36	1.76	2.51
91	211.61	275.09	37	1.89	2.64
92	231.05	300.37	38	2.04	2.79
93	253.44	329.47	39	2.22	2.97
94	280.66	364.86	40	2.42	3.17
95	318.37	413.88	41	2.64	3.43
96	376.21	489.07	42	2.87	3.73
97	475.72	618.44	43	3.09	4.02
98	656.09	852.92	44	3.32	4.32
99	1000.00	1000.00	45	3.56	4.63
			46	3.80	4.94
			47	4.05	5.27
			48	4.33	5.63
			49	4.63	6.02
			50	4.96	6.45
			51	5.31	6.90
			52	5.70	7.41
			53	6.15	8.00
			54	6.61	8.59

TABLE 7
 1980 CSO-G AND 1980 CET-G MORTALITY TABLES
 BASED ON BLENDING 1980 CSO AND 1980 CET
 MORTALITY TABLES 0 PERCENT MALE—
 100 PERCENT FEMALE
 RATES OF MORTALITY
 1,000 q_x AGE NEAREST BIRTHDAY

Age (x)	1980 CSO-G	1980 CET-G
0	2.89	3.76

Age (x)	1980 CSO-G	1980 CET-G	Age	Non- Smoker	Smoker
55	7.09	9.22	19	1.66	2.26
56	7.57	9.84	20	1.63	2.31
57	8.03	10.44	21	1.67	2.33
58	8.47	11.01	22	1.64	2.30
59	8.94	11.62	23	1.61	2.26
			24	1.57	2.21
60	9.47	12.31	25	1.52	2.14
61	10.13	13.17	26	1.48	2.08
62	10.96	14.25	27	1.46	2.06
63	12.02	15.63	28	1.44	2.04
64	13.25	17.23	29	1.44	2.06
			30	1.44	2.10
65	14.59	18.97	31	1.47	2.17
66	16.00	20.80	32	1.50	2.24
67	17.43	22.66	33	1.55	2.35
68	18.84	24.49	34	1.61	2.48
69	20.36	26.47	35	1.69	2.63
			36	1.77	2.81
70	22.11	28.74	37	1.88	3.04
71	24.23	31.50	38	2.00	3.30
72	26.87	34.93	39	2.14	3.60
73	30.11	39.14	40	2.29	3.94
74	33.93	44.11	41	2.47	4.34
			42	2.65	4.75
75	38.24	49.71	43	2.86	5.22
76	42.97	55.86	44	3.07	5.71
77	48.04	62.45	45	3.32	6.27
78	53.45	69.49	46	3.59	6.83
79	59.35	77.16	47	3.88	7.44
			48	4.19	8.08
80	65.99	85.79	49	4.54	8.80
81	73.60	95.68	50	4.91	9.50
82	82.40	107.12	51	5.35	10.44
83	92.53	120.29	52	5.86	11.42
84	103.81	134.95	53	6.43	12.54
			54	7.09	13.80
85	116.10	150.93	55	7.82	15.14
86	129.29	168.08	56	8.63	16.59
87	143.32	186.32	57	9.49	18.09
88	158.18	205.63	58	10.42	19.69
89	173.94	226.12	59	11.47	21.35
			60	12.64	23.19
90	190.75	247.98	61	13.94	25.26
91	208.87	271.53	62	15.42	27.59
92	228.81	297.45	63	17.11	30.23
93	251.51	326.96	64	19.02	33.14
94	279.31	363.10	65	21.13	36.29
			66	23.40	39.57
95	317.32	412.52	67	25.86	43.01
96	375.74	488.46	68	23.50	46.55
97	474.97	617.46	69	31.38	50.32
98	655.85	852.61	70	34.63	54.48
99	1000.00	1000.00	71	88.91	59.09
			72	42.56	64.33
			73	47.44	70.23
			74	52.92	76.66
			75	58.80	83.77
			76	65.06	91.10
			77	71.64	98.52
			78	78.47	105.91
			79	85.72	113.49
			80	93.67	121.59
			81	102.52	130.41
			82	112.52	140.20
			83	123.79	151.03

APPENDIX B

1980 CSO-SA Smoker Table 1

Age	Non- Smoker	Smoker
15	1.29	1.65
16	1.43	1.87
17	1.54	2.05
18	1.60	2.16

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
84	136.11	162.49
85	149.20	174.20
86	162.80	185.78
87	176.79	197.06
88	190.89	209.37
89	205.29	221.52
90	220.19	233.69
91	235.84	246.12
92	252.75	259.33
93	271.63	276.30
94	295.65	298.15
95	329.96	329.96
96	384.55	384.55
97	480.20	480.20
98	657.98	657.98
99	1000.00	1000.00

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
58	10.42	19.69
59	11.47	21.35
60	12.64	23.19
61	13.94	25.26
62	15.42	27.59
63	17.11	30.23
64	19.02	33.14
65	21.13	36.29
66	23.40	39.57
67	25.86	43.01
68	23.50	46.55
69	31.38	50.32
70	34.63	54.48
71	88.91	59.09
72	42.56	64.33
73	47.44	70.23
74	52.92	76.66
75	58.80	83.77
76	65.06	91.10
77	71.64	98.52
78	78.47	105.91
79	85.72	113.49
80	93.67	121.59
81	102.52	130.41
82	112.52	140.20
83	123.79	151.03
84	136.11	162.49
85	149.20	174.20
86	162.80	185.78
87	176.79	197.06
88	190.89	209.37
89	205.29	221.52
90	220.19	233.69
91	235.84	246.12
92	252.75	259.33
93	271.63	276.30
94	295.65	298.15
95	329.96	329.96
96	384.55	384.55
97	480.20	480.20
98	657.98	657.98
99	1000.00	1000.00

1980 CSO-NA Nonsmoker Table 2

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.29	1.65
16	1.43	1.87
17	1.54	2.05
18	1.60	2.16
19	1.66	2.26
20	1.63	2.31
21	1.67	2.33
22	1.64	2.30
23	1.61	2.26
24	1.57	2.21
25	1.52	2.14
26	1.48	2.08
27	1.46	2.06
28	1.44	2.04
29	1.44	2.06
30	1.44	2.10
31	1.47	2.17
32	1.50	2.24
33	1.55	2.35
34	1.61	2.48
35	1.69	2.63
36	1.77	2.81
37	1.88	3.04
38	2.00	3.30
39	2.14	3.60
40	2.29	3.94
41	2.47	4.34
42	2.65	4.75
43	2.86	5.22
44	3.07	5.71
45	3.32	6.27
46	3.59	6.83
47	3.88	7.44
48	4.19	8.08
49	4.54	8.80
50	4.91	9.50
51	5.35	10.44
52	5.86	11.42
53	6.43	12.54
54	7.09	13.80
55	7.82	15.14
56	8.63	16.59
57	9.49	18.09

1980 CET-SA Smoker Table 3

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	2.11	2.51
16	2.23	2.71
17	2.32	2.85
18	2.38	2.96
19	2.42	3.03
20	2.43	3.07
21	2.41	3.07
22	2.38	3.03
23	2.34	2.99
24	2.30	2.93
25	2.25	2.86
26	2.22	2.82
27	2.20	2.80
28	2.19	2.80
29	2.19	2.83
30	2.20	2.88
31	2.23	2.95

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
32	2.27	3.04
33	2.33	3.16
34	2.40	3.32
35	2.48	3.54
36	2.57	3.80
37	2.69	4.12
38	2.82	4.49
39	2.96	4.90
40	2.13	5.38
41	3.33	5.90
42	3.58	6.47
43	3.85	7.10
44	4.15	7.79
45	4.49	8.52
46	4.85	9.27
47	5.24	10.09
48	5.67	10.97
49	6.14	11.93
50	6.67	13.00
51	7.28	14.21
52	7.98	15.57
53	8.79	17.12
54	9.69	18.81
55	10.69	20.62
56	11.78	22.53
57	12.94	24.54
58	14.22	26.66
59	15.67	28.94
60	17.28	31.47
61	19.07	34.33
62	21.14	37.56
63	23.48	41.16
64	26.08	45.10
65	28.93	49.27
66	32.01	53.64
67	25.31	58.16
68	38.90	62.91
69	42.87	68.06
70	47.37	73.74
71	52.51	80.12
72	58.44	87.33
73	65.14	95.33
74	72.51	104.09
75	80.39	113.45
76	88.71	123.02
77	97.41	132.63
78	106.54	142.34
79	116.38	152.49
80	127.24	163.42
81	139.43	175.45
82	153.17	188.77
83	168.40	203.18
84	184.83	218.18
85	202.00	233.27
86	219.93	248.09
87	238.11	263.80
88	256.53	279.15
89	275.46	294.91
90	295.17	310.80
91	316.11	327.34
92	339.07	346.52
93	366.28	371.11
94	402.78	404.65
95	457.42	457.42
96	547.29	547.29

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
97	703.30	703.30
98	968.70	968.70
99	1000.00	1000.00

1980 CET-NA Non-Smoker Table 4

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	2.11	2.51
16	2.23	2.71
17	2.32	2.85
18	2.38	2.96
19	2.42	3.03
20	2.43	3.07
21	2.41	3.07
22	2.38	3.03
23	2.34	2.99
24	2.30	2.93
25	2.25	2.86
26	2.22	2.82
27	2.20	2.80
28	2.19	2.80
29	2.19	2.83
30	2.20	2.88
31	2.23	2.95
32	2.27	3.04
33	2.33	3.16
34	2.40	3.32
35	2.48	3.54
36	2.57	3.80
37	2.69	4.12
38	2.82	4.49
39	2.96	4.90
40	2.13	5.38
41	3.33	5.90
42	3.58	6.47
43	3.85	7.10
44	4.15	7.79
45	4.49	8.52
46	4.85	9.27
47	5.24	10.09
48	5.67	10.97
49	6.14	11.93
50	6.67	13.00
51	7.28	14.21
52	7.98	15.57
53	8.79	17.12
54	9.69	18.81
55	10.69	20.62
56	11.78	22.53
57	12.94	24.54
58	14.22	26.66
59	15.67	28.94
60	17.28	31.47
61	19.07	34.33
62	21.14	37.56
63	23.48	41.16
64	26.08	45.10
65	28.93	49.27
66	32.01	53.64
67	25.31	58.16
68	38.90	62.91
69	42.87	68.06
70	47.37	73.74

Age	Non-Smoker	Smoker
71	52.51	80.12
72	58.44	87.33
73	65.14	95.33
74	72.51	104.09
75	80.39	113.45
76	88.71	123.02
77	97.41	132.63
78	106.54	142.34
79	116.38	152.49
80	127.24	163.42
81	139.43	175.45
82	153.17	188.77
83	168.40	203.18
84	184.83	218.18
85	202.00	233.27
86	219.93	248.09
87	238.11	263.80
88	256.53	279.15
89	275.46	294.91
90	295.17	310.80
91	316.11	327.34
92	339.07	346.52
93	366.28	371.11
94	402.78	404.65
95	457.42	457.42
96	547.29	547.29
97	703.30	703.30
98	968.70	968.70
99	1000.00	1000.00

Age	1 _x	1000q _x
42	209577	4.53
43	208628	4.97
44	207591	5.42
45	206466	5.94
46	205240	6.45
47	203916	7.01
48	202487	7.60
49	200948	8.25
50	199290	8.95
51	197506	9.74
52	195582	10.63
53	193503	11.64
54	191251	12.77
55	188809	13.96
56	186173	15.24
57	183336	16.55
58	180302	17.93
59	177069	19.36
60	173641	20.93
61	170007	22.72
62	166144	24.75
63	162032	27.09
64	157643	29.66
65	152967	32.45
66	148003	35.33
67	142774	38.33
68	137301	41.34
69	131625	44.56
70	125760	48.06
71	119716	52.02
72	113488	56.56
73	107069	61.72
74	100461	67.39
75	93691	73.64
76	86792	80.11
77	79839	86.64
78	72922	93.17
79	66128	99.91
80	59521	107.14
81	53144	115.11
82	47027	124.03
83	41194	134.01
84	35674	144.97
85	30502	165.08
86	25741	167.75
87	21423	179.03
88	17588	191.74
89	14216	204.04
90	11315	217.42
91	8855	231.58
92	6804	246.88
93	5124	265.45
94	3764	*289.36
95	2675	*324.89
96	1806	*380.97
97	1118	*477.69
98	584	*657.38
99	200	1000.00

