

《招商信诺附加臻藏版珍爱一生重大疾病保险》保险费费率表

每1000元基本保险金额

投保年龄	交费方式	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		10.73	10.28	5.17	4.92	3.45	3.30	2.13	2.06	1.48	1.44	53.37	58.40	21.68	23.60	13.14	14.27	6.96	7.54	3.97	4.28
1		9.76	9.60	4.40	4.35	2.91	2.89	1.83	1.82	1.31	1.31	51.72	57.23	20.74	22.91	12.52	13.81	6.62	7.28	3.79	4.14
2		9.49	9.46	4.19	4.19	2.76	2.77	1.74	1.75	1.26	1.27	52.53	58.29	20.97	23.24	12.64	13.99	6.67	7.36	3.82	4.18
3		9.48	9.44	4.15	4.15	2.73	2.73	1.72	1.72	1.25	1.26	52.23	58.09	20.82	23.13	12.55	13.92	6.63	7.32	3.80	4.17
4		9.53	9.60	4.17	4.20	2.74	2.76	1.72	1.73	1.25	1.26	51.98	58.03	20.73	23.11	12.49	13.90	6.59	7.31	3.78	4.17
5		9.59	9.81	4.19	4.27	2.74	2.79	1.72	1.74	1.26	1.27	53.28	59.52	21.24	23.68	12.79	14.23	6.74	7.48	3.87	4.26
6		9.79	10.10	4.25	4.38	2.78	2.86	1.73	1.77	1.27	1.29	53.15	59.57	21.18	23.70	12.75	14.25	6.73	7.48	3.86	4.27
7		10.06	10.48	4.36	4.53	2.84	2.94	1.76	1.82	1.29	1.32	53.04	59.62	21.14	23.72	12.73	14.26	6.72	7.50	3.87	4.28
8		10.36	10.91	4.47	4.69	2.90	3.04	1.80	1.87	1.31	1.35	54.57	61.32	21.73	24.38	13.08	14.65	6.90	7.70	3.97	4.39
9		10.71	11.42	4.61	4.89	2.99	3.16	1.85	1.94	1.35	1.39	54.53	61.43	21.73	24.43	13.08	14.68	6.91	7.72	3.98	4.41
10		11.12	12.05	4.77	5.14	3.08	3.31	1.90	2.02	1.38	1.44	54.48	61.56	21.70	24.48	13.07	14.72	6.91	7.75	3.99	4.44
11		11.57	12.76	4.93	5.42	3.19	3.48	1.96	2.12	1.42	1.50	56.14	63.41	22.35	25.21	13.46	15.16	7.11	7.98	4.11	4.56
12		12.16	13.60	5.20	5.76	3.36	3.70	2.05	2.22	1.48	1.57	56.17	63.56	22.39	25.29	13.50	15.21	7.14	8.01	4.14	4.59
13		12.78	14.54	5.46	6.15	3.52	3.93	2.13	2.35	1.54	1.65	56.13	63.70	22.39	25.36	13.51	15.27	7.15	8.04	4.16	4.63
14		13.43	15.54	5.72	6.56	3.69	4.19	2.22	2.47	1.60	1.73	57.90	65.63	23.10	26.13	13.94	15.73	7.37	8.28	4.29	4.76
15		14.21	16.69	6.05	7.03	3.89	4.47	2.32	2.61	1.66	1.82	57.90	65.80	23.12	26.22	13.96	15.79	7.38	8.31	4.31	4.80
16		15.08	17.98	6.42	7.56	4.10	4.77	2.43	2.77	1.74	1.92	57.86	65.96	23.14	26.31	13.96	15.84	7.40	8.34	4.34	4.84
17		15.96	19.43	6.76	8.12	4.29	5.10	2.54	2.94	1.82	2.04	59.65	68.04	23.83	27.12	14.37	16.32	7.61	8.59	4.47	4.99
18		16.91	20.96	7.08	8.67	4.48	5.43	2.65	3.12	1.90	2.16	59.55	68.23	23.76	27.17	14.34	16.35	7.61	8.62	4.50	5.04
19		17.98	22.59	7.52	9.32	4.75	5.82	2.80	3.34	2.01	2.31	59.50	68.36	23.76	27.23	14.35	16.40	7.64	8.67	4.54	5.10
20		19.23	24.41	8.02	10.06	5.07	6.27	2.98	3.58	2.14	2.47	61.46	70.46	24.54	28.07	14.83	16.91	7.90	8.94	4.71	5.27
21		20.56	26.59	8.56	10.92	5.41	6.80	3.17	3.87	2.27	2.66	61.38	70.57	24.54	28.13	14.85	16.96	7.93	8.99	4.76	5.34
22		22.17	28.99	9.23	11.89	5.82	7.38	3.40	4.19	2.43	2.87	61.27	70.64	24.54	28.18	14.86	17.01	7.96	9.04	4.82	5.41
23		23.89	31.68	9.94	12.98	6.25	8.05	3.64	4.55	2.60	3.12	63.24	72.82	25.34	29.07	15.35	17.55	8.22	9.34	5.00	5.61
