

Overview of CSO Tables from 1843 to Current (2012)

- 1) American Experience Table (AET): Data accumulated between 1843 to 1858.
- 2) Commissioners Standard Ordinary (CSO) 1941 Table: Data accumulated between 1931 to 1941.
- 3) Commissioners Standard Ordinary (CSO) 1958 Table: Data accumulated between 1950 to 1954.
Note: 1958 CSO Table required and effective 4 years after data had been accumulated.
- 4) Commissioners Standard Ordinary (CSO) 1980 Table: Data accumulated since 1954.
- 5) Commissioners Standard Ordinary (CSO) 2001 Table: Data accumulated since 1980.
Note: 2001 CSO Table required and effective 01/01/07 > 6 years after data had been accumulated.

All Rates based on Male Nonsmoker			
(1) AET		(5) CSO 2001	
AGE	RATE	AGE	RATE
25	\$8.07	25	\$1.07
45	\$11.16	45	\$2.65
65	\$40.13	65	\$16.85
90	\$454.55	90	\$187.66

(2) CSO 1941		(3) CSO 1958		(4) CSO 1980		(5) CSO 2001	
AGE	RATE	AGE	RATE	AGE	RATE	AGE	RATE
25	\$2.88	25	\$1.93	25	\$1.77	25	\$1.07
45	\$8.61	45	\$5.35	45	\$4.55	45	\$2.65
65	\$39.64	65	\$31.75	65	\$25.42	65	\$16.85
75	\$88.64	75	\$73.37	75	\$64.19	75	\$41.91
85	\$194.13	85	\$161.14	85	\$152.95	85	\$116.57
90	\$454.56	98	\$688.15	98	\$657.88	99	\$341.85

Children: Ages 1 to 18 > 1958 Table - \$1.76 to \$1.69 / 1980 Table - \$1.07 to \$0.80 / 2001 Table - \$0.56 to \$0.22

*Note: These rates are basic mortality rates for composit data; Actual rates will vary by gender, table, smoker rates, current experience, etc.
All variations will run as a factor of these tables to establish an actuarial curve of increasing cost-per-thousand of Net amount of risk.*