

臺灣壽險業第四回經驗生命表（男）

（民國八十四年至民國八十八年）

年齡	生存數	死亡數	死亡率	平均餘命	生存人年數	
x	l _x	d _x	q _x	e _x	L _x	T _x
0	10,000,000	57,300	0.005730	72.91	9,971,350	729,073,772
1	9,942,700	9,625	0.000968	72.32	9,937,888	719,102,422
2	9,933,075	7,470	0.000752	71.39	9,929,340	709,164,534
3	9,925,605	5,797	0.000584	70.45	9,922,707	699,235,194
4	9,919,808	4,682	0.000472	69.49	9,917,467	689,312,487
5	9,915,126	3,887	0.000392	68.52	9,913,183	679,395,020
6	9,911,239	3,489	0.000352	67.55	9,909,495	669,481,837
7	9,907,750	3,250	0.000328	66.57	9,906,125	659,572,342
8	9,904,500	3,169	0.000320	65.59	9,902,916	649,666,217
9	9,901,331	3,089	0.000312	64.61	9,899,787	639,763,301
10	9,898,242	2,930	0.000296	63.63	9,896,777	629,863,514
11	9,895,312	2,850	0.000288	62.65	9,893,887	619,966,737
12	9,892,462	3,007	0.000304	61.67	9,890,959	610,072,850
13	9,889,455	3,718	0.000376	60.69	9,887,596	600,181,891
14	9,885,737	5,220	0.000528	59.71	9,883,127	590,294,295
15	9,880,517	7,430	0.000752	58.74	9,876,802	580,411,168
16	9,873,087	10,031	0.001016	57.79	9,868,072	570,534,366
17	9,863,056	12,427	0.001260	56.85	9,856,843	560,666,294
18	9,850,629	12,688	0.001288	55.92	9,844,285	550,809,451
19	9,837,941	12,839	0.001305	54.99	9,831,522	540,965,166
20	9,825,102	12,900	0.001313	54.06	9,818,652	531,133,644
21	9,812,202	12,903	0.001315	53.13	9,805,751	521,314,992
22	9,799,299	12,857	0.001312	52.20	9,792,871	511,509,241
23	9,786,442	12,791	0.001307	51.27	9,780,047	501,716,370
24	9,773,651	12,716	0.001301	50.33	9,767,293	491,936,323
25	9,760,935	12,670	0.001298	49.40	9,754,600	482,169,030
26	9,748,265	12,663	0.001299	48.46	9,741,934	472,414,430
27	9,735,602	12,724	0.001307	47.52	9,729,240	462,672,496
28	9,722,878	12,863	0.001323	46.59	9,716,447	452,943,256
29	9,710,015	13,118	0.001351	45.65	9,703,456	443,226,809
30	9,696,897	13,508	0.001393	44.71	9,690,143	433,523,353
31	9,683,389	14,060	0.001452	43.77	9,676,359	423,833,210
32	9,669,329	14,794	0.001530	42.83	9,661,932	414,156,851
33	9,654,535	15,737	0.001630	41.90	9,646,667	404,494,919
34	9,638,798	16,868	0.001750	40.96	9,630,364	394,848,252
35	9,621,930	18,147	0.001886	40.04	9,612,857	385,217,888
36	9,603,783	19,563	0.002037	39.11	9,594,002	375,605,031
37	9,584,220	21,095	0.002201	38.19	9,573,673	366,011,029
38	9,563,125	22,703	0.002374	37.27	9,551,774	356,437,356
39	9,540,422	24,423	0.002560	36.36	9,528,211	346,885,582
40	9,515,999	26,274	0.002761	35.45	9,502,862	337,357,371
41	9,489,725	28,279	0.002980	34.55	9,475,586	327,854,509
42	9,461,446	30,466	0.003220	33.65	9,446,213	318,378,923
43	9,430,980	32,858	0.003484	32.76	9,414,551	308,932,710
44	9,398,122	35,440	0.003771	31.87	9,380,402	299,518,159
45	9,362,682	38,237	0.004084	30.99	9,343,564	290,137,757
46	9,324,445	41,223	0.004421	30.11	9,303,834	280,794,193
47	9,283,222	44,411	0.004784	29.25	9,261,017	271,490,359
48	9,238,811	47,811	0.005175	28.38	9,214,906	262,229,342
49	9,191,000	51,442	0.005597	27.53	9,165,279	253,014,436
50	9,139,558	55,349	0.006056	26.68	9,111,884	243,849,157
51	9,084,209	59,574	0.006558	25.84	9,054,422	234,737,273
52	9,024,635	64,147	0.007108	25.01	8,992,562	225,682,851
53	8,960,488	69,112	0.007713	24.18	8,925,932	216,690,289
54	8,891,376	74,510	0.008380	23.37	8,854,121	207,764,357
55	8,816,866	80,392	0.009118	22.56	8,776,670	198,910,236

