

汇丰粤港澳大湾区粤享康宁重大疾病保险
标准保费率表（每千元基本保险金额）

单位：人民币元

交费期间	趸交		5年交		10年交		15年交		20年交	
年龄\性别	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	164.54	159.84	36.13	35.08	19.65	19.07	14.19	13.77	11.50	11.16
1	169.29	164.56	37.17	36.12	20.21	19.63	14.59	14.17	11.83	11.49
2	174.31	169.50	38.26	37.20	20.80	20.22	15.02	14.59	12.18	11.83
3	179.61	174.69	39.42	38.33	21.43	20.83	15.47	15.04	12.55	12.20
4	185.18	180.14	40.64	39.52	22.09	21.48	15.95	15.50	12.94	12.58
5	191.01	185.84	41.91	40.77	22.78	22.15	16.45	16.00	13.35	12.98
6	197.11	191.80	43.25	42.07	23.51	22.86	16.98	16.51	13.78	13.41
7	203.45	197.99	44.64	43.43	24.26	23.60	17.53	17.05	14.23	13.85
8	210.03	204.41	46.08	44.84	25.05	24.37	18.10	17.61	14.70	14.31
9	216.83	211.05	47.57	46.29	25.87	25.17	18.70	18.19	15.19	14.79
10	223.86	217.91	49.12	47.80	26.71	25.99	19.31	18.80	15.69	15.28
11	231.11	224.98	50.71	49.36	27.58	26.85	19.95	19.42	16.22	15.80
12	238.57	232.26	52.35	50.96	28.48	27.73	20.61	20.07	16.76	16.33
13	246.26	239.74	54.04	52.61	29.41	28.64	21.29	20.74	17.31	16.88
14	254.16	247.42	55.78	54.30	30.38	29.57	21.99	21.43	17.89	17.45
15	262.29	255.31	57.58	56.05	31.37	30.54	22.72	22.14	18.49	18.04
16	270.65	263.40	59.43	57.84	32.39	31.53	23.46	22.87	19.10	18.65
17	279.25	271.68	61.35	59.68	33.45	32.55	24.24	23.62	19.74	19.27
18	288.09	280.14	63.32	61.57	34.54	33.60	25.03	24.39	20.40	19.91
19	296.85	288.68	65.27	63.47	35.61	34.65	25.82	25.16	21.04	20.56
20	305.83	297.39	67.26	65.41	36.70	35.72	26.62	25.96	21.71	21.23
21	315.03	306.26	69.30	67.38	37.82	36.81	27.44	26.77	22.39	21.91
22	324.46	315.30	71.38	69.39	38.97	37.93	28.29	27.60	23.09	22.61
23	334.13	324.54	73.52	71.44	40.15	39.07	29.16	28.45	23.81	23.32
24	344.05	333.97	75.72	73.53	41.37	40.24	30.05	29.33	24.56	24.06
25	354.24	343.61	77.97	75.68	42.62	41.45	30.98	30.23	25.34	24.83
26	364.71	353.45	80.29	77.87	43.91	42.69	31.93	31.16	26.14	25.62
27	375.45	363.48	82.68	80.12	45.23	43.95	32.92	32.11	26.97	26.43
28	386.47	373.68	85.13	82.41	46.60	45.25	33.94	33.09	27.84	27.27
29	397.75	384.02	87.65	84.75	48.01	46.57	34.99	34.09	28.73	28.12
30	409.28	394.47	90.23	87.10	49.45	47.91	36.08	35.11	29.66	29.00
31	421.04	405.00	92.85	89.49	50.92	49.26	37.19	36.14	30.61	29.89
32	433.04	415.62	95.54	91.89	52.44	50.63	38.34	37.19	31.60	30.80
33	445.26	426.29	98.28	94.30	53.99	52.02	39.52	38.26	32.62	31.72
34	457.72	437.04	101.08	96.74	55.58	53.42	40.74	39.34	33.68	32.66
35	470.37	447.83	103.93	99.19	57.21	54.84	41.99	40.44	34.78	33.62
36	483.23	458.69	106.84	101.66	58.89	56.28	43.29	41.57	35.92	34.60
37	496.27	469.57	109.80	104.16	60.60	57.74	44.62	42.70	37.10	35.60
38	509.46	480.46	112.81	106.66	62.36	59.22	45.99	43.86	38.33	36.62
39	522.79	491.33	115.87	109.18	64.15	60.71	47.41	45.03	39.60	37.65
40	536.24	502.15	118.97	111.69	65.98	62.21	48.86	46.20	40.92	38.69
41	549.77	512.88	122.10	114.20	67.84	63.70	50.35	47.39	42.29	39.74
42	563.38	523.56	125.27	116.71	69.73	65.20	51.89	48.57	43.71	40.80
43	577.07	534.18	128.47	119.21	71.67	66.70	53.47	49.77	45.18	41.88
44	590.82	544.74	131.70	121.71	73.65	68.20	55.10	50.96	46.72	42.97
45	604.59	555.26	134.96	124.20	75.67	69.70	56.78	52.17	48.32	44.07
46	618.36	565.77	138.26	126.68	77.73	71.21	58.52	53.39	49.99	45.20
47	632.12	576.30	141.58	129.18	79.84	72.73	60.32	54.62	53.40	46.35
48	645.82	586.87	144.93	131.69	81.99	74.27	62.19	55.89	57.23	47.55
49	659.42	597.52	148.29	134.23	84.19	75.83	64.11	57.18	61.54	48.79
50	672.88	608.24	151.66	136.79	86.43	77.41	66.10	58.52	66.43	50.15
51	686.71	619.56	155.14	139.50	88.77	79.10	70.13	59.95		
52	702.41	632.73	159.10	142.64	91.44	81.05	75.85	61.60		
53	718.17	646.09	163.13	145.83	94.19	83.06	82.46	63.33		
54	733.99	659.67	167.23	149.10	97.05	85.15	90.19	65.15		
55	749.83	673.44	171.38	152.44	100.01	87.31	99.37	67.56		
56	765.70	687.39	175.61	155.85	108.55	89.56				
57	781.59	701.55	179.94	159.36	118.47	91.91				
58	797.48	715.90	184.36	162.97	130.15	94.37				
59	813.39	730.41	188.90	166.68	144.09	96.94				
60	829.27	745.04	193.51	170.48	161.52	99.63				
61	844.97	759.76	198.16	174.36						
62	860.70	774.56	211.36	178.32						
63	876.30	789.41	231.68	182.40						
64	891.96	804.39	255.68	186.60						
65	907.50	819.31	286.82	190.87						

