

《招商信诺附加臻藏版珍爱一生慢性疾病保险》保险费费率表

每1000元基本保险金额

保险期间	20年										至55周岁									
	趸交		3年交		5年交		10年交		20年交		趸交		3年交		5年交		10年交		20年交	
	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	65.73	65.79	23.70	23.72	14.63	14.64	7.93	7.93	4.32	4.32	176.56	178.01	63.66	64.17	39.31	39.62	21.30	21.47	11.59	11.67
1	65.90	65.95	23.74	23.75	14.65	14.66	7.94	7.94	4.32	4.32	177.75	179.21	64.02	64.54	39.52	39.84	21.41	21.58	11.65	11.74
2	67.38	67.45	24.26	24.28	14.97	14.99	8.11	8.12	4.41	4.41	178.80	180.28	64.37	64.91	39.73	40.06	21.53	21.70	11.71	11.80
3	68.87	68.95	24.79	24.82	15.30	15.32	8.29	8.29	4.51	4.51	179.80	181.32	64.72	65.27	39.95	40.28	21.64	21.81	11.78	11.86
4	70.39	70.48	25.34	25.37	15.64	15.65	8.47	8.48	4.61	4.61	180.79	182.35	65.08	65.63	40.17	40.50	21.76	21.93	11.85	11.93
5	71.93	72.03	25.89	25.92	15.98	16.00	8.66	8.66	4.71	4.71	181.81	183.40	65.44	66.01	40.39	40.73	21.88	22.06	11.92	12.00
6	73.51	73.62	26.46	26.50	16.33	16.35	8.85	8.85	4.82	4.82	182.85	184.47	65.81	66.39	40.62	40.97	22.00	22.18	11.99	12.08
7	75.12	75.25	27.04	27.08	16.69	16.71	9.04	9.05	4.93	4.93	183.91	185.56	66.20	66.78	40.85	41.21	22.13	22.32	12.07	12.16
8	76.76	76.91	27.63	27.68	17.05	17.08	9.24	9.25	5.04	5.04	185.00	186.68	66.59	67.18	41.10	41.46	22.26	22.45	12.15	12.24
9	78.45	78.60	28.24	28.29	17.43	17.46	9.44	9.45	5.16	5.16	186.13	187.84	66.99	67.60	41.35	41.71	22.40	22.59	12.24	12.33
10	80.17	80.34	28.85	28.91	17.81	17.84	9.65	9.66	5.28	5.28	187.28	189.02	67.41	68.02	41.60	41.98	22.54	22.74	12.33	12.42
11	81.93	82.11	29.49	29.55	18.20	18.24	9.86	9.88	5.40	5.40	188.48	190.23	67.84	68.46	41.87	42.25	22.69	22.89	12.43	12.52
12	83.73	83.91	30.13	30.18	18.59	18.63	10.07	10.09	5.52	5.52	189.73	191.49	68.28	68.91	42.13	42.51	22.84	23.04	12.52	12.61
13	85.57	85.75	30.87	30.92	18.98	19.02	10.28	10.30	5.64	5.64	191.03	192.79	68.73	69.37	42.39	42.78	22.99	23.19	12.62	12.71
14	87.45	87.63	31.61	31.66	19.37	19.41	10.49	10.51	5.76	5.76	192.38	194.14	69.19	69.84	42.67	43.06	23.15	23.35	12.73	12.82
15	89.37	89.55	32.45	32.50	19.76	19.80	10.70	10.72	5.88	5.88	193.78	195.54	69.66	70.32	42.95	43.35	23.33	23.53	12.84	12.93
16	91.33	91.51	33.29	33.34	20.15	20.19	10.91	10.93	6.00	6.00	195.23	196.99	70.14	70.81	43.23	43.63	23.52	23.71	12.97	13.05
17	93.33	93.51	34.13	34.18	20.54	20.58	11.12	11.14	6.12	6.12	196.73	198.49	70.62	71.29	43.52	43.92	23.72	23.91	13.10	13.18
18	95.37	95.55	34.97	35.02	20.93	20.97	11.33	11.35	6.24	6.24	198.28	199.99	71.11	71.78	43.81	44.21	23.93	24.12	13.23	13.32
19	97.45	97.63	35.81	35.86	21.32	21.36	11.54	11.56	6.36	6.36	199.88	201.54	71.61	72.28	44.10	44.50	24.16	24.35	13.38	13.46