24		25.85	34.46	10.72	14.09	6.73	8.72	3.91	4.92	2.78	3.37	63.10	72.79	25.30	29.09	15.35	17.58	8.25	9.38	5.06	5.70
25		28.08	37.48	11.62	15.30	7.28	9.46	4.21	5.33	3.00	3.64	62.90	72.70	25.25	29.08	15.34	17.60	8.28	9.43	5.14	5.79
26		30.54	40.71	12.61	16.59	7.89	10.25	4.55	5.77	3.24	3.94	64.88	74.77	26.05	29.92	15.83	18.12	8.56	9.73	5.34	6.00
27		33.34	44.10	13.74	17.97	8.58	11.09	4.94	6.24	3.51	4.26	64.57	74.57	25.97	29.88	15.81	18.13	8.59	9.78	5.43	6.11
28		36.53	47.74	15.03	19.44	9.37	11.99	5.38	6.74	3.82	4.61	64.20	74.27	25.87	29.82	15.78	18.13	8.62	9.83	5.53	6.23
29		40.05	51.59	16.44	20.99	10.24	12.95	5.87	7.28	4.17	4.98	66.13	76.15	26.65	30.60	16.27	18.62	8.91	10.13	5.76	6.47
30		43.89	55.52	18.00	22.59	11.20	13.93	6.40	7.83	4.55	5.38	65.67	75.63	26.53	30.46	16.24	18.58	8.95	10.17	5.89	6.60
31		48.01	59.52	19.68	24.22	12.23	14.94	6.98	8.41	4.97	5.79	65.13	74.95	26.39	30.26	16.20	18.51	8.99	10.21	6.03	6.74
32		52.23	63.27	21.40	25.76	13.29	15.91	7.58	8.97	5.41	6.20	66.84	76.43	27.13	30.91	16.68	18.94	9.28	10.49	6.31	6.99
33		56.72	67.14	23.23	27.37	14.41	16.91	8.21	9.55	5.89	6.64	66.07	75.44	26.90	30.61	16.58	18.83	9.31	10.52	6.48	7.15
34		61.56	71.21	25.19	29.05	15.62	17.96	8.90	10.16	6.42	7.09	65.21	74.28	26.63	30.26	16.48	18.68	9.35	10.54	6.67	7.30
35		66.70	75.36	27.27	30.75	16.91	19.03	9.65	10.80	6.98	7.57	66.70	75.36	27.27	30.75	16.91	19.03	9.65	10.80	6.98	7.57
36		72.14	79.68	29.49	32.54	18.29	20.15	10.46	11.48			65.56	73.84	26.92	30.27	16.77	18.82	9.70	10.81		
37		77.98	84.19	31.90	34.41	19.79	21.33	11.34	12.19			64.26	72.08	26.54	29.69	16.63	18.56	9.76	10.82		
38		84.32	88.97	34.50	36.42	21.42	22.62	12.31	12.97			65.44	72.69	27.10	30.05	17.04	18.86	10.11	11.09		
39		90.76	93.81	37.15	38.44	23.09	23.91	13.33	13.78			63.97	70.57	26.67	29.37	16.89	18.57	10.21	11.11		
40		97.54	98.86	39.97	40.59	24.87	25.29	14.43	14.64			62.20	68.10	26.15	28.59	16.71	18.23	10.33	11.12		
41		104.81	103.75	42.99	42.67	26.80	26.65	15.62	15.49												
42		112.25	108.59	46.12	44.74	28.82	28.01	16.88	16.36												
43		119.89	113.21	49.40	46.79	30.95	29.37	18.20	17.21												
44		127.38	117.70	52.63	48.79	33.06	30.71	19.52	18.05												
45		134.79	122.01	55.86	50.72	35.19	32.02	20.84	18.85												
46		142.05	126.06	59.05	52.58	37.31	33.28														
47		148.63	129.85	61.99	54.36	39.28	34.46														
48		154.47	133.15	64.67	55.89	41.06	35.44														
49		159.77	136.14	67.12	57.18	42.69	36.27														
50		165.00	139.25	69.39	58.47	44.21	37.11														
51		169.57	142.09	71.46	59.69																
52		173.90	145.41	73.47	61.15																
53		177.95	148.85	75.35	62.66																
54		181.78	152.23	77.23	64.18																
55		185.19	155.58	79.05	65.81																

月交保险费 = 年交保险费×0.09

