Indian Assured Lives Mortality (2012-14) Ult. (IALM 2012-14)

Table Description: The table has been constructed on the basis of data from 24 life insurance companies for the period of investigation, which is 1st April 2012 to 31st March 2014. The Standard table comprises of graduated ultimate mortality rates of duration 2 & over pertaining to **Male insured lives that are medically underwritten at inception**.

Summary: The mortality investigation was conducted by the Mortality and Morbidity Investigation Committee (MMIC) within Insurance Information Bureau of India (IIB) with the guidance of Actuarial Oversight Committee and Operational Oversight committee as formed by Life Insurance Council with representation from the IAI and Life Insurance Council. In addition to the above mentioned table, separate graduated rates are derived for Female lives, Rural/urban, Linked/Non-Linked and Term Assurance product categories. All the details on the same would be available as part of the full report.

Age definition: Age is defined as age last birthday.

Effective date: Published Standard Mortality Table, IALM 2012-14 is effective from 1st April 2019, within the meaning of Regulation 5 (2) of IRDAI (Assets, Liabilities, and Solvency Margin of Life Insurance Business) Regulations, 2016. Further the table has been published after due consultation and concurrence of IRDAI vide it's letter dated 02-08-2018.

Mortality rates: Male insured lives that are medically underwritten at inception

Age last birthday

Age	q_x	Age	q_x	Age	q_x	Age	q_x
		36	0.001275	71	0.026314	106	0.616752
2	0.000915	37	0.001358	72	0.028832	107	0.657553
3	0.00047	38	0.001453	73	0.031638	108	0.699191
4	0.000271	39	0.00156	74	0.034757	109	0.741515
5	0.000185	40	0.00168	75	0.038221	110	0.784383
6	0.000152	41	0.001815	76	0.042061	111	0.827673
7	0.000149	42	0.001969	77	0.046316	112	0.871285
8	0.000167	43	0.002144	78	0.051024	113	0.915145
9	0.000206	44	0.002345	79	0.056231	114	0.959214
10	0.000265	45	0.002579	80	0.061985	115	1
11	0.000341	46	0.002851	81	0.068338		
12	0.000429	47	0.003168	82	0.07535		
13	0.000522	48	0.003536	83	0.083082		
14	0.000614	49	0.003958	84	0.091601		
15	0.000698	50	0.004436	85	0.100979		
16	0.00077	51	0.004969	86	0.111291		
17	0.000829	52	0.00555	87	0.122616		
18	0.000874	53	0.006174	88	0.135037		
19	0.000905	54	0.006831	89	0.148639		
20	0.000924	55	0.007513	90	0.163507		
21	0.000934	56	0.008212	91	0.179726		
22	0.000937	57	0.008925	92	0.19738		
23	0.000936	58	0.009651	93	0.216547		
24	0.000933	59	0.010393	94	0.237302		
25	0.000931	60	0.011162	95	0.259706		
26	0.000931	61	0.011969	96	0.283813		
27	0.000934	62	0.012831	97	0.309659		
28	0.000942	63	0.013765	98	0.337265		
29	0.000956	64	0.014792	99	0.36663		
30	0.000977	65	0.015932	100	0.397733		
31	0.001005	66	0.017206	101	0.430529		
32	0.001042	67	0.018635	102	0.46495		
33	0.001086	68	0.02024	103	0.500904		
34	0.00114	69	0.02204	104	0.538278		
35	0.001202	70	0.024058	105	0.576942		

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