

OFFICE OF THE GOVERNOR

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STATE OF ALABAMA

DEPARTMENT OF LABOR

FITZGERALD WASHINGTON  
SECRETARY OF LABOR

Date: October 1, 2018

TO: Insurance Companies, Self-Insurers, Service Companies,  
Independent Adjusters and Other Interested Parties

FROM: Stephen Garrett, Director   
Workers' Compensation Division

SUBJECT: Mortality Tables

Code of Alabama. 1975. §35-16-3 states, "Publication of mortality tables. The superintendent of insurance shall, within 10 days after final adjournment of each regular session of the legislature, cause to be delivered to the secretary of state the then current American experience and commissioner's standard ordinary mortality tables, which the secretary of state shall cause to be printed in the bound volume of the acts of the legislature.

(Acts 1953, No. 459, p. 562, §1.)

As you are aware, the use of Mortality Tables is an integral part of Workers' Compensation claim handling.

The Department of Insurance, has adopted the use of the Commissioners 2017 Standard Ordinary Mortality table. The Commissioners' 2017 Standard Ordinary Mortality table has been bound in the Acts of the Legislature and continues as the Mortality Table of record submitted annually to the legislative record until a new Commissioners' Standard Ordinary Mortality table is adopted.

In light of this adoption, it is the opinion of this Division, that the Commissioners' 2017 Standard Ordinary Mortality table should be used from this point forward. A copy of the table can be found at the following site:

[https://labor.alabama.gov/docs/guides/wc\\_mortality\\_table.pdf](https://labor.alabama.gov/docs/guides/wc_mortality_table.pdf)

**COMMISSIONERS 2017 STANDARD ORDINARY MORTALITY TABLE**

**MALE AND FEMALE**

**AGE LAST BIRTHDAY**

<b>AGE LAST BIRTHDAY</b>	<b>MALE 1000 qx</b>	<b>MALE LIFE EXPECTATION</b>	<b>FEMALE 1000 qx</b>	<b>FEMALE LIFE EXPECTATION</b>
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
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
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