

G.S. 150B-21.3A Report for 11 NCAC 11F, ACTUARIAL

Agency - Commissioner of Insurance

Comment Period - June 2, 2025 - August 11, 2025

Date Submitted to APO - October 31, 2025

Subchapter	Rule Section	Rule Citation	Rule Name	Date and Last Agency Action on the Rule	Agency Determination [150B-21.3A(c)(1)a]	Required to Implement or Conform to Federal Regulation [150B-21.3A(d1)]	Federal Regulation Citation	Public Comment Received [150B-21.3A(c)(1)]	Agency Determination Following Public Comment [150B-21.3A(c)(1)]	RRC Determination of Public Comments [150B-21.3A(c)(2)]	RRC Final Determination of Status of Rule for Report to APO [150B-21.3A(c)(2)]	OAH Next Steps
SUBCHAPTER 11F ACTUARIAL	SECTION .0200 HEALTH INSURANCE MINIMUM RESERVE STANDARDS	11 NCAC 11F .0201	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0202	GENERAL	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0203	CLAIM RESERVES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0204	PREMIUM RESERVES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0205	CONTRACT RESERVES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0206	REINSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0207	SPECIFIC STANDARDS FOR MORBIDITY, INTEREST AND MORTALITY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0208	RESERVES FOR WAIVER OF PREMIUM	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
SECTION .0300 ACTUARIAL OPINION AND MEMORANDUM		11 NCAC 11F .0301	APPLICABILITY AND SCOPE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0302	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0303	GENERAL REQUIREMENTS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0306	OPINION BASED ON ASSET ADEQUACY ANALYSIS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0307	ACTUARIAL MEMORANDUM WITH ASSET ADEQUACY ANALYSIS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0401	APPLICABILITY	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0402	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0403	BASIC AND PREMIUM DEFICIENCY RESERVES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0404	CALCULATION OF 11 NCAC 11f .0401(b)	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0405	CALCULATION OF 11 NCAC 11F .0401(c)	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0406	LIMITED USE OF ANTICIPATED WITHDRAWAL RATES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt

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	SECTION .0500 -- NEW ANNUITY VALUATION MORTALITY TABLES	11 NCAC 11F .0505	MODEL RULE FOR RECOGNIZING A NEW ANNUITY MORTALITY TABLE FOR USE IN DETERMINING RESERVE LIABILITIES FOR ANNUITIES	Eff. January 1, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0600 -- RECOGNITION OF THE 2001 CSO MORTALITY TABLE FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES AND NONFORFEITURE	11 NCAC 11F .0601	DEFINITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0602	2001 CSO MORTALITY TABLE AS MINIMUM STANDARD	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0603	CONDITIONS	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0604	APPLICABILITY OF THE 2001 CSO MORTALITY TABLE TO 11 NCAC 11F .0400	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0605	GENDER-BLENDED TABLES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
		11 NCAC 11F .0606	MINIMUM STANDARDS FOR PRENEED LIFE INSURANCE	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0700 -- DETERMINING MINIMUM RESERVE LIABILITIES FOR CREDIT LIFE INSURANCE	11 NCAC 11F .0701	DETERMINING RESERVE LIABILITIES FOR CREDIT LIFE INSURANCE MODEL REGULATION	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt
	SECTION .0800 - PREFERRED CLASS STRUCTURE MORTALITY TABLE	11 NCAC 11F .0801	MODEL REGULATION PERMITTING THE RECOGNITION OF PREFERRED MORTALITY TABLES FOR USE IN DETERMINING MINIMUM RESERVE LIABILITIES	Pursuant to G.S. 150B-21.3A, rule is necessary without substantive public interest Eff. December 20, 2015	Necessary	No		No	Necessary	No comments with merit	Necessary and must be readopted	Agency must readopt