1980 CSO-SB SMOKER TABLE &
1980 CET-SB SMOKER TABLE #

Pivotal Age Is 45 *** Ratio of Male 1_x to Total Is 80%

1980 CSO-SB SMOKER TABLE 5

Age	1 _x	1000q _x
15	223083	1.51
16	222746	1.70
17	222367	1.85
18	221956	1.95
19	221523	2.04
20	221071	2.09
21	220609	2.10
22	220146	2.09
23	219686	2.06
24	219233	2.03
25	218788	1.97
26	218357	1.93
27	217936	1.92
28	217518	1.92
29	217100	1.94
30	216679	1.99
31	216248	2.06
32	215803	2.13
33	215343	2.23
34	214863	2.35
35	214358	2.50
36	213822	2.67
37	213251	2.89
38	212635	3.14
39	211967	3.43
40	211240	3.75
41	210448	4.14

1980 CET-SB SMOKER TABLE 6

Age	1 _x	1000q _x
15	4675331	2.26
16	4664765	2.45
17	4653336	2.60

Age	<u>1_x</u>	<u>1000q_x</u>	Age	<u>1_x</u>	<u>1000q_x</u>
18	4641237	2.70	84	417904	188.46
19	4628706	2.79	85	339146	202.90
20	4615792	2.84	86	270333	218.08
21	4602683	2.85	87	211379	232.74
22	4589565	2.84	88	162183	249.26
23	2576531	2.81	89	121757	265.25
24	4563671	2.78	90	89461	282.65
25	4550984	2.72	91	64175	301.05
26	4538605	2.68	92	44855	320.94
27	4526442	2.67	93	30459	345.09
28	4514356	2.67	94	19948	376.17
29	4502303	2.69	95	12444	422.36
30	4490192	2.74	96	7188	495.26
31	4477889	2.81	97	3628	621.00
32	4465306	2.88	98	1375	854.59
33	4452446	2.98	99	200	1000.00
34	4439178	3.10			
35	4425417	3.25			
36	4411034	3.47			
37	4395728	3.76			
38	4379200	4.08			
39	4361333	4.46			
40	4341881	4.88			
41	4320693	5.38			
42	4297448	5.89			
43	4272136	6.46			
44	4244538	7.05			
45	4214614	7.72			
46	4182077	8.39			
47	4146989	9.11			
48	4109210	9.88			
49	4068611	10.73			
50	4024955	11.64			
51	3978105	12.66			
52	3927742	13.82			
53	3873461	15.13			
54	3814856	16.60			
55	3751529	18.15			
56	3683439	19.81			
57	3610470	21.52			
58	3532773	23.31			
59	3450424	25.17			
60	3363577	27.21			
61	3272054	29.54			
62	3175398	32.18			
63	3073214	35.22			
64	2964975	38.56			
65	2850646	42.19			
66	2730377	45.93			
67	2604971	49.83			
68	2475165	53.74			
69	2342150	57.93			
70	2206469	62.48			
71	2068609	67.63			
72	1928709	73.53			
73	1786891	80.24			
74	1643511	87.61			
75	1499523	95.73			
76	1355974	104.14			
77	1214763	112.63			
78	1077944	121.12			
79	947383	129.88			
80	824337	139.28			
81	709523	149.64			
82	603350	161.24			
83	506066	174.21			

Age nearest birthday CSO: Sum qx= 4770.93 Sum 1x= 12302728
 * Adjusted; see text CET: Sum qx= 8674.67 Sum 1x= 242009995

1980 CSO-SC SMOKER TABLE &
 1980 CET-SC SMOKER TABLE #
 Pivotal Age Is 45 *** Ratio of Male 1_x to Total Is 60%
 1980 CSO-SC SMOKER TABLE 7

Age	<u>1_x</u>	<u>1000q_x</u>
15	161242	1.37
16	161021	1.52
17	160776	1.65
18	160511	1.74
19	160232	1.82
20	159940	1.86
21	159643	1.88
22	159343	1.87
23	159045	1.85
24	158751	1.84
25	158459	1.81
26	158172	1.79
27	157889	1.79
28	157606	1.79
29	157324	1.83
30	157036	1.88
31	156741	1.95
32	156435	2.02
33	156119	2.11
34	155790	2.23
35	155443	2.35
36	155078	2.52
37	154687	2.74
38	154263	2.98
39	153803	3.25
40	153303	3.56
41	152757	3.94
42	152155	4.31
43	151499	4.71
44	150785	5.14
45	150010	5.61
46	149168	6.08
47	148261	6.59
48	147284	7.12
49	146235	7.71
50	145108	8.35
51	143896	9.05
52	142594	9.84
53	141191	10.75

Age	<u>1_x</u>	<u>1000q_x</u>	Age	<u>1_x</u>	<u>1000q_x</u>
54	139673	11.75	30	2892288	2.63
55	138032	12.80	31	2884681	2.70
56	136265	13.92	32	2876892	2.77
57	134368	15.05	33	2868923	2.86
58	132346	16.21	34	2860718	2.98
59	130201	17.41	35	2852193	3.10
60	127934	18.74	36	2843351	3.28
61	125537	20.27	37	2834025	3.56
62	122992	22.02	38	2823936	3.87
63	120284	24.08	39	2813007	4.23
64	117388	26.36	40	2801108	4.63
65	114294	28.83	41	2788139	5.12
66	110999	31.35	42	2773864	5.60
67	107519	33.97	43	2758330	6.12
68	103867	36.55	44	2741449	6.68
69	100071	39.31	45	2723136	7.29
70	96137	42.29	46	2703284	7.90
71	92071	45.73	47	2681928	8.57
72	87861	49.75	48	2658944	9.26
73	83490	54.37	49	2634322	10.02
74	78951	59.53	50	2607926	10.86
75	74251	65.21	51	2579604	11.77
76	69409	71.12	52	2549242	12.79
77	64473	77.16	53	2516637	13.98
78	59498	83.23	54	2481454	15.28
79	54546	89.55	55	2443537	16.64
80	49661	96.42	56	2402877	18.10
81	44873	104.08	57	2359385	19.57
82	40203	112.72	58	2313212	21.07
83	35671	122.47	59	2264473	22.63
84	31302	133.48	60	2213228	24.36
85	27124	144.59	61	2159314	26.35
86	23202	156.67	62	2102416	28.63
87	19567	168.41	63	2042224	31.30
88	16272	181.66	64	1978302	34.27
89	13316	194.45	65	1910506	37.48
90	10727	208.76	66	1838900	40.76
91	8488	223.98	67	1763946	44.16
92	6587	240.65	68	1686050	47.52
93	5002	260.28	69	1605929	51.10
94	3700	*285.17	70	1523866	54.98
95	2645	*322.03	71	1440084	59.45
96	1793	*378.56	72	1354471	64.68
97	1114	*476.70	73	1266864	70.68
98	583	*657.10	74	1177322	77.39
99	200	1000.00	75	1086209	84.77
			76	994131	92.46
			77	902214	100.31
			78	811713	108.20
			79	723886	116.42
			80	639611	125.35
			81	559436	135.30
			82	483744	146.54
			83	412856	159.21
			84	347125	173.52
			85	286892	187.97
			86	232965	203.67
			87	185517	218.93
			88	144902	236.16
			89	110682	252.79
			90	82703	271.39
			91	60258	291.17
			92	42713	312.85
			93	29350	338.36
			94	19419	370.72
			95	12220	418.64

1980 CET-SC SMOKER TABLE 8

Age	<u>1_x</u>	<u>1000q_x</u>
15	3003428	2.12
16	2997061	2.27
17	2990258	2.40
18	2983081	2.49
19	2975653	2.57
20	2968006	2.61
21	2960260	2.63
22	2952475	2.62
23	2944740	2.60
24	2937084	2.59
25	2929477	2.56
26	2921978	2.54
27	2914556	2.54
28	2907153	2.54
29	2899769	2.58

Age	1_x	$1000q_x$
96	7104	492.13
97	3608	619.71
98	1372	854.23
99	200	1000.00

Age nearest birthday CSO: Sum $q_x = 4498.38$ Sum $1_x = 9084082$
 * Adjusted; see text CET: Sum $q_x = 8307.43$ Sum $1_x = 158862096$

Age	1_x	$1000q_x$
66	99059	29.46
67	96141	31.91
68	93073	34.28
69	89882	36.86
70	86569	39.60
71	83141	42.85
72	79578	46.65
73	75866	51.06
74	71992	56.02
75	67959	61.49
76	63780	67.22
77	59493	73.10
78	55144	79.03
79	50786	85.26
80	46456	92.04
81	42180	99.64
82	37977	108.24
83	33866	117.99
84	29870	129.09
85	26014	140.30
86	22364	152.63
87	18951	164.55
88	15833	178.09
89	13013	191.10
90	10526	205.79
91	8360	221.41
92	6509	238.61
93	4956	258.45
94	3675	*283.81
95	2632	*320.74
96	1788	*377.93
97	1112	*476.61
98	582	*656.44
99	200	1000.00

1980 CSO-SD SMOKER TABLE &
 1980 CET-SD SMOKER TABLE #

Pivotal Age is 45 *** Ratio of Male 1_x to Total Is 50%

1980 CSO-SD SMOKER TABLE 9

Age	1_x	$1000q_x$
15	141303	1.30
16	141119	1.44
17	140916	1.55
18	140698	1.63
19	140469	1.71
20	140229	1.74
21	139985	1.76
22	139739	1.76
23	139493	1.75
24	139249	1.74
25	139007	1.72
26	138768	1.71
27	138531	1.72
28	138293	1.73
29	138054	1.77
30	137810	1.82
31	137559	1.89
32	137299	1.96
33	137030	2.05
34	136749	2.17
35	136452	2.29
36	136140	2.45
37	135806	2.67
38	135443	2.90
39	135050	3.16
40	134623	3.47
41	134156	3.83
42	133642	4.20
43	133081	4.59
44	132470	4.99
45	131809	5.44
46	131092	5.89
47	130320	6.37
48	129490	6.88
49	128599	7.43
50	127644	8.04
51	126618	8.71
52	125515	9.46
53	124328	10.31
54	123046	11.25
55	121662	12.23
56	120174	13.26
57	118580	14.30
58	116884	15.36
59	115089	16.46
60	113195	17.67
61	111195	19.07
62	109075	20.69
63	106818	22.62
64	104402	24.76
65	101817	27.09

1980 CET-SD SMOKER TABLE 10

Age	1_x	$1000q_x$
15	2503786	2.05
16	2498653	2.19
17	2493181	2.30
18	2487447	2.38
19	2481527	2.46
20	2475422	2.49
21	2469258	2.51
22	2463060	2.51
23	2456878	2.50
24	2450736	2.49
25	2444634	2.47
26	2438596	2.46
27	2432597	2.47
28	2426588	2.48
29	2420570	2.52
30	2414470	2.57
31	2408265	2.64
32	2401907	2.71
33	2395398	2.80
34	2388691	2.92
35	2381716	3.04
36	2374476	3.20
37	2366878	3.47
38	2358665	3.77
39	2349773	4.11
40	2340115	4.51
41	2329561	4.98
42	2317960	5.46