註：本表壽險業通稱第四回經驗表（男）。

臺灣壽險業第四回經驗生命表（男）

（民國八十四年至民國八十八年）

年齡	生存數	死亡數	死亡率	平均餘命	生存人年數	
x	l_x	d_x	q_x	e_x	L_x	T_x
56	8,736,474	86,797	0.009935	21.76	8,693,076	190,133,566
57	8,649,677	93,754	0.010839	20.98	8,602,800	181,440,490
58	8,555,923	101,302	0.011840	20.20	8,505,272	172,837,690
59	8,454,621	109,437	0.012944	19.44	8,399,903	164,332,418
60	8,345,184	118,151	0.014158	18.69	8,286,109	155,932,515
61	8,227,033	127,420	0.015488	17.95	8,163,323	147,646,406
62	8,099,613	137,224	0.016942	17.22	8,031,001	139,483,083
63	7,962,389	147,527	0.018528	16.51	7,888,626	131,452,082
64	7,814,862	158,337	0.020261	15.81	7,735,694	123,563,456
65	7,656,525	169,646	0.022157	15.13	7,571,702	115,827,762
66	7,486,879	181,430	0.024233	14.46	7,396,164	108,256,060
67	7,305,449	193,631	0.026505	13.81	7,208,634	100,859,896
68	7,111,818	206,186	0.028992	13.17	7,008,725	93,651,262
69	6,905,632	219,012	0.031715	12.55	6,796,126	86,642,537
70	6,686,620	232,012	0.034698	11.94	6,570,614	79,846,411
71	6,454,608	245,036	0.037963	11.35	6,332,090	73,275,797
72	6,209,572	257,915	0.041535	10.78	6,080,615	66,943,707
73	5,951,657	270,419	0.045436	10.23	5,816,448	60,863,092
74	5,681,238	282,363	0.049701	9.69	5,540,057	55,046,644
75	5,398,875	293,499	0.054363	9.17	5,252,126	49,506,587
76	5,105,376	303,550	0.059457	8.67	4,953,601	44,254,461
77	4,801,826	312,196	0.065016	8.18	4,645,728	39,300,860
78	4,489,630	319,109	0.071077	7.72	4,330,076	34,655,132
79	4,170,521	323,991	0.077686	7.27	4,008,526	30,325,056
80	3,846,530	326,528	0.084889	6.84	3,683,266	26,316,530
81	3,520,002	326,424	0.092734	6.43	3,356,790	22,633,264
82	3,193,578	323,407	0.101268	6.04	3,031,875	19,276,474
83	2,870,171	317,274	0.110542	5.66	2,711,534	16,244,599
84	2,552,897	307,907	0.120611	5.30	2,398,944	13,533,065
85	2,244,990	295,297	0.131536	4.96	2,097,342	11,134,121
86	1,949,693	279,537	0.143375	4.63	1,809,925	9,036,779
87	1,670,156	260,858	0.156188	4.33	1,539,727	7,226,854
88	1,409,298	239,627	0.170033	4.04	1,289,485	5,687,127
89	1,169,671	216,354	0.184970	3.76	1,061,494	4,397,642
90	953,317	191,669	0.201055	3.50	857,483	3,336,148
91	761,648	166,304	0.218348	3.25	678,496	2,478,665
92	595,344	141,041	0.236907	3.02	524,824	1,800,169
93	454,303	116,657	0.256783	2.81	395,975	1,275,345
94	337,646	93,867	0.278003	2.60	290,713	879,370
95	243,779	73,277	0.300589	2.41	207,141	588,657
96	170,502	55,338	0.324559	2.24	142,833	381,516
97	115,164	40,300	0.349936	2.07	95,014	238,683
98	74,864	28,203	0.376717	1.92	60,763	143,669
99	46,661	18,889	0.404815	1.78	37,217	82,906
100	27,772	12,056	0.434119	1.65	21,744	45,689
101	15,716	7,300	0.464520	1.52	12,066	23,945
102	8,416	4,174	0.495908	1.41	6,329	11,879
103	4,242	2,241	0.528175	1.31	3,122	5,550
104	2,001	1,123	0.561225	1.21	1,440	2,428
105	878	522	0.594967	1.12	617	988
106	356	224	0.629307	1.04	244	371
107	132	88	0.664152	0.96	88	127
108	44	31	0.698078	0.88	29	39
109	13	10	0.731384	0.73	8	10
110	3	3	1.000000	0.50	2	2