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
65.63	69.28	26.48	27.86	15.98	16.79	8.40	8.81	4.74	4.96	80.68	82.30	32.38	32.96	19.47	19.81	10.16	10.33	5.67	5.76
65.86	69.92	26.28	27.87	15.80	16.75	8.28	8.76	4.67	4.93	79.51	81.57	31.63	32.44	18.97	19.45	9.88	10.13	5.52	5.65
65.47	69.75	26.04	27.73	15.64	16.64	8.19	8.70	4.62	4.90	79.36	81.62	31.48	32.38	18.86	19.40	9.83	10.09	5.49	5.64
65.38	69.76	25.98	27.70	15.60	16.62	8.17	8.69	4.62	4.89	81.53	83.70	32.31	33.17	19.35	19.85	10.07	10.32	5.62	5.76
67.15	71.61	26.67	28.43	16.01	17.04	8.37	8.90	4.73	5.01	81.84	84.14	32.43	33.34	19.42	19.95	10.10	10.37	5.65	5.79
67.19	71.83	26.69	28.50	16.01	17.09	8.38	8.92	4.73	5.02	82.13	84.59	32.55	33.50	19.48	20.05	10.13	10.42	5.67	5.82
67.29	72.09	26.72	28.60	16.03	17.15	8.39	8.95	4.75	5.04	84.65	87.06	33.53	34.47	20.06	20.62	10.42	10.70	5.83	5.97
69.32	74.18	27.51	29.42	16.50	17.63	8.62	9.20	4.88	5.18	85.13	87.65	33.71	34.70	20.17	20.76	10.48	10.78	5.87	6.02
69.52	74.54	27.59	29.56	16.55	17.72	8.65	9.25	4.90	5.21	85.60	88.25	33.90	34.94	20.28	20.90	10.54	10.85	5.91	6.07
69.73	74.87	27.68	29.69	16.60	17.80	8.69	9.29	4.93	5.25	88.39	90.95	34.99	35.99	20.93	21.52	10.88	11.18	6.09	6.24
71.95	77.17	28.55	30.60	17.12	18.34	8.96	9.57	5.08	5.40	88.96	91.64	35.22	36.27	21.07	21.69	10.96	11.27	6.14	6.30
72.22	77.60	28.65	30.77	17.19	18.45	9.00	9.64	5.11	5.45	89.51	92.34	35.43	36.55	21.20	21.87	11.03	11.37	6.20	6.36
72.50	77.99	28.79	30.94	17.28	18.56	9.06	9.70	5.16	5.49	92.56	95.25	36.65	37.70	21.94	22.55	11.41	11.72	6.41	6.56
74.89	80.44	29.74	31.91	17.85	19.14	9.35	10.00	5.32	5.66	93.19	96.00	36.92	38.01	22.10	22.75	11.50	11.82	6.47	6.63
75.18	80.87	29.87	32.10	17.95	19.27	9.40	10.06	5.37	5.71	93.79	96.71	37.17	38.30	22.27	22.94	11.59	11.92	6.53	6.70
75.45	81.30	29.99	32.29	18.03	19.38	9.44	10.13	5.41	5.76	97.01	99.81	38.44	39.54	23.03	23.67	11.98	12.29	6.76	6.91
77.99	83.89	31.02	33.33	18.63	19.99	9.76	10.44	5.59	5.95	97.69	100.61	38.74	39.88	23.20	23.87	12.07	12.40	6.83	6.99
78.22	84.40	31.11	33.53	18.68	20.11	9.80	10.51	5.64	6.01	98.24	101.41	38.96	40.20	23.33	24.06	12.15	12.51	6.89	7.07
78.41	84.86	31.15	33.68	18.71	20.20	9.83	10.57	5.68	6.07	101.58	104.73	40.24	41.46	24.09	24.81	12.55	12.90	7.13	7.30
81.10	87.58	32.22	34.75	19.36	20.85	10.17	10.91	5.89	6.28	102.31	105.55	40.54	41.80	24.29	25.02	12.67	13.02	7.22	7.40
81.44	88.03	32.37	34.95	19.47	20.98	10.25	11.00	5.96	6.36	103.00	106.32	40.83	42.12	24.47	25.22	12.79	13.15	7.31	7.50
81.67	88.43	32.49	35.13	19.56	21.10	10.31	11.08	6.03	6.45	106.62	109.78	42.27	43.49	25.35	26.05	13.25	13.58	7.59	7.77
84.49	91.25	33.63	36.25	20.25	21.78	10.68	11.45	6.26	6.68	107.35	110.59	42.60	43.83	25.56	26.27	13.38	13.72	7.70	7.89
84.75	91.70	33.77	36.47	20.34	21.93	10.75	11.55	6.34	6.78	107.98	111.37	42.88	44.18	25.74	26.49	13.49	13.86	7.80	8.01