Age	1_x	$1000q_x$	Age	1_x	$1000q_x$
43	2305304	5.97	16	125581	1.35
44	2291541	6.49	17	125411	1.45
45	2276669	7.07	18	125229	1.52
46	2260573	7.66	19	125039	1.59
47	2243257	8.28	20	124840	1.63
48	2224683	8.94	21	124637	1.65
49	2204794	9.66	22	124431	1.65
50	2183496	10.45	23	124226	1.65
51	2160678	11.32	24	124021	1.65
52	2136219	12.30	25	123816	1.64
53	2109944	13.40	26	123613	1.64
54	2081671	14.63	27	123410	1.66
55	2051216	15.90	28	123205	1.67
56	2018602	17.24	29	122999	1.71
57	1983801	18.59	30	122789	1.77
58	1946922	19.97	31	122572	1.84
59	1908042	21.40	32	122346	1.91
60	1867210	22.97	33	122112	1.99
61	1824320	24.79	34	121869	2.11
62	1779095	26.90	35	121612	2.22
63	1731237	29.41	36	121342	2.38
64	1680321	32.19	37	121053	2.59
65	1626231	35.22	38	120739	2.82
66	1568955	38.30	39	120399	3.08
67	1508864	41.48	40	120028	3.38
68	1446276	44.56	41	119622	3.73
69	1381830	47.92	42	119176	4.09
70	1315613	51.48	43	118689	4.46
71	1247885	55.71	44	118160	4.85
72	1178365	60.65	45	117587	5.28
73	1106897	66.38	46	116966	5.70
74	1033421	72.83	47	116299	6.16
75	958157	79.94	48	115583	6.64
76	881562	87.39	49	114816	7.16
77	804522	95.03	50	113994	7.74
78	728068	102.74	51	113112	8.36
79	653266	110.84	52	112166	9.07
80	580858	119.65	53	111149	9.87
81	511358	129.53	54	110052	10.74
82	445122	140.71	55	108870	11.65
83	382489	153.39	56	107602	12.61
84	323819	167.82	57	106245	13.57
85	269476	182.39	58	104803	14.52
86	220326	198.42	59	103281	15.51
87	176609	213.92	60	101679	16.61
88	138829	231.52	61	99990	17.89
89	106687	248.43	62	98201	19.38
90	80183	267.53	63	96298	21.20
91	58732	287.83	64	94256	23.20
92	41827	310.19	65	92069	25.40
93	28853	335.99	66	89730	27.62
94	19159	368.95	67	87252	29.91
95	12090	416.96	68	84642	32.12
96	7049	491.31	69	81923	34.50
97	3586	619.59	70	79097	37.05
98	1364	853.37	71	76166	40.10
99	200	1000.00	72	73112	43.72
			73	69916	47.97
			74	66562	52.76
			75	63050	58.07
			76	59389	63.65
			77	55609	69.39
			78	51750	75.26
			79	47855	81.40
			80	43960	88.17
			81	40084	95.75

Age nearest birthday CSO: Sum q_x = 4385.48 Sum 1_x = 8045842
 * Adjusted; see text CET: Sum q_x = 8155.96 Sum 1_x = 133888931

1980 CSO-SE SMOKER TABLE &
 1980 CET-SE SMOKER TABLE #

Pivotal Age is 45 *** Ratio of Male 1_x to Total is 40%

1980 CSO-SE SMOKER TABLE 11

Age	1_x	$1000q_x$
15	125734	1.22

Age	1_x	1000 q_x	Age	1_x	1000 q_x
82	36246	104.35	58	1674667	18.88
83	32464	114.13	59	1643049	20.16
84	28759	125.35	60	1609925	21.59
85	25154	136.67	61	1575167	23.26
86	21716	149.23	62	1538529	25.19
87	18475	161.37	63	1499773	27.56
88	15494	175.15	64	1458439	30.16
89	12780	188.35	65	1414452	33.02
90	10373	203.38	66	1367747	35.91
91	8263	219.41	67	1318631	38.88
92	6450	236.87	68	1267363	41.76
93	4922	257.15	69	1214438	44.85
94	2656	*282.58	70	1159970	48.17
95	2623	*319.76	71	1104094	52.13
96	1784	*377.41	72	1046538	56.84
97	1111	*476.21	73	987053	62.36
98	582	*656.10	74	925500	68.59
99	200	1000.00	75	862020	75.49
			76	796946	82.75
			77	730999	90.21
			78	665056	97.84
			79	599987	105.82
			80	536496	114.62
			81	475003	124.48
			82	415875	135.66
			83	359457	148.37
			84	306124	162.96
			85	256238	177.67
			86	210712	194.00
			87	169834	209.78
			88	134206	227.70
			89	103647	244.86
			90	78268	264.39
			91	57575	285.23
			92	41153	307.93
			93	28481	334.30
			94	18960	367.35
			95	11995	415.69
			96	7009	490.63
			97	3570	619.07
			98	1360	852.93
			99	200	1000.00

1980 CET-SE SMOKER TABLE 12

Age	1_x	1000 q_x
15	2133421	1.97
16	2129228	2.10
17	2124757	2.20
18	2120083	2.27
19	1225270	2.34
20	2110320	2.38
21	2105297	2.40
22	2100244	2.40
23	2095203	2.40
24	2090175	2.40
25	2085159	2.39
26	2080175	2.39
27	2075203	2.41
28	2070202	2.42
29	2065192	2.46
30	2060112	2.52
31	2054921	2.59
32	2049599	2.66
33	2044147	2.74
34	2038546	2.86
35	2032716	2.97
36	2026679	3.13
37	2020335	3.37
38	2013526	3.67
39	2006136	4.00
40	1998111	4.39
41	1989339	4.85
42	1979691	5.32
43	1969159	5.80
44	1957738	6.31
45	1945385	6.86
46	1932040	7.41
47	1917724	8.01
48	1902363	8.63
49	1885946	9.31
50	1868388	10.06
51	1849592	10.87
52	1829487	11.79
53	1807917	12.83
54	1784721	13.96
55	1759806	15.15
56	1733145	16.39
57	1704739	17.64

Age nearest birthday CSO: Sum q_x = 4284.01 Sum 1_x = 7234867
 * Adjusted; see text CET: Sum q_x = 8020.06 Sum 1_x = 115338453

1980 CSO-SF SMOKER TABLE &
 1980 CET-SF SMOKER TABLE #
 Pivotal Age is 45 *** Ratio of Male 1_x to Total Is 20%

1980 CSO-SF SMOKER TABLE 13

Age	1_x	1000 q_x
15	102794	1.08
16	102683	1.17
17	102563	1.25
18	102435	1.31
19	102301	1.36
20	102162	1.39
21	102020	1.42
22	101875	1.43
23	101729	1.44
24	101583	1.46
25	101435	1.47
26	101286	1.49
27	101135	1.52

Age	<u>1_x</u>	<u>1000q_x</u>	Age	<u>1_x</u>	<u>1000q_x</u>
28	100981	1.54	94	3628	*280.66
29	100825	1.60	95	2610	*318.37
30	100664	1.66	96	1779	*376.21
31	100497	1.72	97	1110	*475.72
32	100324	1.80	98	582	*656.09
33	100143	1.87	99	200	1000.00
34	99956	1.98			
35	99758	2.08			
36	99551	2.23			
37	99329	2.44			
38	99087	2.65			
39	98824	2.90			
40	98537	3.19			
41	98223	3.53			
42	97876	3.86			
43	97498	4.21			
44	97088	4.56			
45	96645	4.94			
46	96168	5.33			
47	95655	5.74			
48	95106	6.16			
49	94520	6.62			
50	93894	7.14			
51	93224	7.68			
52	92508	8.29			
53	91741	9.00			
54	90915	9.74			
55	90029	10.52			
56	89082	11.33			
57	88073	12.11			
58	87006	12.87			
59	85886	13.66			
60	84713	14.53			
61	83482	15.59			
62	82181	16.84			
63	80797	18.43			
64	79308	20.20			
65	77706	22.15			
66	75985	24.10			
67	74154	26.12			
68	72217	28.01			
69	70194	30.09			
70	68082	32.29			
71	65884	35.04			
72	63575	38.36			
73	61136	42.33			
74	58548	46.89			
75	55803	51.94			
76	52905	57.33			
77	49872	62.93			
78	46734	68.70			
79	43523	74.83			
80	40266	81.61			
81	36980	89.22			
82	33681	97.92			
83	30383	107.82			
84	27107	119.31			
85	23873	130.86			
86	20749	143.85			
87	17764	156.39			
88	14986	170.57			
89	12430	184.17			
90	10141	199.71			
91	8116	216.27			
92	6361	234.41			
93	4870	255.00			

1980 CET-SF SMOKER TABLE 14

Age	<u>1_x</u>	<u>1000q_x</u>
15	1629026	1.83
16	1626045	1.92
17	1622923	2.00
18	1619677	2.06
19	1616340	2.11
20	1612930	2.14
21	1609478	2.17
22	1605985	2.18
23	1602484	2.19
24	1598975	2.21
25	1595441	2.22
26	1591899	2.24
27	1588333	2.27
28	1584727	2.29
29	1581098	2.35
30	1577382	2.41
31	1573581	2.47
32	1569694	2.55
33	1565691	2.62
34	1561589	2.73
35	1557326	2.83
36	1552919	2.98
37	1548291	3.19
38	1543352	3.45
39	1538027	3.77
40	1532229	4.15
41	1525870	4.59
42	1518866	5.02
43	1511241	5.47
44	1502975	5.93
45	1494062	6.42
46	1484470	6.93
47	1474183	7.46
48	1463186	8.01
49	1451466	8.61
50	1438969	9.28
51	1425615	9.98
52	1411387	10.78
53	1396172	11.70
54	1379837	12.66
55	1362368	13.68
56	1343731	14.73
57	1323938	15.74
58	1303099	16.73
59	1281298	17.76
60	1258542	18.89
61	1234768	20.27
62	1209739	21.89
63	1183258	23.96
64	1154907	26.26
65	1124579	28.80
66	1092191	31.33
67	1057973	33.96
68	1022044	36.41
69	984831	39.12

Age	1_x	$1000q_x$
70	946304	41.98
71	906578	45.55
72	865283	49.87
73	822131	55.03
74	776889	60.96
75	729530	67.52
76	680272	74.53
77	629571	81.81
78	578066	89.31
79	526439	97.28
80	475227	106.09
81	424810	115.99
82	375536	127.30
83	327730	140.17
84	281792	155.10
85	238086	170.12
86	197583	187.02
87	160633	203.31
88	127975	221.74
89	99598	239.42
90	75752	259.62
91	56085	281.15
92	40317	304.73
93	28031	331.50
94	18739	364.86
95	11902	413.88
96	6976	489.07
97	3564	618.44
98	1360	852.92
99	200	1000.00

Age	1_x	$1000q_x$
40	112325	2.25
41	112072	2.43
42	111800	2.60
43	111509	2.81
44	111196	3.01
45	110861	3.26
46	110500	3.51
47	110112	3.78
48	109696	4.09
49	109247	4.41
50	108765	4.76
51	108247	5.18
52	107686	5.65
53	107078	6.19
54	106415	6.81
55	105690	7.48
56	104899	8.21
57	104038	9.00
58	103102	9.84
59	102087	10.75
60	100990	11.80
61	99798	12.96
62	98505	14.30
63	97096	15.86
64	95556	17.62
65	93872	19.55
66	92037	21.64
67	90045	23.87
68	87896	26.24
69	85590	28.82
70	83123	31.74
71	80485	35.51
72	77627	38.89
73	74608	43.37
74	71372	48.39
75	67918	53.84
76	64261	59.65
77	60428	65.77
78	56454	72.13
79	52382	78.92
80	48248	86.40
81	440079	94.77
82	39902	104.26
83	35742	115.02
84	31631	126.80
85	27620	139.45
86	23768	152.61
87	20141	166.38
88	16790	180.45
89	13760	195.03
90	11076	210.29
91	8747	*226.51
92	6766	*244.13
93	5114	*264.04
94	3764	*289.36
95	2675	*324.89
96	1806	*380.97
97	1118	*477.69
98	584	*657.38
99	200	1000.00

Age nearest birthday CSO: Sum $qx=$ 4106.55 Sum $1x=$ 6040029
 * Adjusted; see text CET: Sum $qx=$ 7783.96 Sum $1x=$ 90033966

1980 CSO-NB NON-SMOKER TABLE &
 1980 CET-NB NON-SMOKER TABLE #
 Pivotal Age Is 45 *** Ratio of Male 1_x to Total Is 80%
 1980 CSO-NB NON-SMOKER TABLE 15

Age	1_x	$1000q_x$
15	116700	1.20
16	116560	1.32
17	116406	1.42
18	116241	1.47
19	116070	1.52
20	115894	1.55
21	115714	1.55
22	115535	1.52
23	115359	1.50
24	115186	1.47
25	115017	1.44
26	114851	1.41
27	114689	1.40
28	114528	1.38
29	114370	1.40
30	114210	1.40
31	114050	1.43
32	113887	1.46
33	113721	1.50
34	113550	1.58
35	113371	1.64
36	113185	1.73
37	112989	1.83
38	112782	1.96
39	112561	2.10

