

(2) the applicable tables in subsections (h) through (l) of this section.

(h) (1) For a certificate of life insurance, the applicable table for the minimum standard for the valuation of the certificate is:

(i) the American Men Ultimate Table of Mortality, with Bowerman's or Davis' Extension; or

(ii) with the consent of the Commissioner:

1. the Commissioners 1941 Standard Ordinary Mortality Table;

2. the Commissioners 1941 Standard Industrial Mortality Table;

or

3. the Commissioners 1958 Standard Ordinary Mortality Table.

(2) Any differential based on sex shall reflect actuarial expectancies and shall be subject to approval by the Commissioner.

(i) For an annuity and pure endowment certificate, excluding any disability and accidental death benefits in the certificate, the applicable table for the minimum standard for the valuation of the certificate is:

(1) the 1937 Standard Annuity Mortality Table;

(2) the Annuity Mortality Table for 1949, Ultimate; or

(3) a modification of a table specified in item (1) or (2) of this subsection, approved by the Commissioner.

(j) (1) For total and permanent disability benefits in or supplementary to a life insurance certificate, the applicable table for the minimum standard for the valuation of the certificate is:

(i) Hunter's Disability Table;

(ii) the Class (3) Disability Table (1926) modified to conform to the contractual waiting period; or

(iii) the tables of Period 2 disablement rates and the 1930 to 1950 termination rates of the 1952 Disability Study of the Society of Actuaries, with due regard to the type of benefit.

(2) For active lives, the table used under this subsection shall be combined with a mortality table allowed for calculating the reserves for life insurance certificates.

(k) (1) For accidental death benefits in or supplementary to a life insurance certificate, the applicable table for the minimum standard for the valuation of the certificate is:

(i) the Intercompany Double Indemnity Mortality Table; or

(ii) the 1959 Accidental Death Benefits Table.