84.93	91.98	33.87	36.60	20.42	22.03	10.82	11.63	6.43	6.88	111.78	114.90	44.39	45.58	26.65	27.34	13.98	14.31	8.11	8.30
87.85	94.79	35.02	37.73	21.12	22.71	11.20	12.01	6.68	7.14	112.48	115.59	44.68	45.88	26.84	27.54	14.11	14.45	8.23	8.43
88.02	95.05	35.13	37.86	21.20	22.82	11.28	12.10	6.78	7.26	113.06	116.22	44.95	46.16	27.02	27.72	14.23	14.59	8.36	8.57
88.07	95.17	35.18	37.95	21.26	22.90	11.35	12.19	6.89	7.38	116.96	119.79	46.51	47.59	27.97	28.60	14.75	15.07	8.70	8.89
90.99	97.94	36.36	39.08	21.98	23.60	11.75	12.59	7.18	7.66	117.54	120.32	46.78	47.85	28.15	28.79	14.89	15.21	8.85	9.05
91.03	97.94	36.42	39.13	22.05	23.66	11.84	12.68	7.32	7.81	118.01	120.69	47.00	48.05	28.32	28.94	15.02	15.35	9.02	9.22
90.95	97.75	36.44	39.12	22.11	23.70	11.92	12.76	7.47	7.95	122.03	124.17	48.62	49.46	29.32	29.81	15.57	15.84	9.41	9.57
93.88	100.30	37.65	40.17	22.86	24.37	12.35	13.15	7.80	8.26	122.49	124.36	48.87	49.60	29.51	29.95	15.73	15.98	9.61	9.76
93.63	99.82	37.63	40.06	22.89	24.36	12.43	13.22	7.98	8.43	122.70	124.28	49.03	49.65	29.65	30.03	15.87	16.09	9.81	9.94
93.25	99.17	37.55	39.90	22.89	24.32	12.51	13.29	8.17	8.59	126.69	127.51	50.66	50.99	30.65	30.87	16.44	16.59	10.25	10.32
96.04	101.37	38.70	40.85	23.61	24.93	12.95	13.67	8.55	8.92	126.88	127.25	50.80	50.98	30.79	30.92	16.59	16.70	10.50	10.52
95.51	100.44	38.57	40.57	23.60	24.83	13.04	13.72	8.78	9.10	126.83	126.73	50.86	50.87	30.88	30.92	16.74	16.80	10.75	10.72
94.77	99.28	38.37	40.22	23.55	24.70	13.13	13.77			130.73	129.64	52.47	52.09	31.90	31.71	17.36	17.30	11.26	11.11
97.29	100.98	39.47	40.98	24.27	25.21	13.61	14.14			130.54	128.79	52.52	51.87	32.01	31.66	17.55	17.40	11.56	11.32
96.42	99.56	39.25	40.57	24.23	25.07	13.75	14.22			130.18	127.81	52.49	51.63	32.09	31.62	17.74	17.52	11.89	11.55
95.35	97.79	38.97	40.02	24.17	24.85	13.90	14.27			134.01	130.28	54.12	52.72	33.14	32.35	18.43	18.03	12.47	11.95
97.54	98.86	39.97	40.59	24.87	25.29	14.43	14.64			133.39	128.73	54.05	52.29	33.22	32.21	18.67	18.13	12.84	12.18
96.10	96.23	39.59	39.74	24.79	24.92	14.61	14.64			132.49	126.54	53.87	51.61	33.26	31.94	18.92	18.17		
94.17	93.20	39.05	38.75	24.65	24.49	14.78	14.61			135.70	127.90	55.33	52.30	34.28	32.47	19.65	18.61		
95.61	92.90	39.87	38.84	25.30	24.68	15.33	14.86			134.29	124.98	55.06	51.40	34.31	32.10	19.92	18.60		
93.17	89.20	39.22	37.66	25.13	24.15	15.50	14.76			132.40	121.71	54.62	50.38	34.26	31.67	20.15	18.55		
90.23	85.06	38.40	36.30	24.87	23.54	15.63	14.61			134.79	122.01	55.86	50.72	35.19	32.02	20.84	18.85		
										132.13	118.04	55.16	49.45	35.02	31.45				
										128.75	113.66	54.21	48.06	34.69	30.76				
										129.56	112.81	54.88	47.94	35.25	30.75				
										125.13	107.62	53.53	46.05	34.64	29.71				
										120.08	102.17	51.78	44.01	33.79	28.60				