1980 CET-NB NON-SMOKER TABLE 16

Age	1_x	$1000q_x$
15	1977580	1.95

Age	<u>1_x</u>	<u>1000q_x</u>	Age	<u>1_x</u>	<u>1000q_x</u>
16	1973724	2.07	82	481029	135.54
17	1969638	2.17	83	415830	149.53
18	1965364	2.22	84	353651	164.84
19	1961001	2.27	85	295355	181.29
20	1956550	2.30	86	241810	198.39
21	1952050	2.30	87	193837	216.29
22	1947560	2.27	88	151912	234.59
23	1943139	2.25	89	116275	253.54
24	1938767	2.22	90	86795	273.38
25	1934463	2.19	91	63067	294.46
26	1930227	2.16	92	44496	317.37
27	1926058	2.15	93	30374	343.25
28	1921917	2.13	94	19948	376.17
29	1917823	2.15	95	12444	422.36
30	1913700	2.15	96	7188	495.26
31	1909586	2.18	97	3628	621.00
32	1905423	2.21	98	1375	854.59
33	1901212	2.25	99	200	1000.00
34	1896934	2.33			
35	1892514	2.39			
36	1887991	2.48			
37	1883309	2.58			
38	1878450	2.71			
39	1873359	2.85			
40	1868020	3.00			
41	1862416	3.18			
42	1856494	3.38			
43	1850219	3.65			
44	1843466	3.91			
45	1836258	4.24			
46	1828472	4.56			
47	1820134	4.91			
48	1811197	5.32			
49	1801561	5.73			
50	1791238	6.19			
51	1780150	6.73			
52	1768170	7.35			
53	1755174	8.05			
54	1741045	8.85			
55	1725637	9.72			
56	1708864	10.67			
57	1690630	11.70			
58	1670850	12.79			
59	1649480	13.98			
60	1626420	15.34			
61	1601471	16.85			
62	1574486	18.59			
63	1545216	20.62			
64	1513354	22.91			
65	1478683	25.42			
66	1441095	28.13			
67	1400557	31.03			
68	1357098	34.11			
69	1310807	37.47			
70	1261691	41.26			
71	1209634	46.16			
72	1153797	50.56			
73	1095461	56.38			
74	1033699	62.91			
75	968669	69.99			
76	900872	77.55			
77	831009	85.50			
78	759958	93.77			
79	688697	102.60			
80	618037	112.32			
81	548619	123.20			

Age nearest birthday CSO: Sum q_x= 3436.53 Sum 1_x= 7008325
 * Adjusted; see text CET: Sum q_x= 7899.36 Sum 1_x= 112256358

1980 CSO-NC NON-SMOKER TABLE &
 1980 CET-NC NON-SMOKER TABLE #
 Pivotal Age Is 45 *** Ratio of Male 1_x to Total Is 60%
 1980 CSO-NC NON-SMOKER TABLE 17

Age	<u>1_x</u>	<u>1000q_x</u>
15	95229	1.11
16	95123	1.22
17	95007	1.29
18	94884	1.34
19	94757	1.39
20	94625	1.41
21	94492	1.42
22	94358	1.40
23	94226	1.39
24	94095	1.37
25	93966	1.35
26	93839	1.33
27	93714	1.33
28	93589	1.33
29	93465	1.35
30	93339	1.36
31	93212	1.39
32	93082	1.42
33	92950	1.47
34	92813	1.53
35	92671	1.60
36	92523	1.68
37	92368	1.80
38	92202	1.91
39	92026	2.06
40	91836	2.21
41	91633	2.38
42	91415	2.57
43	91180	2.76
44	90928	2.96
45	90659	3.19
46	90370	3.43
47	90060	3.69
48	89728	3.98
49	89371	4.28
50	88988	4.62
51	88577	5.00

Age	1_x	$1000q_x$	Age	1_x	$1000q_x$
52	88134	5.46	28	1455427	2.08
53	87653	5.96	29	1452400	2.10
54	87131	6.52	30	1449350	2.11
55	86563	7.14	31	1446292	2.14
56	85945	7.80	32	1443197	2.17
57	85275	8.51	33	1440065	2.22
58	84549	9.24	34	1436868	2.28
59	83768	10.05	35	1433592	2.35
60	82926	10.97	36	1430223	2.43
61	82016	12.01	37	1426748	2.55
62	81031	13.21	38	1423110	2.66
63	79961	14.62	39	1419325	2.81
64	78792	16.24	40	1415337	2.96
65	77512	18.01	41	1411148	3.13
66	76116	19.91	42	1406731	3.34
67	74601	21.94	43	1402033	3.59
68	72964	24.05	44	1397000	3.85
69	71209	26.35	45	1391622	4.15
70	69333	28.95	46	1385847	4.46
71	67326	32.26	47	1379666	4.80
72	65154	35.42	48	1373044	5.17
73	62846	39.52	49	1365945	5.56
74	60362	44.17	50	1358350	6.01
75	57696	49.24	51	1350186	6.50
76	54855	54.70	52	1341410	7.10
77	51854	60.43	53	1331886	7.75
78	48720	66.46	54	1321564	8.48
79	45482	72.92	55	1310357	9.28
80	42165	80.06	56	1298197	10.14
81	38789	88.10	57	1285033	11.06
82	35372	97.27	58	1270821	12.01
83	31931	107.73	59	1255558	13.07
84	28491	119.23	60	1239148	14.26
85	25094	131.61	61	1221478	15.61
86	21791	144.68	62	1202411	17.17
87	18638	158.40	63	1181766	19.01
88	15686	172.60	64	1159301	21.11
89	12979	187.46	65	1134828	23.41
90	10546	*203.08	66	1108262	25.88
91	8404	*219.76	67	1079580	28.52
92	6557	*238.20	68	1048790	31.27
93	4995	*259.26	69	1015994	34.26
94	3700	*285.17	70	981186	37.64
95	2645	*322.03	71	944254	41.94
96	1793	*378.56	72	904652	46.05
97	1114	*476.70	73	862993	51.38
98	583	*657.10	74	818652	57.42
99	200	1000.00	75	771645	64.01
			76	722252	71.11
			77	670893	78.56
			78	618188	86.40
			79	564777	94.80
			80	511236	104.08
			81	458027	114.53
			82	405569	126.45
			83	354285	140.05
			84	304667	155.00
			85	257444	171.09
			86	213398	188.08
			87	173262	205.92
			88	137584	224.38
			89	106713	243.70
			90	80707	264.00
			91	59400	285.69
			92	42430	309.66
			93	29291	337.04

1980 CET-NC NON-SMOKER TABLE 18

Age	1_x	$1000q_x$	Age	1_x	$1000q_x$
15	1495453	1.86	81	458027	114.53
16	1492671	1.97	82	405569	126.45
17	1489730	2.04	83	354285	140.05
18	1486691	2.09	84	304667	155.00
19	1483584	2.14	85	257444	171.09
20	1480409	2.16	86	213398	188.08
21	1477211	2.17	87	173262	205.92
22	1474005	2.15	88	137584	224.38
23	1470836	2.14	89	106713	243.70
24	1467688	2.12	90	80707	264.00
25	1464577	2.10	91	59400	285.69
26	1461501	2.08	92	42430	309.66
27	1458461	2.08	93	29291	337.04

Age	<u>1_x</u>	<u>1000q_x</u>	Age	<u>1_x</u>	<u>1000q_x</u>
94	19419	370.72	64	72492	15.56
95	12220	418.64	65	71364	17.24
96	7104	492.13	66	70134	19.07
97	3608	619.71	67	68797	20.98
98	1372	854.23	68	67354	22.99
99	200	1000.00	69	65806	25.15

Age nearest birthday CSO: Sum q_x= 3086.52 Sum 1_x= 5788547
 * Adjusted; see text CET: Sum q_x= 7672.32 Sum 1_x= 85940135

1980 CSO-ND NON-SMOKER TABLE &
 1980 CET-ND NON-SMOKER TABLE #
 Pivotal Age Is 45 *** Ratio of Male 1_x to Total Is 50%
 1980 CSO-ND NON-SMOKER TABLE 19

Age	<u>1_x</u>	<u>1000q_x</u>
15	87164	1.07
16	87071	1.16
17	86970	1.23
18	86863	1.27
19	86753	1.32
20	86638	1.35
21	86521	1.34
22	86405	1.34
23	86289	1.33
24	86174	1.33
25	86059	1.30
26	85947	1.30
27	85835	1.29
28	85724	1.31
29	85612	1.33
30	85498	1.34
31	85383	1.37
32	85266	1.40
33	85147	1.45
34	85024	1.51
35	84896	1.58
36	84762	1.67
37	84620	1.77
38	84470	1.90
39	84310	2.03
40	84139	2.19
41	83955	2.36
42	83757	2.55
43	83543	2.73
44	83315	2.93
45	83071	3.16
46	82808	3.39
47	82527	3.65
48	82226	3.92
49	81904	4.22
50	81558	4.55
51	81187	4.92
52	80788	5.36
53	80355	5.85
54	79885	6.38
55	79375	6.97
56	78822	7.60
57	78223	8.26
58	77577	8.95
59	76883	9.70
60	76137	10.55
61	75334	11.53
62	74465	12.66
63	73522	14.01

70	64151	27.60
71	62380	30.69
72	60466	33.75
73	58425	37.67
74	56224	42.16
75	53854	47.06
76	51320	52.38
77	48632	57.96
78	45813	63.84
79	42888	70.16
80	39879	77.18
81	36801	85.11
82	33669	94.17
83	30498	104.54
84	27310	115.93
85	24144	128.27
86	21047	141.31
87	18073	155.09
88	15270	169.35
89	12684	184.40
90	10345	*200.23
91	8274	*217.23
92	6477	*235.91
93	4949	*257.43
94	3675	*283.81
95	2632	*320.74
96	1788	*377.93
97	1112	*476.61
98	582	*656.44
99	200	1000.00

1980 CET-ND NON-SMOKER TABLE 20

Age	<u>1_x</u>	<u>1000q_x</u>
15	1321831	1.82
16	1319425	1.91
17	1316905	1.98
18	1314298	2.02
19	1311643	2.07
20	1308928	2.10
21	1306179	2.09
22	1303449	2.09
23	1300725	2.08
24	1298019	2.08
25	1295319	2.05
26	1292664	2.05
27	1290014	2.04
28	1287382	2.06
29	1284730	2.08
30	1282058	2.09
31	1279378	2.12
32	1276666	2.15
33	1273921	2.20
34	1271118	2.26
35	1268245	2.33
36	1265290	2.42
37	1262228	2.52
38	1259047	2.65
39	1255711	2.78
40	1252220	2.94
41	1248538	3.11
42	1244655	3.32