臺灣壽險業第四回經驗生命表（女）

（民國八十四年至民國八十八年）

年齡	生存數	死亡數	死亡率	平均餘命	生存人年數	
x	l _x	d _x	q _x	e _x	L _x	T _x
0	10,000,000	52,400	0.005240	79.61	9,973,800	796,113,496
1	9,947,600	8,993	0.000904	79.03	9,943,104	786,139,696
2	9,938,607	6,202	0.000624	78.10	9,935,506	776,196,592
3	9,932,405	4,370	0.000440	77.15	9,930,220	766,261,086
4	9,928,035	3,256	0.000328	76.18	9,926,407	756,330,866
5	9,924,779	2,779	0.000280	75.21	9,923,390	746,404,459
6	9,922,000	2,461	0.000248	74.23	9,920,770	736,481,069
7	9,919,539	2,222	0.000224	73.25	9,918,428	726,560,299
8	9,917,317	2,063	0.000208	72.26	9,916,286	716,641,871
9	9,915,254	1,904	0.000192	71.28	9,914,302	706,725,585
10	9,913,350	1,903	0.000192	70.29	9,912,399	696,811,283
11	9,911,447	1,903	0.000192	69.30	9,910,496	686,898,884
12	9,909,544	2,140	0.000216	68.32	9,908,474	676,988,388
13	9,907,404	2,457	0.000248	67.33	9,906,176	667,079,914
14	9,904,947	2,932	0.000296	66.35	9,903,481	657,173,738
15	9,902,015	3,406	0.000344	65.37	9,900,312	647,270,257
16	9,898,609	3,880	0.000392	64.39	9,896,669	637,369,945
17	9,894,729	4,284	0.000433	63.41	9,892,587	627,473,276
18	9,890,445	4,757	0.000481	62.44	9,888,067	617,580,689
19	9,885,688	5,071	0.000513	61.47	9,883,153	607,692,622
20	9,880,617	5,237	0.000530	60.50	9,877,999	597,809,469
21	9,875,380	5,293	0.000536	59.54	9,872,734	587,931,470
22	9,870,087	5,261	0.000533	58.57	9,867,457	578,058,736
23	9,864,826	5,179	0.000525	57.60	9,862,237	568,191,279
24	9,859,647	5,078	0.000515	56.63	9,857,108	558,329,042
25	9,854,569	4,996	0.000507	55.66	9,852,071	548,471,934
26	9,849,573	4,964	0.000504	54.68	9,847,091	538,619,863
27	9,844,609	5,021	0.000510	53.71	9,842,099	528,772,772
28	9,839,588	5,185	0.000527	52.74	9,836,996	518,930,673
29	9,834,403	5,468	0.000556	51.77	9,831,669	509,093,677
30	9,828,935	5,829	0.000593	50.80	9,826,021	499,262,008
31	9,823,106	6,267	0.000638	49.82	9,819,973	489,435,987
32	9,816,839	6,754	0.000688	48.86	9,813,462	479,616,014
33	9,810,085	7,289	0.000743	47.89	9,806,441	469,802,552
34	9,802,796	7,862	0.000802	46.92	9,798,865	459,996,111
35	9,794,934	8,473	0.000865	45.96	9,790,698	450,197,246
36	9,786,461	9,111	0.000931	45.00	9,781,906	440,406,548
37	9,777,350	9,787	0.001001	44.04	9,772,457	430,624,642
38	9,767,563	10,490	0.001074	43.09	9,762,318	420,852,185
39	9,757,073	11,250	0.001153	42.13	9,751,448	411,089,867
40	9,745,823	12,085	0.001240	41.18	9,739,781	401,338,419
41	9,733,738	13,004	0.001336	40.23	9,727,236	391,598,638
42	9,720,734	14,046	0.001445	39.28	9,713,711	381,871,402
43	9,706,688	15,210	0.001567	38.34	9,699,083	372,157,691
44	9,691,478	16,543	0.001707	37.40	9,683,207	362,458,608
45	9,674,935	18,063	0.001867	36.46	9,665,904	352,775,401
46	9,656,872	19,787	0.002049	35.53	9,646,979	343,109,497
47	9,637,085	21,751	0.002257	34.60	9,626,210	333,462,518
48	9,615,334	23,952	0.002491	33.68	9,603,358	323,836,308
49	9,591,382	26,348	0.002747	32.76	9,578,208	314,232,950
50	9,565,034	28,858	0.003017	31.85	9,550,605	304,654,742
51	9,536,176	31,412	0.003294	30.95	9,520,470	295,104,137
52	9,504,764	33,951	0.003572	30.05	9,487,789	285,583,667
53	9,470,813	36,444	0.003848	29.15	9,452,591	276,095,878
54	9,434,369	39,058	0.004140	28.26	9,414,840	266,643,287
55	9,395,311	41,988	0.004469	27.38	9,374,317	257,228,447

