



**John R. Kasich, Governor**  
**Jillian Froment, Director**

**Original**  
**Ohio Department**  
**of Insurance**

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## **MEMORANDUM**

**To:** Christopher Smyke, Regulatory Policy Advocate

**From:** Loretta Medved, Policy Analyst

**Date:** August 24, 2018

**Re:** Response to CSI Review – Life Insurance Five-Year Review (OAC 3901-6-08, 3901-6-10, 3901-6-10.1, 3901-6-10.2, and 3901-6-15)

On August 24, 2018, the Ohio Department of Insurance (the Department) received the Recommendation Memorandum (CSI Recommendation) from the Common Sense Initiative Office for rules: 3901-6-08 Variable life insurance; 3901-6-10 Valuation of life insurance policies; 3901-6-10.1 Smoker/nonsmoker mortality tables; 3901-6-10.2 Gender blended mortality tables; 3901-6-15 Preneed life insurance minimum standards for determining reserve liabilities and nonforfeiture values.

The CSI Recommendation stated that the office does not have any recommendations regarding this rule package, and therefore should proceed with a formal filing of the rule package.

At this time, the Department plans to move forward with the filing of this rule package with the Joint Committee on Agency Rule Review.

If you have any questions please contact Loretta Medved at 614-644-0239 or [Loretta.Medved@insurance.ohio.gov](mailto:Loretta.Medved@insurance.ohio.gov).

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