

**191—91.2(508) Definitions.** For purposes of this chapter, the following definitions shall apply:

“*2001 CSO Mortality Table*” means that mortality table, consisting of separate rates of mortality for male and female lives, developed by the American Academy of Actuaries CSO Task Force from the Valuation Basic Mortality Table developed by the Society of Actuaries Individual Life Insurance Valuation Mortality Task Force, and adopted by the National Association of Insurance Commissioners in December 2002. The 2001 CSO Mortality Table is included in the Proceedings of the NAIC (2nd Quarter 2002). Unless the context indicates otherwise, the “2001 CSO Mortality Table” includes both the ultimate form of that table and the select and ultimate form of that table and includes both the smoker and nonsmoker mortality tables and the composite mortality tables. It also includes both the age-nearest-birthday and age-last-birthday bases of the mortality tables.

“*2001 CSO Mortality Table (F)*” means that mortality table consisting of the rates of mortality for female lives from the 2001 CSO Mortality Table.

“*2001 CSO Mortality Table (M)*” means that mortality table consisting of the rates of mortality for male lives from the 2001 CSO Mortality Table.

“*Composite mortality tables*” means mortality tables with rates of mortality that do not distinguish between smokers and nonsmokers.

“*Smoker and nonsmoker mortality tables*” means mortality tables with separate rates of mortality for smokers and nonsmokers.