20	99.57	99.75	36.65	36.70	21.71	21.75	11.75	11.77	6.48	6.48	201.53	203.14	72.11	72.78	44.40	44.80	24.40	24.59	13.54	13.61
21	101.73	101.91	37.49	37.54	22.10	22.14	11.96	11.98	6.60	6.60	203.23	204.80	72.62	73.29	44.70	45.10	24.65	24.83	13.70	13.78
22	103.93	104.11	38.33	38.38	22.49	22.53	12.17	12.19	6.72	6.72	204.98	206.52	73.13	73.80	45.00	45.40	24.90	25.08	13.86	13.94
23	106.17	106.35	39.17	39.22	22.88	22.92	12.38	12.40	6.84	6.84	206.78	208.20	73.64	74.31	45.30	45.70	25.15	25.33	14.02	14.10
24	108.45	108.63	40.01	40.06	23.27	23.31	12.59	12.61	6.96	6.96	208.63	209.70	74.15	74.82	45.60	46.00	25.40	25.58	14.18	14.26
25	110.77	110.95	40.85	40.90	23.66	23.70	12.80	12.82	7.08	7.08	210.53	210.70	74.66	75.33	45.90	46.30	25.65	25.83	14.34	14.42
26	113.13	113.31	41.69	41.74	24.05	24.09	13.01	13.03	7.20	7.20	212.48	211.50	75.17	75.84	46.20	46.60	25.90	26.08	14.50	14.58
27	115.53	115.71	42.53	42.58	24.44	24.48	13.22	13.24	7.32	7.32	214.48	212.40	75.68	76.35	46.50	46.90	26.15	26.33	14.66	14.74
28	117.97	118.15	43.37	43.42	24.83	24.87	13.43	13.45	7.44	7.44	216.53	213.30	76.19	76.86	46.80	47.20	26.40	26.58	14.82	14.90
29	120.45	120.63	44.21	44.26	25.22	25.26	13.64	13.66	7.56	7.56	218.63	214.10	76.70	77.37	47.10	47.50	26.65	26.83	14.98	15.06
30	122.97	123.15	45.05	45.10	25.61	25.65	13.85	13.87	7.68	7.68	220.78	215.00	77.21	77.88	47.40	47.80	26.90	27.08	15.14	15.22
31	125.53	125.71	45.89	45.94	26.00	26.04	14.06	14.08	7.80	7.80	222.98	216.00	77.72	78.39	47.70	48.10	27.15	27.33	15.30	15.38
32	128.13	128.31	46.73	46.78	26.39	26.43	14.27	14.29	7.92	7.92	225.23	216.90	78.23	78.90	48.00	48.40	27.40	27.58	15.46	15.54
33	130.77	130.95	47.57	47.62	26.78	26.82	14.48	14.50	8.04	8.04	227.53	217.70	78.74	79.41	48.30	48.70	27.65	27.83	15.62	15.70
34	133.45	133.63	48.41	48.46	27.17	27.21	14.69	14.71	8.16	8.16	229.88	218.50	79.25	79.92	48.60	49.00	27.90	28.08	15.78	15.86
35	136.17	136.35	49.25	49.30	27.56	27.60	14.90	14.92	8.28	8.28	232.28	219.30	79.76	80.43	48.90	49.30	28.15	28.33	15.94	16.02
36	138.93	139.11	50.09	50.14	27.95	27.99	15.11	15.13	8.40	8.40	234.73	220.10	80.27	80.94	49.20	49.60	28.40	28.58	16.10	16.18
37	141.73	141.91	50.93	50.98	28.34	28.38	15.32	15.34	8.52	8.52	237.23	220.90	80.78	81.45	49.50	49.90	28.65	28.83	16.26	16.34
38	144.57	144.75	51.77	51.82	28.73	28.77	15.53	15.55	8.64	8.64	239.78	221.70	81.29	81.96	49.80	50.20	28.90	29.08	16.42	16.50
39	147.45	147.63	52.61	52.66	29.12	29.16	15.74	15.76	8.76	8.76	242.38	222.50	81.80	82.47	50.10	50.50	29.15	29.33	16.58	16.66
40	150.37	150.55	53.45	53.50	29.51	29.55	15.95	15.97	8.88	8.88	245.03	223.30	82.31	82.98	50.40	50.80	29.40	29.58	16.74	16.82