Age	1_x	$1000q_x$	Age	1_x	$1000q_x$
43	1240523	3.55	16	80362	1.10
44	1236119	3.81	17	80274	1.17
45	1231409	4.11	18	80180	1.21
46	1226348	4.41	19	80083	1.25
47	1220940	4.75	20	79983	1.29
48	1215141	5.10	21	79880	1.28
49	1208944	5.49	22	79778	1.28
50	1202307	5.92	23	79676	1.28
51	1195189	6.40	24	79574	1.28
52	1187540	6.97	25	79472	1.26
53	1179263	7.61	26	79372	1.26
54	1170289	8.29	27	79272	1.27
55	1160587	9.06	28	79171	1.28
56	1150072	9.88	29	79070	1.30
57	1138709	10.74	30	78967	1.31
58	1126479	11.64	31	78864	1.36
59	1113367	12.61	32	78757	1.39
60	1099327	13.72	33	78648	1.42
61	1084244	14.99	34	78536	1.49
62	1067991	16.46	35	78419	1.56
63	1050412	18.21	36	78297	1.65
64	1031284	20.23	37	78168	1.76
65	1010421	22.41	38	78030	1.87
66	987777	24.79	39	77884	2.02
67	963290	27.27	40	77727	2.16
68	937021	29.89	41	77559	2.34
69	909013	32.70	42	77378	2.53
70	879288	35.88	43	77182	2.72
71	847739	39.90	44	76972	2.91
72	813914	43.88	45	76748	3.13
73	778199	48.97	46	76508	3.35
74	740091	54.81	47	76252	3.59
75	699527	61.18	48	75978	3.87
76	656730	68.09	49	75684	4.15
77	612013	75.35	50	75370	4.48
78	565898	82.99	51	75032	4.84
79	518934	91.21	52	74669	5.25
80	471602	100.33	53	74277	5.73
81	424286	110.64	54	73851	6.23
82	377343	122.42	55	73391	6.81
83	331149	135.90	56	72891	7.39
84	286146	150.71	57	72352	8.02
85	243021	166.75	58	71772	8.65
86	202497	183.70	59	71151	9.35
87	165298	201.62	60	70486	10.14
88	131971	220.16	61	69771	11.04
89	102916	239.72	62	69001	12.12
90	78245	260.30	63	68165	13.40
91	57878	282.40	64	67252	14.89
92	41533	306.68	65	66251	16.49
93	28796	334.66	66	65159	18.23
94	19159	368.95	67	63971	20.04
95	12090	416.96	68	62689	21.93
96	7049	491.31	69	61314	23.96
97	3586	619.59	70	59845	26.28
98	1364	853.37	71	58272	29.16
99	200	1000.00	72	56573	32.11
			73	54756	35.90
			74	52790	40.21
			75	50667	44.98
			76	48388	50.15
			77	45961	55.59
			78	43406	61.36
			79	40743	67.55
			80	37991	74.48
			81	35161	82.32

Age nearest birthday CSO: Sum $qx= 3023.29$ Sum $1x= 5330266$
 * Adjusted; see text CET: Sum $qx= 7572.85$ Sum $1x= 76433054$

1980 CSO-NE NON-SMOKER TABLE &
 1980 CET-NE NON-SMOKER TABLE #
 Pivotal Age Is 45 *** Ratio of Male 1_x to Total is 40%
 1980 CSO-NE NON-SMOKER TABLE 21

Age	1_x	$1000q_x$
15	80445	1.03

Age	<u>1_x</u>	<u>1000q_x</u>	Age	<u>1_x</u>	<u>1000q_x</u>
82	32267	91.29	58	1010426	11.25
83	29321	101.59	59	999059	12.16
84	26342	112.91	60	968910	13.18
85	23368	125.24	61	973903	14.35
86	20441	138.25	62	959927	15.76
87	17615	152.08	63	944799	17.42
88	14936	166.50	64	928341	19.36
89	12449	181.73	65	910368	21.44
90	10187	*197.78	66	890850	23.70
91	8172	*215.12	67	869737	26.05
92	6414	*234.03	68	847080	28.51
93	4913	*255.85	69	822930	31.15
94	3656	*282.58	70	797296	34.16
95	2623	*319.76	71	770060	37.91
96	1784	*377.41	72	740867	41.74
97	1111	*476.21	73	709943	46.67
98	582	*656.10	74	676810	52.27
99	200	1000.00	75	641433	58.47

1980 CET-NE NON-SMOKER TABLE 22

Age	<u>1_x</u>	<u>1000q_x</u>	Age	<u>1_x</u>	<u>1000q_x</u>
15	1182241	1.78	76	603928	65.20
16	1180137	1.85	77	564552	72.27
17	1177954	1.92	78	523752	79.77
18	1175692	1.96	79	481972	87.72
19	1173388	2.00	80	439645	96.82
20	1171041	2.04	81	397079	107.02
21	1168652	2.03	82	354584	118.68
22	1166280	2.03	83	312502	132.07
23	1163912	2.03	84	271230	146.78
24	1161549	2.03	85	231419	162.81
25	1159191	2.01	86	193742	179.73
26	1156861	2.01	87	158921	197.70
27	1154536	2.02	88	127502	216.45
28	1152204	2.03	89	99904	236.25
29	1149865	2.05	90	76302	257.11
30	1147508	2.06	91	56684	379.66
31	1145144	2.11	92	40832	304.24
32	1142728	2.14	93	28409	332.61
33	1140283	2.17	94	18960	367.35
34	1137809	2.24	95	11995	415.69
35	1135260	2.31	96	7009	490.63
36	1132638	2.40	97	3570	619.70
37	1129920	2.51	98	1360	852.93
38	1127084	2.62	99	200	1000.00
39	1124131	2.77			
40	1121017	2.91			
41	1117755	3.09			
42	1114301	3.29			
43	1110635	3.54			
44	1106703	3.78			
45	1102520	4.07			
46	1098033	4.36			
47	1093246	4.67			
48	1088141	5.03			
49	1082668	5.40			
50	1076822	5.82			
51	1070555	6.29			
52	1063821	6.83			
53	1056555	7.45			
54	1048684	8.10			
55	1040190	8.85			
56	1030984	9.61			
57	1021076	10.43			

Age nearest birthday CSO: Sum qx= 2963.79 Sum lx= 4948899
 * Adjusted; see text CET: Sum qx= 7480.85 Sum lx= 68786506

1980 CSO-NF NON-SMOKER TABLE &
 1980 CET-NF NON-SMOKER TABLE #
 Pivotal Age Is 45 *** Ratio of Male 1_x to Total is 20%
 1980 CSO-NF NON-SMOKER TABLE 23

Age	<u>1_x</u>	<u>1000q_x</u>
15	69713	0.94
16	69647	0.99
17	69578	1.04
18	69506	1.07
19	69432	1.12
20	69354	1.15
21	69274	1.14
22	69195	1.16
23	69115	1.16
24	69035	1.18
25	68954	1.17
26	68873	1.19
27	68791	1.20

Age	l_x	$1000q_x$
28	68708	1.23
29	68623	1.25
30	68537	1.28
31	68449	1.32
32	68359	1.35
33	68267	1.38
34	68173	1.45
35	68074	1.51
36	67971	1.61
37	67862	1.71
38	67746	1.84
39	67621	1.97
40	67488	2.12
41	67345	2.30
42	67190	2.49
43	67023	2.67
44	66844	2.85
45	66653	3.06
46	66449	3.27
47	66232	3.50
48	66000	3.76
49	65752	4.02
50	65488	4.33
51	65204	4.67
52	64899	5.05
53	64571	5.49
54	64217	5.96
55	63834	6.46
56	63422	6.99
57	62979	7.54
58	62504	8.06
59	62000	8.65
60	61464	9.32
61	60891	10.11
62	60275	11.04
63	59610	12.20
64	58883	13.55
65	58085	15.01
66	57213	16.58
67	56264	18.21
68	55239	19.86
69	54142	21.65
70	52970	23.69
71	51715	26.19
72	50361	28.98
73	48902	32.47
74	47314	36.50
75	45587	41.02
76	43717	45.94
77	41709	51.16
78	39575	56.73
79	37330	62.78
80	34986	69.53
81	32553	77.24
82	30039	86.13
83	27452	96.33
84	24808	107.59
85	22139	119.91
86	19484	132.99
87	16893	146.95
88	14411	161.59
89	12082	177.21
90	9941	193.74
91	8015	211.49
92	6320	*231.05
93	4860	*253.44

Age	l_x	$1000q_x$
94	3628	*280.66
95	2610	*318.37
96	1779	*376.21
97	1110	*475.72
98	582	*656.09
99	200	1000.00

1980 CET-NF NON-SMOKER TABLE 24

Age	l_x	$1000q_x$
15	974349	1.69
16	972702	1.74
17	971009	1.79
18	969271	1.82
19	967507	1.87
20	965698	1.90
21	963863	1.89
22	962041	1.91
23	960204	1.91
24	958370	1.93
25	956520	1.92
26	254683	1.94
27	952831	1.95
28	950973	1.98
29	949090	2.00
30	947192	2.03
31	945269	2.07
32	943312	2.10
33	941331	2.13
34	939326	2.20
35	937259	2.26
36	935141	2.36
37	932934	2.46
38	930639	2.59
39	928229	2.72
40	925704	2.87
41	923047	3.05
42	920232	3.24
43	917250	3.47
44	914067	3.71
45	910676	3.98
46	907052	4.25
47	903197	4.55
48	899087	4.89
49	894690	5.23
50	890011	5.63
51	885000	6.07
52	879628	6.57
53	873849	7.14
54	867610	7.75
55	860886	8.40
56	853655	9.09
57	845895	9.80
58	837605	10.48
59	828827	11.25
60	819503	12.12
61	809571	13.14
62	798933	14.35
63	787468	15.86
64	774979	17.62
65	761324	19.51
66	746471	21.55
67	730385	23.67
68	713097	25.82
69	694685	28.15

<u>Age</u>	<u>1_x</u>	<u>1000q_x</u>
70	675130	30.80
71	654336	34.05
72	632056	37.67
73	608246	42.21
74	582572	47.45
75	554929	53.33
76	525335	59.72
77	493962	66.51
78	461109	73.75
79	427102	81.61
80	392246	90.39
81	356791	100.41
82	320966	111.97
83	285027	125.23
84	249333	139.87
85	214459	155.88
86	181029	172.89
87	149731	191.04
88	121126	210.07
89	95681	230.37
90	73639	251.86
91	55092	274.94
92	39945	300.37
93	27947	329.47
94	18739	364.86
95	11902	413.88
96	6976	489.07
97	3564	618.44
98	1360	852.92
99	200	1000.00

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
43	3.52	5.36
44	3.76	5.77
45	4.02	6.21
46	4.29	6.67
47	4.59	7.14
48	4.90	7.64
49	5.25	8.20
50	5.64	8.80
51	6.07	9.44
52	6.57	10.17
53	7.11	10.97
54	7.67	11.79
55	8.27	12.64
56	8.87	13.47
57	9.45	14.25
58	10.04	15.02
59	10.70	15.83
60	11.48	16.81
61	12.44	18.03
62	13.64	19.60
63	15.11	21.52
64	16.76	23.65
65	18.54	25.90
66	20.38	28.18
67	22.27	30.39
68	24.22	32.63
69	26.39	35.06
70	28.94	37.93
71	32.05	41.57
72	35.85	46.03
73	40.42	51.34
74	45.67	57.38
75	51.53	63.99
76	57.88	71.01
77	64.68	78.31
78	72.03	86.09
79	80.18	94.52
80	89.45	103.97
81	100.11	114.70
82	112.40	126.89
83	126.26	140.97
84	141.53	156.23
85	158.05	172.45
86	175.71	189.48
87	194.47	207.16
88	214.34	225.58
89	235.50	244.73
90	258.09	265.95
91	282.65	288.81
92	310.09	314.16
93	342.36	343.93
94	383.80	383.80
95	443.33	443.33
96	538.04	538.04
97	698.41	698.41
98	967.15	967.15
99	1000.00	1000.00

Age nearest birthday CSO: Sum qx= 3259.34 Sum 1x= 4340089
 * Adjusted; see text CET: Sum qx= 7315.40 Sum 1x= 57404657

1980 CET-NG Nonsmoker Table 25

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.61	1.71
16	1.65	1.76
17	1.68	1.81
18	1.71	1.86
19	1.74	1.89
20	1.76	1.92
21	1.78	1.94
22	1.79	1.97
23	1.81	2.00
24	1.83	2.03
25	1.85	2.06
26	1.88	2.11
27	1.90	2.15
28	1.93	2.20
29	1.97	2.26
30	2.00	2.33
31	2.04	2.39
32	2.08	2.46
33	2.13	2.55
34	2.19	2.65
35	2.26	2.76
36	2.36	2.93
37	2.48	3.13
38	2.61	3.39
39	2.75	3.72
40	2.92	4.11
41	3.10	4.52
42	3.29	4.94