註：本表壽險業通稱第四回經驗表（女）。

臺灣壽險業第四回經驗生命表（女）

（民國八十四年至民國八十八年）

年齡	生存數	死亡數	死亡率	平均餘命	生 存 人 年 數	
x	l _x	d _x	q _x	e _x	L _x	T _x
56	9,353,323	45,438	0.004858	26.50	9,330,604	247,854,130
57	9,307,885	49,583	0.005327	25.63	9,283,094	238,523,526
58	9,258,302	54,578	0.005895	24.76	9,231,013	229,240,432
59	9,203,724	60,321	0.006554	23.90	9,173,564	220,009,419
60	9,143,403	66,683	0.007293	23.06	9,110,062	210,835,855
61	9,076,720	73,531	0.008101	22.22	9,039,955	201,725,793
62	9,003,189	80,723	0.008966	21.40	8,962,828	192,685,838
63	8,922,466	88,172	0.009882	20.59	8,878,380	183,723,010
64	8,834,294	96,002	0.010867	19.79	8,786,293	174,844,630
65	8,738,292	104,353	0.011942	19.00	8,686,116	166,058,337
66	8,633,939	113,364	0.013130	18.23	8,577,257	157,372,221
67	8,520,575	123,148	0.014453	17.46	8,459,001	148,794,964
68	8,397,427	133,805	0.015934	16.71	8,330,525	140,335,963
69	8,263,622	145,341	0.017588	15.97	8,190,952	132,005,438
70	8,118,281	157,746	0.019431	15.25	8,039,408	123,814,486
71	7,960,535	170,976	0.021478	14.54	7,875,047	115,775,078
72	7,789,559	184,963	0.023745	13.85	7,697,078	107,900,031
73	7,604,596	199,605	0.026248	13.18	7,504,794	100,202,953
74	7,404,991	214,863	0.029016	12.52	7,297,560	92,698,159
75	7,190,128	230,652	0.032079	11.88	7,074,802	85,400,599
76	6,959,476	246,825	0.035466	11.25	6,836,064	78,325,797
77	6,712,651	263,190	0.039208	10.65	6,581,056	71,489,733
78	6,449,461	279,500	0.043337	10.06	6,309,711	64,908,677
79	6,169,961	295,516	0.047896	9.50	6,022,203	58,598,966
80	5,874,445	310,946	0.052932	8.95	5,718,972	52,576,763
81	5,563,499	325,403	0.058489	8.42	5,400,798	46,857,791
82	5,238,096	338,454	0.064614	7.91	5,068,869	41,456,993
83	4,899,642	349,619	0.071356	7.43	4,724,833	36,388,124
84	4,550,023	358,442	0.078778	6.96	4,370,802	31,663,291
85	4,191,581	364,441	0.086946	6.51	4,009,361	27,292,489
86	3,827,140	367,118	0.095925	6.08	3,643,581	23,283,128
87	3,460,022	366,012	0.105783	5.68	3,277,016	19,639,547
88	3,094,010	360,721	0.116587	5.29	2,913,650	16,362,531
89	2,733,289	351,006	0.128419	4.92	2,557,786	13,448,881
90	2,382,283	336,762	0.141361	4.57	2,213,902	10,891,095
91	2,045,521	318,072	0.155497	4.24	1,886,485	8,677,193
92	1,727,449	295,237	0.170909	3.93	1,579,831	6,790,708
93	1,432,212	268,799	0.187681	3.64	1,297,813	5,210,877
94	1,163,413	239,529	0.205885	3.36	1,043,649	3,913,064
95	923,884	208,425	0.225596	3.11	819,672	2,869,415
96	715,459	176,638	0.246887	2.86	627,140	2,049,743
97	538,821	145,390	0.269830	2.64	466,126	1,422,603
98	393,431	115,858	0.294480	2.43	335,502	956,477
99	277,573	89,048	0.320809	2.24	233,049	620,975
100	188,525	65,752	0.348771	2.06	155,649	387,926
101	122,773	46,447	0.378319	1.89	99,550	232,277
102	76,326	31,248	0.409406	1.74	60,702	132,727
103	45,078	19,924	0.441987	1.60	35,116	72,025
104	25,154	11,974	0.476030	1.47	19,167	36,909
105	13,180	6,742	0.511501	1.35	9,809	17,742
106	6,438	3,530	0.548371	1.23	4,673	7,933
107	2,908	1,706	0.586607	1.12	2,055	3,260
108	1,202	751	0.624558	1.00	827	1,205
109	451	299	0.662588	0.84	302	378
110	152	152	1.000000	0.50	76	76