41	153.33	153.51	54.29	54.34	29.90	29.94	16.16	16.18	9.00	9.00	247.73	224.10	82.82	83.49	50.70	51.10	29.65	29.83	16.90	16.98
42	156.33	156.51	55.13	55.18	30.29	30.33	16.37	16.39	9.12	9.12	250.48	224.90	83.33	84.00	51.00	51.40	29.90	30.08	17.06	17.14
43	159.37	159.55	55.97	56.02	30.68	30.72	16.58	16.60	9.24	9.24	253.28	225.70	83.84	84.51	51.30	51.70	30.15	30.33	17.22	17.30
44	162.45	162.63	56.81	56.86	31.07	31.11	16.79	16.81	9.36	9.36	256.13	226.50	84.35	85.02	51.60	52.00	30.40	30.58	17.38	17.46
45	165.57	165.75	57.65	57.70	31.46	31.50	17.00	17.02	9.48	9.48	259.03	227.30	84.86	85.53	51.90	52.30	30.65	30.83	17.54	17.62
46	168.73	168.91	58.49	58.54	31.85	31.89	17.21	17.23	9.60	9.60	261.98	228.10	85.37	86.04	52.20	52.60	30.90	31.08	17.70	17.78
47	171.93	172.11	59.33	59.38	32.24	32.28	17.42	17.44	9.72	9.72	264.98	228.90	85.88	86.55	52.50	52.90	31.15	31.33	17.86	17.94
48	175.17	175.35	60.17	60.22	32.63	32.67	17.63	17.65	9.84	9.84	268.03	229.70	86.39	87.06	52.80	53.20	31.40	31.58	18.02	18.10
49	178.45	178.63	61.01	61.06	33.02	33.06	17.84	17.86	9.96	9.96	271.13	230.50	86.90	87.57	53.10	53.50	31.65	31.83	18.18	18.26
50	181.77	181.95	61.85	61.90	33.41	33.45	18.05	18.07	10.08	10.08	274.28	231.30	87.41	88.08	53.40	53.80	31.90	32.08	18.34	18.42
51	185.13	185.31	62.69	62.74	33.80	33.84	18.26	18.28	10.20	10.20	277.48	232.10	87.92	88.59	53.70	54.10	32.15	32.33	18.50	18.58
52	188.53	188.71	63.53	63.58	34.19	34.23	18.47	18.49	10.32	10.32	280.73	232.90	88.43	89.10	54.00	54.40	32.40	32.58	18.66	18.74
53	191.97	192.15	64.37	64.42	34.58	34.62	18.68	18.70	10.44	10.44	284.03	233.70	88.94	89.61	54.30	54.70	32.65	32.83	18.82	18.90
54	195.45	195.63	65.21	65.26	34.97	35.01	18.89	18.91	10.56	10.56	287.38	234.50	89.45	90.12	54.60	55.00	32.90	33.08	18.98	19.06
55	198.97	199.15	66.05	66.10	35.36	35.40	19.10	19.12	10.68	10.68	290.78	235.30	89.96	90.63	54.90	55.30	33.15	33.33	19.14	19.22

		至60周岁								至65周岁									
趸交		3年交		5年交		10年交		20年交		趸交		3年交		5年交		10年交		20年交	
男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
188.87	190.96	68.10	68.83	42.05	42.50	22.79	23.03	12.40	12.52	202.03	205.35	72.84	74.02	44.98	45.71	24.38	24.77	13.26	13.47
190.46	192.56	68.60	69.35	42.35	42.81	22.94	23.19	12.48	12.61	204.03	207.40	73.49	74.70	45.37	46.11	24.58	24.98	13.37	13.58
191.89	194.04	69.09	69.86	42.64	43.12	23.10	23.35	12.57	12.70	205.88	209.34	74.13	75.37	45.75	46.52	24.79	25.19	13.49	13.70
193.28	195.49	69.58	70.37	42.94	43.43	23.26	23.52	12.66	12.79	207.69	211.25	74.77	76.04	46.15	46.93	25.00	25.41	13.61	13.82
194.68	196.95	70.08	70.89	43.25	43.75	23.43	23.69	12.76	12.89	209.53	213.18	75.42	76.73	46.55	47.35	25.22	25.64	13.73	13.95
