

危險保險費率表

(每月)

單位：元 / 每萬元危險保額

到達年齡	男 性	女 性
14	0.4400	0.2467
15	0.6267	0.2867
16	0.8467	0.3267
17	1.0500	0.3608
18	1.0733	0.4008
19	1.0875	0.4275
20	1.0942	0.4417
21	1.0958	0.4467
22	1.0933	0.4442
23	1.0892	0.4375
24	1.0842	0.4292
25	1.0817	0.4225
26	1.0825	0.4200
27	1.0892	0.4250
28	1.1025	0.4392
29	1.1258	0.4633
30	1.1608	0.4942
31	1.2100	0.5317
32	1.2750	0.5733
33	1.3583	0.6192
34	1.4583	0.6683
35	1.5717	0.7208
36	1.6975	0.7758
37	1.8342	0.8342
38	1.9783	0.8950
39	2.1333	0.9608
40	2.3008	1.0333
41	2.4833	1.1133
42	2.6833	1.2042
43	2.9033	1.3058
44	3.1425	1.4225
45	3.4033	1.5558
46	3.6842	1.7075
47	3.9867	1.8808
48	4.3125	2.0758
49	4.6642	2.2892
50	5.0467	2.5142
51	5.4650	2.7450
52	5.9233	2.9767
53	6.4275	3.2067
54	6.9833	3.4500
55	7.5983	3.7242

到達年齡	男 性	女 性
56	8.2792	4.0483
57	9.0325	4.4392
58	9.8667	4.9125
59	10.7867	5.4617
60	11.7983	6.0775
61	12.9067	6.7508
62	14.1183	7.4717
63	15.4400	8.2350
64	16.8842	9.0558
65	18.4642	9.9517
66	20.1942	10.9417
67	22.0875	12.0442
68	24.1600	13.2783
69	26.4292	14.6567
70	28.9150	16.1925
71	31.6358	17.8983
72	34.6125	19.7875
73	37.8633	21.8733
74	41.4175	24.1800
75	45.3025	26.7325
76	49.5475	29.5550
77	54.1800	32.6733
78	59.2308	36.1142
79	64.7383	39.9133
80	70.7408	44.1100
81	77.2783	48.7408
82	84.3900	53.8450
83	92.1183	59.4633
84	100.5092	65.6483
85	109.6133	72.4550
86	119.4792	79.9375
87	130.1567	88.1525
88	141.6942	97.1558
89	154.1417	107.0158
90	167.5458	117.8008
91	181.9567	129.5808
92	197.4225	142.4242
93	213.9858	156.4008
94	231.6692	171.5708

註：危險保險費係依到達年齡為準，故將隨各保單年度變化。

危險保額 = 身故保險金 - 保單價值準備金

= 最大值 (保險金額, 已繳保險費, 保單價值準備金) - 保單價值準備金