and Health Insurance", sub-heading "In General", be and it is hereby repealed and re-enacted, with amendments, to read as follows:

162.

(3)

- (a) The minimum standard for the valuation of all such policies and contracts shall be the Commissioners reserve valuation method defined in paragraph (b), three and one-half per cent (3½%) interest, and the following tables:
- (i) For all ordinary policies of life insurance issued on the standard basis, excluding any disability and accidental death benefits in such policies—the Commissioners 1941 Standard Ordinary Mortality Table for such policies issued prior to the operative date of Sub-section (4A) of Section 197, and the Commissioners 1958 Standard Ordinary Mortality Table for such policies issued on or after such operative date; provided that for any category of such policies issued on female risks all modified net premiums and present values referred to in this section may be calculated according to an age not more than three years younger than the actual age of the insured.
- (ii) For all Industrial life insurance policies issued on the standard basis, excluding any disability and accidental death benefits in such policies—the 1941 Standard Industrial Mortality Table.
- (iii) For annuity and pure endowment contracts, excluding any disability and accidental death benefits in such policies—the 1937 Standard Annuity Mortality Table.
- (iv) For total and permanent disability benefits in or supplementary to ordinary policies or contracts—Class (3) Disability Table (1926) which, for active lives, shall be combined with a mortality table permitted for calculating the reserves for life insurance policies.
- (v) For accidental death benefits in or supplementary to policies—the Inter-Company Double Indemnity Mortality Table combined with a mortality table permitted for calculating the reserves for life insurance policies.
- (vi) For group life insurance, life insurance issued on the substandard basis and other special benefits—such tables as may be approved by the Commissioner.
- SEC. 2. And be it further enacted, That this Act shall take effect June 1, 1959.

Approved March 11, 1959.

## CHAPTER 182

(House Bill 108)

AN ACT to add Section 187A to Article 66½ of the Annotated Code of Maryland (1957 Edition), title "Motor Vehicles", sub-title

EXPLANATION: Italics indicate new matter added to existing law.

[Brackets] indicate matter stricken from existing law.

CAPITALS indicate amendments to bill.

Strike out indicates matter stricken out of bill.