196.11	198.44	70.59	71.42	43.57	44.07	23.60	23.87	12.85	12.99	211.40	215.15	76.09	77.43	46.96	47.78	25.44	25.88	13.86	14.08
197.58	199.95	71.12	71.96	43.89	44.41	23.78	24.05	12.96	13.09	213.33	217.16	76.78	78.15	47.39	48.23	25.67	26.12	13.99	14.22
199.08	201.50	71.66	72.52	44.22	44.75	23.96	24.23	13.07	13.20	215.30	219.22	77.49	78.89	47.82	48.68	25.91	26.36	14.13	14.36
200.63	203.10	72.21	73.09	44.57	45.10	24.14	24.43	13.18	13.32	217.32	221.34	78.22	79.66	48.27	49.15	26.15	26.62	14.28	14.51
202.22	204.74	72.78	73.68	44.92	45.47	24.34	24.62	13.30	13.44	219.41	223.52	78.97	80.44	48.74	49.64	26.41	26.88	14.43	14.67
203.85	206.42	73.37	74.29	45.28	45.84	24.54	24.83	13.42	13.56	221.56	225.76	79.75	81.25	49.22	50.14	26.67	27.16	14.59	14.83
205.54	208.15	73.98	74.91	45.66	46.23	24.75	25.04	13.55	13.69	223.77	228.07	80.54	82.08	49.71	50.65	26.94	27.44	14.75	15.00
207.18	209.85	74.58	75.53	46.03	46.61	24.95	25.25	13.68	13.83	225.96	230.36	81.34	82.91	50.20	51.16	27.21	27.72	14.92	15.18
208.88	211.60	75.19	76.16	46.41	47.00	25.17	25.47	13.82	13.96	228.22	232.72	82.15	83.76	50.71	51.69	27.50	28.01	15.10	15.36
210.64	213.41	75.83	76.81	46.81	47.41	25.40	25.71	13.97	14.11	230.55	235.16	83.00	84.64	51.23	52.24	27.80	28.33	15.29	15.55
212.46	215.28	76.49	77.49	47.22	47.83	25.64	25.95	14.12	14.27	232.97	237.67	83.87	85.55	51.78	52.80	28.12	28.65	15.48	15.75
214.34	217.21	77.17	78.18	47.65	48.26	25.90	26.22	14.28	14.43	235.46	240.27	84.77	86.48	52.34	53.38	28.46	29.00	15.69	15.96
216.28	219.20	77.88	78.91	48.09	48.71	26.18	26.49	14.46	14.60	238.04	242.95	85.71	87.46	52.93	53.99	28.81	29.36	15.91	16.18
218.31	221.28	78.62	79.66	48.57	49.20	26.47	26.79	14.64	14.79	240.73	245.73	86.69	88.47	53.56	54.64	29.19	29.75	16.14	16.42
220.43	223.43	79.39	80.44	49.10	49.73	26.78	27.10	14.83	14.98	243.52	248.62	87.71	89.51	54.24	55.33	29.59	30.15	16.39	16.67
222.63	225.65	80.25	81.31	49.66	50.30	27.11	27.42	15.04	15.18	246.43	251.60	88.83	90.66	54.97	56.08	30.00	30.57	16.65	16.93
224.92	227.96	81.21	82.27	50.27	50.91	27.45	27.76	15.26	15.40	249.44	254.68	90.06	91.91	55.75	56.87	30.44	31.02	16.92	17.21
225.25	228.31	81.34	82.40	50.36	50.99	27.50	27.82	15.31	15.46	250.57	255.89	90.48	92.36	56.02	57.15	30.59	31.18	17.04	17.33
225.63	228.68	81.48	82.54	50.45	51.08	27.56	27.88	15.38	15.53	251.77	257.15	90.92	92.82	56.29	57.44	30.76	31.35	17.16	17.46
226.03	229.09	81.63	82.70	50.55	51.18	27.64	27.96	15.46	15.60	253.03	258.48	91.38	93.31	56.59	57.75	30.94	31.54	17.30	17.60
226.47	229.52	81.80	82.86	50.65	51.29	27.73	28.04	15.54	15.69	254.35	259.87	91.87	93.81	56.89	58.07	31.14	31.75	17.45	17.76