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年龄\性别	男性	女性	男性	女性	男性	女性	男性	女性	男性	女性
0	60.82	66.31	13.45	14.64	7.37	8.00	5.35	5.80	4.37	4.73
1	62.00	67.83	13.70	14.96	7.50	8.18	5.45	5.93	4.45	4.84
2	63.35	69.46	14.00	15.31	7.66	8.36	5.56	6.07	4.54	4.96
3	64.82	71.22	14.31	15.69	7.83	8.57	5.69	6.21	4.65	5.08
4	66.43	73.10	14.65	16.10	8.02	8.78	5.82	6.38	4.77	5.22
5	68.18	75.12	15.04	16.53	8.23	9.03	5.98	6.55	4.90	5.38
6	70.02	77.25	15.44	17.00	8.44	9.29	6.14	6.75	5.04	5.53
7	71.96	79.50	15.86	17.49	8.68	9.56	6.32	6.96	5.19	5.72
8	73.99	81.83	16.31	18.00	8.93	9.84	6.51	7.18	5.35	5.91
9	76.10	84.25	16.78	18.55	9.18	10.14	6.70	7.41	5.52	6.10
10	78.26	86.73	17.25	19.09	9.46	10.45	6.92	7.65	5.71	6.32
11	80.48	89.28	17.75	19.65	9.74	10.77	7.13	7.90	5.89	6.54
12	82.75	91.88	18.26	20.24	10.03	11.11	7.36	8.17	6.08	6.77
13	85.04	94.54	18.77	20.84	10.34	11.47	7.59	8.44	6.29	7.02
14	87.39	97.24	19.30	21.46	10.64	11.84	7.84	8.72	6.50	7.27
15	89.77	99.98	19.84	22.09	10.97	12.21	8.09	9.01	6.72	7.53
16	92.19	102.75	20.41	22.74	11.31	12.60	8.35	9.32	6.95	7.80
17	94.63	105.54	20.99	23.40	11.65	12.99	8.61	9.63	7.18	8.08
18	97.11	108.33	21.61	24.06	12.01	13.38	8.90	9.95	7.42	8.37
19	99.39	111.07	22.14	24.71	12.33	13.77	9.14	10.27	7.65	8.66
20	101.68	113.79	22.68	25.36	12.65	14.17	9.39	10.58	7.87	8.95
21	103.96	116.49	23.21	26.00	12.96	14.55	9.65	10.90	8.10	9.25
22	106.26	119.18	23.75	26.63	13.28	14.94	9.90	11.23	8.34	9.56
23	108.57	121.85	24.29	27.26	13.61	15.33	10.16	11.57	8.59	9.89
24	110.89	124.54	24.82	27.90	13.93	15.74	10.44	11.91	8.85	10.22
25	113.24	127.21	25.38	28.53	14.27	16.15	10.72	12.27	9.11	10.57
26	115.60	129.89	25.94	29.20	14.62	16.58	11.02	12.65	9.41	10.93
27	118.00	132.54	26.52	29.86	14.99	17.04	11.33	13.04	9.72	11.32
28	120.40	135.16	27.11	30.53	15.37	17.49	11.66	13.44	10.04	11.72
29	122.81	137.70	27.71	31.19	15.75	17.94	12.00	13.85	10.38	12.14
30	125.21	140.14	28.30	31.85	16.15	18.40	12.35	14.26	10.74	12.56
31	127.54	142.48	28.90	32.47	16.55	18.85	12.72	14.68	11.13	13.00
