



KAY IVEY  
GOVERNOR

JIM L. RIDLING  
COMMISSIONER

STATE OF ALABAMA  
DEPARTMENT OF INSURANCE  
RATES & FORMS DIVISION  
201 MONROE STREET, SUITE 502  
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DEPUTY COMMISSIONERS  
JERRY WORKMAN  
PROPERTY & CASUALTY ACTUARY  
DAN DAVIS  
LIFE & HEALTH ACTUARY  
STEVEN OSTLUND  
INSURANCE RATE MANAGER  
CRAIG DEVITT  
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INSURANCE RATE ANALYSTS  
LYNN HOLLIFIELD  
GINA HUNT  
KEN WILLIAMSON  
MIKE MULLEN  
LIFE & HEALTH  
INSURANCE RATE ANALYSTS  
YADA HORACE  
ANTHONY WILLIAMS

September 21, 2018

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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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

September 21, 2018

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