1980 CET-SG Smoker Table 26

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	1.61	1.71
16	1.65	1.76

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
17	1.68	1.81	82	112.40	126.89
18	1.71	1.86	83	126.26	140.97
19	1.74	1.89	84	141.53	156.23
20	1.76	1.92	85	158.05	172.45
21	1.78	1.94	86	175.71	189.48
22	1.79	1.97	87	194.47	207.16
23	1.81	2.00	88	214.34	225.58
24	1.83	2.03	89	235.50	244.73
25	1.85	2.06	90	258.09	265.95
26	1.88	2.11	91	282.65	288.81
27	1.90	2.15	92	310.09	314.16
28	1.93	2.20	93	342.36	343.93
29	1.97	2.26	94	383.80	383.80
30	2.00	2.33	95	443.33	443.33
31	2.04	2.39	96	538.04	538.04
32	2.08	2.46	97	698.41	698.41
33	2.13	2.55	98	967.15	967.15
34	2.19	2.65	99	1000.00	1000.00
35	2.26	2.76			
36	2.36	2.93			
37	2.48	3.13			
38	2.61	3.39			
39	2.75	3.72			
40	2.92	4.11			
41	3.10	4.52			
42	3.29	4.94			
43	3.52	5.36			
44	3.76	5.77			
45	4.02	6.21			
46	4.29	6.67			
47	4.59	7.14			
48	4.90	7.64			
49	5.25	8.20			
50	5.64	8.80			
51	6.07	9.44			
52	6.57	10.17			
53	7.11	10.97			
54	7.67	11.79			
55	8.27	12.64			
56	8.87	13.47			
57	9.45	14.25			
58	10.04	15.02			
59	10.70	15.83			
60	11.48	16.81			
61	12.44	18.03			
62	13.64	19.60			
63	15.11	21.52			
64	16.76	23.65			
65	18.54	25.90			
66	20.38	28.18			
67	22.27	30.39			
68	24.22	32.63			
69	26.39	35.06			
70	28.94	37.93			
71	32.05	41.57			
72	35.85	46.03			
73	40.42	51.34			
74	45.67	57.38			
75	51.53	63.99			
76	57.88	71.01			
77	64.68	78.31			
78	72.03	86.09			
79	80.18	94.52			
80	89.45	103.97			
81	100.11	114.70			

1980 CSO-NG Nonsmoker Table 27

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	0.84	0.94
16	0.88	0.99
17	0.92	1.04
18	0.95	1.09
19	0.98	1.13
20	1.01	1.16
21	1.02	1.18
22	1.04	1.18
23	1.05	1.23
24	1.08	1.27
25	1.09	1.29
26	1.12	1.34
27	1.14	1.38
28	1.17	1.42
29	1.20	1.48
30	1.24	1.55
31	1.27	1.61
32	1.31	1.68
33	1.35	1.75
34	1.42	1.86
35	1.47	1.94
36	1.56	2.09
37	1.67	2.28
38	1.79	2.49
39	1.93	2.73
40	2.08	3.00
41	2.26	3.33
42	2.44	3.64
43	2.62	3.96
44	2.80	4.28
45	2.99	4.61
46	3.19	4.95
47	3.41	5.31
48	3.65	5.68
49	3.90	6.08
50	4.19	6.54
51	4.50	7.00
52	4.85	7.52
53	5.26	8.13
54	5.68	8.75
55	6.13	9.40

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>	<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
56	6.59	10.05	30	1.24	1.55
57	7.05	10.67	31	1.27	1.61
58	7.49	11.25	32	1.31	1.68
59	7.96	11.85	33	1.35	1.75
60	8.51	12.51	34	1.42	1.86
61	9.16	13.36	35	1.47	1.94
62	9.98	14.39	36	1.56	2.09
63	11.01	15.78	37	1.67	2.28
64	12.23	17.33	38	1.79	2.49
65	13.55	19.07	39	1.93	2.73
66	14.97	20.79	40	2.08	3.00
67	16.41	22.58	41	2.26	3.33
68	17.86	24.20	42	2.44	3.64
69	19.41	26.02	43	2.62	3.96
70	21.20	27.95	44	2.80	4.28
71	23.34	30.45	45	2.99	4.61
72	25.99	33.55	46	3.19	4.95
73	29.22	37.33	47	3.41	5.31
74	33.02	41.74	48	3.65	5.68
75	37.32	46.64	49	3.90	6.08
76	42.04	51.92	50	4.19	6.54
77	47.11	57.46	51	4.50	7.00
78	52.53	63.23	52	4.85	7.52
79	58.45	69.41	53	5.26	8.13
80	65.12	76.26	54	5.68	8.75
81	72.76	84.00	55	6.13	9.40
82	81.59	92.84	56	6.59	10.05
83	91.76	102.87	57	7.05	10.67
84	103.03	114.65	58	7.49	11.25
85	115.38	126.42	59	7.96	11.85
86	128.58	139.79	60	8.51	12.51
87	142.71	152.67	61	9.16	13.36
88	157.61	167.23	62	9.98	14.39
89	173.51	181.07	63	11.01	15.78
90	190.39	197.01	64	12.23	17.33
91	208.58	214.00	65	13.55	19.07
92	228.60	232.54	66	14.97	20.79
93	251.40	253.55	67	16.41	22.58
94	279.31	279.31	68	17.86	24.20
95	317.32	317.32	69	19.41	26.02
96	375.74	375.74	70	21.20	27.95
97	474.97	474.97	71	23.34	30.45
98	655.85	655.85	72	25.99	33.55
99	1000.00	1000.00	73	29.22	37.33
			74	33.02	41.74
			75	37.32	46.64
			76	42.04	51.92
			77	47.11	57.46
			78	52.53	63.23
			79	58.45	69.41
			80	65.12	76.26
			81	72.76	84.00
			82	81.59	92.84
			83	91.76	102.87
			84	103.03	114.65
			85	115.38	126.42
			86	128.58	139.79
			87	142.71	152.67
			88	157.61	167.23
			89	173.51	181.07
			90	190.39	197.01
			91	208.58	214.00
			92	228.60	232.54
			93	251.40	253.55
			94	279.31	279.31

1980 CSO-SG Smoker Table 28

<u>Age</u>	<u>Non-Smoker</u>	<u>Smoker</u>
15	0.84	0.94
16	0.88	0.99
17	0.92	1.04
18	0.95	1.09
19	0.98	1.13
20	1.01	1.16
21	1.02	1.18
22	1.04	1.18
23	1.05	1.23
24	1.08	1.27
25	1.09	1.29
26	1.12	1.34
27	1.14	1.38
28	1.17	1.42
29	1.20	1.48

Age	Non-Smoker	Smoker
95	317.32	317.32
96	375.74	375.74
97	474.97	474.97
98	655.85	655.85
99	1000.00	1000.00

SUBCHAPTER 23. MINIMUM STANDARDS FOR MEDICARE SUPPLEMENT COVERAGE

11:4-23.1 Purpose

This subchapter provides for the reasonable standardization of coverage and the simplification of terms and benefits of Medicare supplement policies; facilitates comparison of such policies in order to increase public understanding; eliminates provisions which may be misleading or confusing in connection with the purchase of such policies or with the settlement of claims; and provides for full disclosure in the sale of health care service benefits and insurance to persons eligible for Medicare.

Amended by R.1991 d.345, effective July 1, 1991.
See: 23 N.J.R. 1264(a), 23 N.J.R. 2014(a).

Deleted “, contracts and certificates issued on a group basis”, “public understanding and”, “and contracts”, “contained in such policies”, “and service corporation coverages”; added “in order to increase public understanding”, “of such policies”, “care service benefits and”.

Amended by R.1993 d.26, effective January 4, 1993.
See: 24 N.J.R. 12(a), 25 N.J.R. 141(a).

Deleted “by reason of age.”

11:4-23.2 Applicability and scope

(a) This subchapter shall apply to:

1. All Medicare supplement policies, as defined by this subchapter, delivered or issued for delivery in this State;
2. All certificates, as defined by this subchapter, issued under group Medicare supplement policies, which certificates have been delivered or issued for delivery in this State.

(b) This subchapter shall apply to all carriers, as defined in this subchapter, delivering or issuing for delivery Medicare supplement policies in this State, or delivering or issuing for delivery certificates in this State, which certificates were issued under a group Medicare supplement policy.

Amended by R.1991 d.345, effective July 1, 1991.
See: 23 N.J.R. 1264(a), 23 N.J.R. 2014(a).

Added “in N.J.A.C. 11:4-23.8 and 23.9” in (a).

Deleted “group”, “and individual and group subscriber Medicare Supplement contracts”; added “as defined by this subchapter”; changed “the effective date” to “July 1, 1991” in (a)1.

Deleted “Supplement”, “or subscriber contracts”, “policies or contracts”; added “as defined by this subchapter”, “supplement”, “certificates”, “on or after July 1, 1991” in (a)2.

Deleted (b).
Amended by R.1993 d.26, effective January 4, 1993.
See: 24 N.J.R. 12(a), 25 N.J.R. 141(a).
Certificates delivered or issued for delivery in New Jersey added.

11:4-23.3 Definitions

The following words and terms, when used in this subchapter, shall have the following meanings unless the context clearly indicates otherwise.

“Aggregate loss ratio” means the ratio of the accumulated value of past benefits (from the original effective date of the form to the date as of which the ratio is determined) and the present value of future benefits to the accumulated value of past premiums (from the original effective date of the form to the date as of which the ratio is determined) and the present value of future premiums. Benefits shall not be increased nor premiums reduced by actual or anticipated dividends, and interest shall be included in the accumulated and present values on the same basis as in the present values of the anticipated loss ratio.

“Anticipated loss ratio” means the ratio of the present value of the expected benefits, not including dividends, to the present value of the expected premiums, not reduced by dividends, over the entire period for which rates are computed to provide coverage. For purposes of this ratio, the present values must incorporate realistic rates of interest which are determined before Federal taxes but after investment expenses. Benefits and premiums shall be discounted from the year of payment, with reasonable assumptions as to time of payment within the year.

“Applicant” means:

1. In the case of a group policy, the proposed certificate holder;
2. In the case of an individual policy, the person who seeks to contract for coverage.

“Bankruptcy” means when a Medicare + Choice organization that is not a carrier has filed, or has had filed against it, a petition for declaration of bankruptcy pursuant to the United States Bankruptcy Code, 11 U.S.C. §§ 101 et seq. and has ceased doing business in the State.

“Carrier” means any person who contracts to provide health services, reimburse the cost of health services in whole or in part, or provide an indemnity in the event that health services are used, in return for a prepaid or postpaid premium or other consideration, including insurance companies, fraternal benefit societies, hospital, medical and health service corporations, health maintenance organizations and such other similar entities.

“Certificate” means any certificate or other document which sets forth or summarizes the essential features of the coverage issued under a group policy, which certificate or

other document has been delivered or issued for delivery in this State.

“Certificate form” means the form on which a certificate is delivered or issued for delivery by a carrier.

“Continuous period of creditable coverage” means the period during which an individual was covered by creditable coverage, if during the period of the coverage the individual had no breaks in coverage greater than 63 days.

“Coverage” means:

1. Any arrangement whereby a carrier agrees to indemnify or reimburse an individual or group member for some portion or part of the health related costs incurred by that individual or member, subject to the terms of the written agreement and law; and

2. Any arrangement whereby a carrier agrees to provide direct or indirect health care services to the individual or group member, subject to the terms of the written agreement and law.

“Creditable coverage” means, with respect to an individual, coverage of the individual provided under any of the following:

1. A group health plan;
2. Health insurance coverage;
3. Part A or Part B of Title XVIII of the Social Security Act (Medicare);
4. Title XIX of the Social Security Act (Medicaid), other than coverage consisting solely of benefits under section 1928;
5. Chapter 55 of Title 10 United States Code (CHAMPUS);
6. A medical care program of the Indian Health Service or of a tribal organization;
7. A State health benefits risk pool;
8. A health plan offered under chapter 89 of Title 5 United States Code (Federal Employees Health Benefits Program);
9. A public health benefit plan as defined in Federal regulations; and
10. A health benefit plan under Section 5(e) of the Peace Corps Act (22 U.S.C. § 2504(e)).

“Creditable coverage” shall not include one or more, or any combination of the following:

1. Coverage only for accident or disability income insurance, or any combination thereof;
2. Coverage issued as a supplement to liability insurance;

3. Liability insurance, including general liability insurance and automobile liability insurance;
4. Workers’ compensation or similar insurance;
5. Automobile medical payment insurance;
6. Credit-only insurance;
7. Coverage for on-site medical clinics; and
8. Other similar insurance coverage, specified in Federal regulations, under which benefits for medical care are secondary or incidental to other insurance benefits.