32	129.83	144.66	29.48	33.08	16.95	19.28	13.10	15.10	11.53	13.43
33	132.08	146.72	30.06	33.66	17.38	19.71	13.50	15.53	11.96	13.89
34	134.26	148.61	30.65	34.19	17.81	20.14	13.93	15.96	12.43	14.35
35	136.37	150.35	31.23	34.71	18.26	20.57	14.38	16.40	12.92	14.82
36	138.37	151.95	31.81	35.22	18.72	21.01	14.84	16.84	13.45	15.31
37	140.27	153.36	32.39	35.69	19.21	21.44	15.35	17.31	15.07	17.06
38	142.05	154.56	32.96	36.15	19.70	21.88	15.88	17.77	17.59	19.10
39	143.68	155.54	33.53	36.57	20.21	22.30	16.42	18.23	20.55	21.38
40	145.12	156.25	34.07	36.96	20.72	22.72	17.01	18.69	24.00	23.92
41	146.35	156.70	34.59	37.30	21.25	23.12	19.23	19.14	28.06	26.75
42	147.38	156.88	35.09	37.59	21.80	23.50	22.80	21.30	32.88	29.92
43	148.19	156.79	35.56	37.84	22.35	23.85	26.98	23.80	38.72	33.48
44	148.76	156.43	36.01	38.01	22.93	24.17	31.90	26.54	45.89	37.50
45	149.08	155.79	36.43	38.13	23.53	24.46	37.76	29.59	54.84	42.10
46	149.14	154.89	36.82	38.20	27.36	24.72	44.81	33.00	66.31	47.42
47	148.89	153.73	37.21	38.20	33.13	24.96	53.45	36.80	79.82	53.69
48	148.32	152.34	37.56	38.17	40.00	25.18	64.18	41.24	98.80	61.37
49	147.40	150.72	37.90	38.08	48.18	27.47	77.95	46.37	127.33	70.85
50	146.04	148.84	38.17	37.95	57.65	30.92	96.16	52.30	174.55	82.77
51	144.81	147.26	38.53	37.90	70.05	35.24	120.09	60.06		
52	145.23	147.21	39.36	38.23	87.93	41.55	159.32	71.11		
53	145.51	147.07	49.38	38.57	111.26	49.24	228.61	85.29		
54	145.65	146.84	65.33	38.92	143.95	58.32	/	104.21		
55	145.63	146.51	84.00	39.27	192.66	70.00	/	130.36		
56	145.47	146.09	108.72	39.66	266.12	84.54				
57	145.18	145.62	138.19	40.11	/	103.66				
58	144.78	145.09	178.60	51.17	/	130.63				
59	144.25	144.50	234.32	65.77	/	169.06				
60	143.62	143.80	307.45	82.99	/	228.47				
61	142.68	142.99	436.30	106.53						
62	155.56	142.04	/	134.81						
63	248.47	140.94	/	173.08						
64	366.65	139.84	/	229.07						
65	515.68	138.49	/	302.45						

1. 上述次标准体费率为标准体费率之上的额外费率。
2. 上述次标准体费率为次标准体因子等于100%时的毛保费，次标准体毛保费总额根据核保确定的次标准体因子调整得到。
3. 上述次标准体费率为“/”时，代表本产品不提供的次标准体投保组合。