226.93	229.99	81.97	83.03	50.77	51.40	27.83	28.15	15.64	15.78	255.72	261.32	92.37	94.34	57.21	58.40	31.36	31.98	17.62	17.93
227.42	230.48	82.16	83.22	50.89	51.52	27.95	28.27	15.74	15.88	257.17	262.82	92.90	94.90	57.54	58.75	31.60	32.23	17.80	18.11
227.95	231.01	82.36	83.42	51.05	51.68	28.08	28.40	15.86	16.00	258.67	264.41	93.46	95.48	57.93	59.16	31.87	32.51	18.00	18.31
228.52	231.58	82.57	83.64	51.25	51.89	28.23	28.55	15.99	16.13	260.26	266.07	94.04	96.09	58.37	59.61	32.15	32.80	18.21	18.53
229.12	232.19	82.89	83.96	51.49	52.13	28.40	28.71	16.13	16.27	261.92	267.81	94.75	96.84	58.87	60.13	32.46	33.12	18.44	18.76
229.78	232.86	83.31	84.38	51.78	52.42	28.58	28.89	16.29	16.42	263.68	269.65	95.60	97.71	59.42	60.71	32.79	33.46	18.69	19.01
227.83	230.92	82.62	83.69	51.37	52.01	28.37	28.68	16.23	16.35	262.95	269.03	95.36	97.51	59.28	60.59	32.74	33.42	18.73	19.05
225.86	228.95	81.92	83.00	50.94	51.59	28.16	28.48	16.18	16.30	262.26	268.43	95.13	97.31	59.15	60.49	32.70	33.39	18.78	19.11
223.86	226.96	81.22	82.30	50.52	51.17	27.97	28.29	16.13	16.24	261.60	267.87	94.91	97.13	59.03	60.39	32.68	33.39	18.85	19.17
221.83	224.95	80.50	81.59	50.09	50.74	27.79	28.11	16.10	16.20	260.96	267.34	94.70	96.97	58.92	60.30	32.69	33.40	18.94	19.25
219.77	222.90	79.77	80.87	49.65	50.30	27.62	27.93			260.35	266.85	94.50	96.81	58.82	60.22	32.71	33.44	19.04	19.34
217.68	220.84	79.04	80.14	49.22	49.87	27.46	27.77			259.76	266.40	94.33	96.68	58.73	60.16	32.77	33.50	19.16	19.45
215.58	218.74	78.31	79.41	48.82	49.47	27.31	27.62			259.25	265.99	94.17	96.56	58.70	60.16	32.85	33.59	19.30	19.58
213.47	216.64	77.58	78.68	48.45	49.11	27.18	27.48			258.79	265.66	94.05	96.48	58.74	60.22	32.95	33.70	19.46	19.73
211.35	214.52	76.94	78.04	48.13	48.78	27.07	27.36			258.41	265.38	94.08	96.55	58.85	60.35	33.09	33.84	19.65	19.89
209.24	212.41	76.42	77.51	47.85	48.50	26.97	27.24			258.12	265.21	94.27	96.78	59.03	60.55	33.26	34.01		
203.56	206.73	74.38	75.48	46.61	47.25	26.32	26.58			254.52	261.75	93.01	95.56	58.28	59.82	32.91	33.65		
197.72	200.88	72.31	73.39	45.35	45.97	25.67	25.91			250.88	258.24	91.75	94.34	57.54	59.09	32.57	33.31		
191.76	194.89	70.18	71.24	44.05	44.65	25.02	25.23			247.26	254.71	90.50	93.11	56.80	58.36	32.26	32.97		
185.66	188.75	68.01	69.04	42.73	43.30	24.35	24.53			243.63	251.17	89.25	91.87	56.07	57.62	31.96	32.65		
										240.03	247.61	88.01	90.64	55.34	56.89				
										236.45	244.04	86.78	89.40	54.63	56.14				
										232.91	240.47	85.58	88.16	53.97	55.44				
										229.40	236.91	84.38	86.89	53.37	54.78				
										225.96	233.28	83.33	85.74	52.83	54.17				