“Creditable coverage” shall not include the following benefits if they are provided under a separate policy, certificate or contract of insurance or are otherwise not an integral part of the plan:

1. Limited scope dental or vision benefits;
2. Benefits for long-term care, nursing home care, home health care, community-based care, or any combination thereof; and
3. Such other similar, limited benefits as are specified in Federal regulations.

“Creditable coverage” shall not include the following benefits if offered as independent, noncoordinated benefits:

1. Hospital indemnity or other fixed indemnity insurance.

“Creditable coverage” shall not include the following if it is offered as a separate policy, certificate or contract of insurance:

1. Medicare supplement health insurance as defined under section 1882(g)(1) of the Social Security Act;
2. Coverage supplemental to the coverage provided under chapter 55 of Title 10 United States Code; and
3. Similar supplemental coverage provided to coverage under a group health plan.

“Employee welfare benefit plan” means a plan, fund or program of employee benefits as defined in 29 U.S.C. § 1002 (Employee Retirement Income Security Act).

“Insolvency” or “insolvent” means:

1. That a carrier:
 - i. Is unable to pay its obligations when they are due; or
 - ii. Its admitted assets do not exceed its liabilities plus the greater of:
 - (1) Any capital and surplus required by law for its organization; or
 - (2) The total par or stated value of its authorized and issued capital stock.

2. For purposes of the definition of “insolvency” or “insolvent,” “liabilities” shall include, but not be limited to, reserves required by law or by regulations of the New Jersey Department of Banking and Insurance (Department) or specific requirements imposed by the Commissioner of the Department upon a carrier at the time of admission or subsequent thereto.

“Insured” means any applicant provided coverage by a carrier.

“Medicare + Choice plan” means a plan of coverage for health benefits under Medicare Part C as defined in Section 1859 of Title IV, Subtitle A, Chapter 1 of P.L. 105-33 (42 U.S.C. § 1395w-28), and includes:

1. Coordinated care plans which provide health care services, including, but not limited to, health maintenance organization plans (with or without a point-of-service option), plans offered by provider-sponsored organizations and preferred provider organization plans;
2. Medical savings account plans coupled with a contribution into a Medicare + Choice medical savings account; and
3. Medicare + Choice private fee-for-service plans.

“Medicare supplement policy” means a group or individual policy which is advertised, marketed or designed primarily as, or is otherwise held out to be a supplement to reimbursements under Medicare, other than a policy issued pursuant to a contract under Section 1876 of the Federal Social Security Act (42 U.S.C. § 1395 et seq.), or a contract or policy issued under a demonstration project specified in 42 U.S.C. § 1395ss(g)(1). This term does not include a policy or certificate of one or more employers or labor organizations, or of the trustees of a fund established by one or more employers or labor organizations, or combination thereof, for employees or former employees, or a combination thereof, or for members or former members, or combination thereof, of the labor organization.

“Policy” shall mean any policy, contract, certificate or other document which sets forth or summarizes the essential features of the coverage issued to an individual or group by a carrier, for the purpose of providing Medicare supplement coverage, including any such policy issued pursuant to a conversion privilege to an individual 65 years of age or older, except as otherwise provided in this subchapter or Federal law.

“Policy form” means the form on which a policy is delivered or issued for delivery by a carrier.

“Secretary” means the Secretary of the United States Department of Health and Human Services.

Amended by R.1991 d.345, effective July 1, 1991.
See: 23 N.J.R. 1264(a), 23 N.J.R. 2014(a).

Deleted “Medicare supplement” in “applicant” 1.

Deleted “Medicare supplement subscriber contract”, “hospital or medical service benefits,”; added “policy”, “coverage” in “applicant” 2.
Deleted “applicant” 3.

Deleted “:1. Any”, “Medicare Supplement”, “policy”; added “or other document which sets forth or summarizes the essential features of the coverage”, “certificate or other document” in “Certificate” 1.

Deleted “Certificate” 2.

Added “Coverage”.

Deleted “:1.A”, “accident and sickness insurance”, “:i.A”; deleted 1ii and iii in “Medicare supplement policy”.

Deleted “Medicare supplement policy” 2.

Added “Policy”.

Amended by R.1993 d.26, effective January 4, 1993.

See: 24 N.J.R. 12(a), 25 N.J.R. 141(a).

Added definitions for aggregate loss ratio, anticipated loss ratio, carrier, certificate form and policy form; deleted definition of, and references to, insurer.

Amended by R.1996 d.295, effective July 1, 1996.

See: 28 N.J.R. 1647(a), 28 N.J.R. 3462(a).

Amended “Medicare supplement policy”.

Emergency amendment R.1999 d.38, effective December 28, 1998 (to expire February 26, 1999).

See: 31 N.J.R. 181(a).

Inserted “Bankruptcy”, “Employer welfare benefit plan”, “Insolvency” or “insolvent”, “Medicare + Choice plan” and “Secretary”.

Adopted concurrent proposal, R.1999 d.100, effective February 26, 1999.

See: 31 N.J.R. 181(a), 31 N.J.R. 876(a).

Amended by R.1999 d.161, effective May 17, 1999.

See: 31 N.J.R. 713(a), 31 N.J.R. 1336(a).

Inserted “Continuous period of creditable coverage” and “Creditable coverage”.

11:4-23.4 Policy definitions and terms

(a) No policy or certificate may be advertised, solicited or issued for delivery in this State as a Medicare supplement policy or certificate unless such policy or certificate contains definitions or terms which conform to the requirements of this section.

1. “Accident,” “accidental injury,” or “accidental means” shall be defined to employ “result” language and shall not include words which establish an accidental means test or use words such as “external, violent, visible wounds” or similar words of description or characterization.

i. “Injury” shall not be defined more restrictively than as a bodily injury sustained by the covered person as a result of an accident, which injury is the direct cause of the loss, independent of disease, bodily infirmity or any other cause, and which occurs while coverage is in force.

ii. The definition may provide that injuries shall not include injuries for which benefits are provided under any workers’ compensation, employer’s liability or similar law, mandatory motor vehicle no-fault plan, unless prohibited by law.

2. “Benefit period” or “Medicare benefit period” shall not be defined more restrictively than as defined in the Medicare program.

3. “Convalescent nursing home,” “extended care facility,” or “skilled nursing facility” shall not be defined more restrictively than as defined by the Medicare program.

4. "Health care expenses" means expenses of health maintenance organizations which expenses are associated with the delivery of health care services and are analogous to incurred losses of insurers. Expenses shall not include the following costs:

- i. Home office and overhead costs;
- ii. Advertising costs;
- iii. Commissions and other acquisition costs;
- iv. Taxes;

- v. Capital costs;
- vi. Administrative costs; and
- vii. Claims processing costs.

5. "Hospital" may be defined in relation to its status, facilities, and available services or to reflect accreditation by the Joint Commission on Accreditation of Hospitals, but not more restrictively than as defined by the Medicare program.

11. "Preventive Medical Care Benefit" means coverage of the following services not otherwise covered by Medicare in the calendar year for the actual charges up to 100 percent of the Medicare-approved amount for each service (as if Medicare were to cover the service as identified in the American Medical Association Current Procedural Terminology Codes), subject to a maximum benefit of \$120.00 per calendar year:

i. An annual clinical preventive medical history and physical examination that shall include patient education to address preventive health care measures and any one or a combination of the following preventive screening tests or preventive services, the frequency of which is considered medically appropriate:

(1) Fecal occult blood test and/or digital rectal examination;

(2) Mammogram;

(3) Dipstick urinalysis for hematuria, bacteriuria, and proteinuria;

(4) Pure tone (air only) hearing screening test administered or ordered by a physician;

(5) Serum cholesterol screening (every five years);

(6) Thyroid function test; and

(7) Diabetes screening;

ii. Influenza vaccine administered at any appropriate time during a calendar year;

iii. Tetanus and diphtheria booster (every 10 years); and

iv. Other tests or preventive measures determined appropriate by the attending physician.

12. "Skilled Nursing Facility Care" means coverage for the actual billed charges up to the Medicare coinsurance amount from the 21st day through the 100th day in a Medicare benefit period, for posthospital skilled nursing facility care eligible under Medicare Part A.

New Rule, R.1993 d.26, effective January 4, 1993.
See: 24 N.J.R. 12(a), 25 N.J.R. 141(a).

Rule on loss ratio standards recodified to 23.11; new rule added on minimum benefit standards for policies and certificates delivered or issued for delivery on or after the effective date of this subchapter. Amended by R.1996 d.295, effective July 1, 1996.
See: 28 N.J.R. 1647(a), 28 N.J.R. 3462(a).
Amended by R.1999 d.161, effective May 17, 1999.
See: 31 N.J.R. 713(a), 31 N.J.R. 1336(a).

In (e), inserted a new 6, recodified former 6 through 9 as 7 through 10, and added 11; and in (g)3v, inserted "(or in the case of hospital outpatient department services under a prospective payment system, the copayment amount)".

Amended by R.2003 d.220, effective May 19, 2003.
See: 35 N.J.R. 71(a), 35 N.J.R. 2184(a).

Rewrote (c); in (g), substituted "services paid under" for "services under" preceding "a prospective payment system" in 3v.

11:4-23.9 Open enrollment

(a) Carriers shall not deny or condition the effectiveness or issuance, nor discriminate in the pricing, of Medicare supplement policies or certificates based on the health status, claims experience, receipt of health care by, or medical condition of an applicant if the application is submitted for Medicare supplement coverage prior to or during the six month period beginning with the first day of the first month in which the applicant is 65 years of age or older and is enrolled for benefits under Medicare Part B. Each Medicare supplement policy and certificate shall be made available to all applicants who qualify under this section without regard to age.

(b) If an applicant qualifies under (a) above and submits an application during the time period referenced in (a) above and, as of the date of application, has had a continuous period of creditable coverage of at least six months, the carrier shall not exclude benefits based on a preexisting condition.

(c) If the applicant qualifies under (a) above and submits an application during the time period referenced in (a) above and, as of the date of application, has had a continuous period of creditable coverage that is less than six months, the carrier shall reduce the period of any preexisting condition exclusion by the aggregate of the period of creditable coverage applicable to the applicant as of the enrollment date.

(d) Except as provided in N.J.A.C. 11:4-23.15(d) and in (b) and (c) above, nothing in (a) above shall be construed to prohibit or limit a carrier's use of permissible preexisting condition exclusion provisions in any Medicare supplement policy or certificate as set forth in this subchapter.

Amended by R.1993 d.26, effective January 4, 1993.
See: 24 N.J.R. 12(a), 25 N.J.R. 141(a).

Rule on filing requirements recodified to 23.12; new rule added on open enrollment.

Amended by R.1996 d.295, effective July 1, 1996.
See: 28 N.J.R. 1647(a), 28 N.J.R. 3462(a).

Amended by R.1999 d.161, effective May 17, 1999.
See: 31 N.J.R. 713(a), 31 N.J.R. 1336(a).

Inserted new (b) and (c); and recodified former (b) as (d), and inserted "and in (b) and (c) above" following "N.J.A.C. 11:4-23.15(d)".

11:4-23.10 Standards for claims payment

(a) Every carrier providing Medicare supplement policies and certificates shall comply with Section 1882(c)(3) of the Social Security Act as enacted by Section 4081(b)(2)(C) of the Omnibus Budget Reconciliation Act of 1987 (P.L. 100-203) by:

1. Acceptance of notice from a Medicare-Carrier on dually assigned claims submitted by participating physicians and suppliers as a claim for benefits under the Medicare supplement policy or certificate as sufficient claim notice without requiring other or additional claims forms to be submitted, and making a payment determina-

tion based on the information contained in the notice from the Medicare-Carrier;

2. Notification of the participating physician or supplier, and the beneficiary, of the payment determination, and making payment directly to the participating physician or supplier;

3. Providing each enrollee, at the time of enrollment, a card listing the policy name, policy number, and a mailing address to which notices from a Medicare-Carrier may be sent;

4. Payment of user fees for claim notices that are transmitted electronically or otherwise; and

5. Providing to the Secretary of Health and Human Services at least annually, a central mailing address to which all claims may be sent by the Medicare-Carrier.

