

RESERVE STANDARDS FOR INDIVIDUAL HEALTH INSURANCE			
Minimum morbidity standards for valuation of individual health insurance policies are as follows:			
1. Total disability due to accident or sickness.			
	Active life reserves:		
		Policies issued on or after January 1 1965:	
			The 1964 Commissioners Disability Table.
	Claim reserves:		
		The minimum morbidity standard in effect for active life reserves on currently issued policies as of the claim is incurred.	
2. Hospital benefits surgical benefits, and maternity benefits (either specified or expense reimbursement).			
	Policies issued on or after January 1 1955 and before January 1 1982:		
		The 1956 Intercompany Hospital surgical Tables.	
	Policies issued on or after January 1 1982:		
		The 1974 Medical Expense Tables (Table A).	
3. Accidental death benefits.			
	Policies issued on or after January 1 1965:		
		The 1959 Accidental Death Benefits Table.	
4. All other benefits including major medical cancer expense, and other than total disability.			
	The insurer should adopt a standard which will produce reserves that place a sound value on its liabilities under such benefit. The use of morbidity tables reflecting the insurer's own experience with suitable margins for stochastic variation is encouraged.		