



KAY IVEY
GOVERNOR

JIM L. RIDLING
COMMISSIONER

STATE OF ALABAMA
DEPARTMENT OF INSURANCE
RATES & FORMS DIVISION
201 MONROE STREET, SUITE 502
POST OFFICE BOX 303351
MONTGOMERY, ALABAMA 36130-3351
TELEPHONE: (334) 269-3550
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DEPUTY COMMISSIONERS
JERRY WORKMAN
PROPERTY & CASUALTY ACTUARY
DAN DAVIS
LIFE & HEALTH ACTUARY
STEVEN OSTLUND
INSURANCE RATE MANAGER
CRAIG DEVITT
PROPERTY & CASUALTY
INSURANCE RATE ANALYSTS
LYNN HOLLIFIELD
GINA HUNT
KEN WILLIAMSON
LIFE & HEALTH
INSURANCE RATE ANALYSTS
YADA HORACE
ANTHONY WILLIAMS

July 09, 2019

Mr. John Merrill
Secretary of State
P O Box 304650
Montgomery, AL 36130-4650

Attn: Shemekwa Farrow

Dear Mr. Merrill:

In compliance with Sections 35-16-1 and 35-16-3, Code of Alabama, 1975, enclosed are copies of the Present Value of an Annuity Table and the 2017 Commissioners' Standard Ordinary Mortality Table on file with this Department.

Sincerely yours,

Steve Ostlund
Life and Health Actuary

SO/dg

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JUL 12 2019
MERRILL
SECRETARY OF STATE



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COMMISSIONER

STATE OF ALABAMA
DEPARTMENT OF INSURANCE

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DEPUTY COMMISSIONER
JERRY WORKMAN
MARK FOWLER

CHIEF EXAMINER
RICHARD L. FORD

STATE FIRE MARSHAL
SCOTT F. PILGREEN

GENERAL COUNSEL
REYN NORMAN

I, the undersigned, Commissioner of Insurance of the State of Alabama, hereby certify that the document to which this Certification is attached is a true and correct copy of the original now on file in and forming a part of the records of the Department of Insurance.

In witness whereof, I hereto, set my hand and cause to be affixed the Seal of my office in Montgomery, Alabama.



JIM L. RIDLING
COMMISSIONER



DATE

RECEIVED

JUL 12 2019

ALABAMA
SECRETARY OF STATE

COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST BIRTHDAY	MALE 1000 qx	MALE LIFE EXPECTATION	FEMALE 1000 qx	FEMALE LIFE EXPECTATION
0	0.24	78.81	0.26	81.95
1	0.15	77.83	0.14	80.97
2	0.13	76.84	0.09	79.99
3	0.12	75.85	0.08	78.99
4	0.11	74.86	0.08	78.00
5	0.10	73.87	0.09	77.01
6	0.10	72.88	0.09	76.01
7	0.09	71.88	0.08	75.02
8	0.09	70.89	0.08	74.03
9	0.09	69.90	0.08	73.03
10	0.10	68.90	0.09	72.04
11	0.11	67.91	0.09	71.04
12	0.14	66.92	0.08	70.05
13	0.20	65.93	0.09	69.06
14	0.29	64.94	0.15	68.06
15	0.42	63.96	0.23	67.07
16	0.59	62.98	0.30	66.09
17	0.78	62.02	0.33	65.11
18	0.80	61.07	0.33	64.13
19	0.84	60.12	0.33	63.15
20	0.87	59.17	0.32	62.17
21	0.90	58.22	0.32	61.19
22	0.93	57.27	0.33	60.21
23	0.96	56.33	0.36	59.23
24	1.00	55.38	0.40	58.25
25	1.01	54.44	0.40	57.28
26	1.01	53.49	0.41	56.30
27	1.00	52.55	0.41	55.32
28	0.98	51.60	0.43	54.34
29	0.98	50.65	0.46	53.37
30	1.00	49.70	0.49	52.39
31	1.05	48.75	0.53	51.42
32	1.13	47.80	0.57	50.44
33	1.21	46.85	0.62	49.47
34	1.30	45.91	0.69	48.50
35	1.41	44.97	0.77	47.54
36	1.54	44.03	0.86	46.57
37	1.69	43.10	0.95	45.61
38	1.83	42.17	1.04	44.66
39	1.98	41.25	1.11	43.70
40	2.13	40.33	1.17	42.75

COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST BIRTHDAY	MALE 1000 qx	MALE LIFE EXPECTATION	FEMALE 1000 qx	FEMALE LIFE EXPECTATION
41	2.27	39.42	1.22	41.80
42	2.39	38.51	1.26	40.85
43	2.44	37.60	1.31	39.91
44	2.51	36.69	1.36	38.96
45	2.57	35.79	1.44	38.01
46	2.64	34.88	1.55	37.07
47	2.71	33.97	1.67	36.12
48	2.77	33.06	1.80	35.18
49	2.87	32.16	1.94	34.25
50	3.01	31.25	2.11	33.31
51	3.19	30.34	2.28	32.38
52	3.39	29.44	2.48	31.46
53	3.63	28.54	2.71	30.54
54	3.90	27.64	2.95	29.62
55	4.22	26.75	3.22	28.71
56	4.58	25.86	3.53	27.80
57	5.00	24.98	3.87	26.90
58	5.48	24.11	4.26	26.00
59	6.04	23.24	4.69	25.11
60	6.67	22.38	5.19	24.23
61	7.40	21.53	5.75	23.36
62	8.22	20.69	6.39	22.49
63	9.14	19.87	7.10	21.64
64	10.13	19.05	7.89	20.79
65	11.18	18.24	8.77	19.96
66	12.30	17.45	9.75	19.14
67	13.50	16.67	10.84	18.32
68	14.82	15.90	12.03	17.52
69	16.34	15.13	13.35	16.74
70	18.11	14.39	14.78	15.96
71	20.20	13.65	16.35	15.20
72	22.63	12.93	18.06	14.46
73	25.38	12.23	19.97	13.72
74	28.44	11.55	22.10	13.00
75	31.76	10.89	24.51	12.30
76	35.33	10.25	27.25	11.60
77	39.19	9.62	30.34	10.93
78	43.46	9.01	33.81	10.27
79	48.28	8.42	37.74	9.63
80	53.79	7.85	42.32	9.01

COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE				
MALE AND FEMALE				
AGE LAST BIRTHDAY				
AGE LAST BIRTHDAY	MALE 1000 qx	MALE LIFE EXPECTATION	FEMALE 1000 qx	FEMALE LIFE EXPECTATION
81	59.98	7.30	47.67	8.41
82	67.23	6.76	53.73	7.83
83	75.84	6.25	60.66	7.27
84	85.73	5.76	68.59	6.74
85	97.08	5.30	77.66	6.24
86	109.98	4.87	87.75	5.76
87	124.44	4.48	98.76	5.32
88	140.18	4.11	110.84	4.90
89	156.84	3.78	123.97	4.51
90	174.05	3.49	137.92	4.15
91	191.28	3.22	152.67	3.81
92	208.25	2.98	168.39	3.50
93	224.51	2.77	184.49	3.21
94	239.32	2.57	200.89	2.94
95	254.86	2.38	219.64	2.68
96	273.29	2.19	241.41	2.43
97	293.27	2.01	264.93	2.20
98	314.94	1.84	289.97	2.00
99	337.88	1.69	316.12	1.81
100	360.89	1.55	342.18	1.65
101	383.06	1.43	367.26	1.50
102	405.02	1.32	391.91	1.38
103	426.37	1.22	415.72	1.26
104	446.73	1.13	438.29	1.16
105	465.70	1.05	459.24	1.07
106	486.31	0.96	481.09	0.98
107	512.38	0.87	507.27	0.88
108	539.81	0.78	534.85	0.80
109	568.67	0.70	563.89	0.71
110	599.03	0.62	594.47	0.63
111	630.96	0.54	626.65	0.55
112	664.53	0.47	660.51	0.48
113	699.81	0.40	696.12	0.41
114	736.87	0.33	733.55	0.34
115	775.78	0.27	772.88	0.28
116	816.60	0.21	814.18	0.21
117	859.40	0.15	857.50	0.16
118	904.21	0.10	902.89	0.10
119	951.08	0.05	950.39	0.05
120	1000.00	0.00	1000.00	0.00