(b) Compliance with the requirements set forth in (a) above shall be certified on the Medicare supplement experience reporting form.

(c) Payment of benefits for Medicare eligible expenses shall be conditioned upon the same or less restrictive payment conditions, including determinations of medical necessity, as are applicable to Medicare claims.

New Rule, R.1991 d.345, effective July 1, 1991.

See: 23 N.J.R. 1264(a), 23 N.J.R. 2014(a).

Prior section 23.7 Loss Ratio Standards recodified to 23.8.

Amended by R.1993 d.26, effective January 4, 1993.

See: 24 N.J.R. 12(a), 25 N.J.R. 141(a).

Standards for claims payment recodified from 23.7; requirements for compliance specified at (a)1 through 5.

11:4-23.11 Loss ratio standards, annual filing of premium rates and refund or credit calculation

(a) Medicare supplement policy forms or certificate forms shall be expected to return to policyholders and certificateholders in the form of aggregate benefits under the policy or certificate (exclusive of any anticipated refund or credit), for the entire period for which rates are computed to provide coverage, calculated on the basis of paid claims experience (or paid health care expenses for coverage provided by a health maintenance organization on a service rather than reimbursement basis) and written premiums for such period and with adjustment for interest to reflect the timing of payments:

1. At least 75 percent of the aggregate amount of premiums or subscription charges collected in the case of group policies and policies issued as conversions from group policies.

2. At least 65 percent of the aggregate amount of premiums or subscription charges collected in the case of individual policies.

(b) Each carrier shall include with the initial submission of rates for a new Medicare supplement policy an actuarial memorandum which includes the following:

1. The number of years for which the policy is expected to be delivered or issued for delivery in this State, and the number of policies expected to be delivered or issued for delivery for each form in each such year;

2. The anticipated loss ratio calculated over the life of the policy form, with separate disclosures of the present value of future paid benefits and the present value of future paid or written premiums utilized in the calculation of the anticipated loss ratio, where any statutorily required additional actuarial active life reserve is neither reflected in the future benefits nor the future premiums in the calculation;

3. The future benefits on both a paid and incurred basis and the future premiums on both a written and earned basis for each of the years recognized in the calculation of the anticipated loss ratio, where neither the future benefits nor the future premiums include, or are adjusted for, any statutorily required additional actuarial active life reserve;

4. The expected incurred/earned loss ratio for each of the years recognized in the calculation of the anticipated loss ratio, wherein:

i. The expected incurred claims shall equal expected paid claims adjusted for changes in the expected claim liabilities and claim reserves and in any expected statutorily required additional actuarial active life reserve for each such year; and

ii. The expected earned premiums shall equal premiums expected to be received adjusted for any changes in expected advance premiums and in expected unearned premium reserves for each such year, but changes in any expected statutorily required additional actuarial active life reserves shall not be included in the adjustment of premiums expected to be received;

5. The realistic assumptions used in the calculation of the loss ratios for each benefit provision wherein the premiums are determined separately including the following:

i. The annual claim costs (ultimate) by attained age and sex;

ii. The select and/or antiselect morbidity factors by policy duration (year) by issue age and sex;

iii. The lapse and mortality rates, or total termination rates, by policy duration by issue age and sex, and any skewing of those rates occurring within a policy year resulting from modal premium payments;

iv. The secular trend factors by policy duration by issue age and sex, which secular trend factors, when used in the calculation of the anticipated loss ratio, shall not be applied for a period greater than the number of years for which trending is reflected in the calculation of premiums;

v. The interest rates by policy duration, which rates shall equal an insurer's recent, current and future expected new investment return rates (after investment expenses, but before Federal income taxes);

vi. Expenses by policy duration, including commission, override and bonus rates, other marketing expense rates, other maintenance expenses rates, any new-market expense rates, other acquisition expense rates, and the explicit profit margin or risk charge, provided on a per policy issue, per policy in force, per dollar of claim, per dollar of premium, and any other applicable bases;

vii. The distribution of expected policy issues by policy and rider benefits by issue age and sex;

viii. The percentage of policies expected to be issued with extra premiums for any physical, mental or medical conditions which result in substandard morbidity; and

ix. A summary statement of the underwriting standards (for example: short form medical and risk questionnaire, long form medical and risk questionnaire, medical examination), the marketing distribution system, and the market for the policy form (that is, the segment(s) of the general public to which the form will be marketed: middle income based on predetermined ZIP code selections for example);

6. The cell and cell weights, when a model office is used in the calculation of the anticipated loss ratio;

7. A demonstration evidencing that unfair pricing discrimination is not utilized by or incorporated within the policy form's premium table or structure.

i. The demonstration shall show that the recognition or nonrecognition or the homogenization of the elements of any insurance construct will not result in an anticipated loss ratio which would differ by more than 10 percent from the anticipated loss ratio of any element of the construct if the elements of the construct were not recognized or separately recognized, as the case may be.

ii. For the purpose of this paragraph, construct shall mean the risk variables which significantly affect the cost of the coverage. For example, age could be a construct wherein its elements would be age 65, age 66, age 67 and so forth. (Of particular concern are anticipated loss ratios by issue age or issue age groupings.); and

8. A certification signed by an actuary who must be a member of the Society of Actuaries or Casualty Actuarial Society, stating that the assumptions are appropriate to the policy form, reasonably represent the expected experience for the policy form and fully disclose the basis of the calculation of the anticipated loss ratio.

(c) Every carrier shall submit annually for filing by the Commissioner its rates. Supporting documentation, includ-

ing ratios of incurred losses to earned premiums by policy duration shall be submitted annually with the rates. Any revision of rates is subject to the requirements of (d) below. The supporting documentation shall demonstrate, using reasonable assumptions, that the anticipated and aggregate loss ratio are at least as great as the originally anticipated loss ratio. Such demonstration shall exclude active life reserves.

(d) Carriers shall submit for filing by the Commissioner in accordance with N.J.A.C. 11:4-23.12 all rate revisions. No carrier shall implement any rate revision until such rate revision has been filed. Submission of rate revisions for filing shall demonstrate that both the anticipated loss ratio over the entire future period for which the revised rates are computed to provide coverage and the aggregate loss ratio are at least as great as the originally anticipated loss ratio.

1. For policies issued prior to January 4, 1993, expected claims in relation to premiums shall meet:

i. The originally filed loss ratio when combined with the actual experience since inception;

ii. The appropriate loss ratio requirement from (a)1 and 2 above when combined with actual experience beginning with July 1, 1996 to date; and

iii. The appropriate loss ratio requirement from (a)1 and 2 above over the entire future period for which the rates are computed to provide coverage.

2. In meeting the tests in (d)1i, ii and iii above and for purposes of attaining credibility, an insurer may combine experience under policy forms which provide substantially similar coverage subject to the approval of the Commissioner. Once a combined form is adopted, the insurer may not separate the experience except with the approval of the Commissioner. The Commissioner shall permit pooling in plans having less than 10,000 employee/policyholder months on an annual basis.

3. Prior to the effective date of enhancements in Medicare benefits, carriers shall:

i. Submit for filing appropriate premium adjustments required to produce loss ratios commensurate with the loss ratios anticipated for the current premium for the applicable policies or certificates, with accompanying documentation sufficient to justify the adjustment, in the opinion of the Commissioner; and

ii. Make premium adjustments to produce an expected loss ratio under the policy or certificate to conform to minimum loss ratio standards of (a) above, and which are expected to result in a loss ratio at least as great as that originally anticipated in the rates used to produce current premiums by the carrier for the policies and certificates. No premium adjustment which would modify the loss ratio experience under the policy, other than the adjustments described herein, shall be made at any time other than upon the policy renewal or anniversary date.

4. Every carrier shall submit for filing by the Commissioner a rate reduction whenever the expected aggregate loss ratio reported for a policy or certificate is less than the anticipated loss ratio for that policy or certificate, and the requirements of (c) above may not be met.

5. When a rate adjustment is requested pursuant to a change in the policy or certificate necessary to eliminate benefit duplication with Medicare, the submission for a rate change shall include any riders, endorsements, policy and certificate forms needed to accomplish the Medicare supplement coverage modification necessary to eliminate benefit duplications with Medicare. The forms shall result in a clear description of the Medicare supplement benefits provided by the policy.

6. If a carrier does not make premium adjustments acceptable to the Commissioner, the Commissioner may order premium adjustments, refunds or premium credits deemed necessary to achieve the appropriate loss ratio.

(e) Carriers shall submit for filing with the Commissioner annually on or before May 31 reports in accordance with the applicable reporting form contained in the Appendix to subchapters 16 and 23 of this chapter, Exhibit F, completed for each type in a standard Medicare supplement benefit plan.

1. If, on the basis of the experience as reported, the benchmark ratio since inception (ratio 1) exceeds the adjusted experience ratio since inception (ratio 3), a refund or credit calculation shall be required.

i. The refund calculation shall be done on a State-wide basis for each type in a standard Medicare supplement benefit plan.

ii. For purposes of the refund or credit calculation, experience on policies issued within the reporting year shall be excluded.

iii. For purposes of this section, for policies or certificates issued prior to January 4, 1993, the carrier shall make the refund or credit calculation separately for all individual policies (including all group policies subject to an individual loss ratio standard when issued) combined and all other group policies combined for experience after May 31, 1996. The first report shall be due by May 31, 1998.

2. A refund or credit shall be made by carriers whenever the benchmark loss ratio exceeds the adjusted experience loss ratio, and the amount to be refunded or credited exceeds a de minimis level.

i. A refund or credit against premiums due shall be made no later than September 30 following the experience year upon which the refund or credit is based.

ii. The refunds and credits shall include interest accruing from the end of the calendar year to the date of the refund or credit at a rate specified by the Secretary of the United States Department of Health and Human Services, which in no event shall be less than the average rate of interest for 13-week Treasury notes.

(f) The Commissioner may conduct a public hearing, in his or her discretion, to gather information regarding a request by a carrier for an increase in a rate for a policy or certificate form, if the experience of the form for the previous reporting period is not in compliance with the applicable loss ratio standard of (a) above. The determination of compliance shall be made without consideration of any refund or credit for such reporting period. Public notices of the hearing shall be in accordance with the Administrative Procedures Act, N.J.S.A. 52:14B-1 et seq.

(g) For purposes of complying with (c) and (d) above, premiums and claims shall refer to premiums and claims for insured residents of this State under a specific policy form. However, if the experience is based on fewer than 1,000 life years of exposure for residents of this State, then the premiums and claims shall be a weighted average of the premiums and claims for this State and national experience, where the weighting factor applied to the State experience is the square root of the ratio of "a" to 1,000 ("a" being the number of the life years of exposure).

Amended by R.1991 d.345, effective July 1, 1991.
See: 23 N.J.R. 1264(a), 23 N.J.R. 2014(a).

Section recodified from 23.7.

Added "and policies issued as conversions from group policies" in (a)1.

Substituted old text with new text in (b).

Added (b)1, 2; (c); (d); (e).

Amended by R.1993 d.26, effective January 4, 1993.

See: 24 N.J.R. 12(a), 25 N.J.R. 141(a).

Rule on required disclosure provisions recodified to 23.14; rule on loss ratio standards recodified from 23.8; standards for refunds and credit added.

Amended by R.1996 d.295, effective July 1, 1996.

See: 28 N.J.R. 1647(a), 28 N.J.R. 3462(a).

11:4-23.12 Guaranteed issue for eligible persons

(a) Eligible persons are those individuals described in (c) below who seek to enroll under the policy during the period specified in (d) below, and who submit evidence of the date of termination or disenrollment with the application for a Medicare supplement policy.

(b) With respect to eligible persons, a carrier shall not deny or condition the issuance or effectiveness of a Medicare supplement policy described in (f) below that is offered and is available for issuance to new enrollees by the carrier, shall not discriminate in the pricing of such a Medicare supplement policy because of health status, claims experience, receipt of health care, or medical condition, and shall not impose an exclusion of benefits based on a preexisting condition under such a Medicare supplement policy.