

汇丰汇佑康宁F款重大疾病保险
标准体费率表（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	274.48	278.93	59.48	60.43	31.64	32.13	22.39	22.73	17.62	17.89
1	280.59	285.26	60.80	61.79	32.33	32.85	22.88	23.24	18.01	18.30
2	286.93	291.78	62.16	63.19	33.05	33.59	23.39	23.77	18.42	18.71
3	293.49	298.51	63.57	64.64	33.80	34.36	23.92	24.31	18.84	19.15
4	300.26	305.46	65.03	66.14	34.58	35.16	24.47	24.88	19.28	19.60
5	307.25	312.62	66.54	67.69	35.38	35.98	25.04	25.46	19.73	20.07
6	314.45	319.99	68.10	69.28	36.21	36.83	25.63	26.07	20.20	20.55
7	321.86	327.57	69.70	70.92	37.06	37.70	26.24	26.70	20.69	21.06
8	329.46	335.34	71.34	72.60	37.94	38.60	26.87	27.34	21.19	21.58
9	337.25	343.31	73.03	74.33	38.84	39.52	27.52	28.01	21.71	22.11
10	345.23	351.46	74.76	76.10	39.77	40.47	28.19	28.69	22.25	22.66
11	353.38	359.80	76.53	77.91	40.72	41.45	28.87	29.40	22.79	23.23
12	361.71	368.31	78.34	79.76	41.70	42.45	29.58	30.13	23.36	23.81
13	370.23	377.00	80.20	81.65	42.70	43.48	30.30	30.87	23.94	24.42
14	378.93	385.86	82.09	83.59	43.73	44.53	31.04	31.63	24.53	25.03
15	387.81	394.90	84.03	85.56	44.79	45.61	31.80	32.42	25.14	25.67
16	396.87	404.10	86.02	87.59	45.87	46.72	32.58	33.22	25.76	26.32
17	406.13	413.46	88.07	89.66	46.98	47.84	33.38	34.04	26.41	26.99
18	415.55	422.97	90.16	91.77	48.11	48.99	34.20	34.87	27.06	27.67
19	424.91	432.50	92.22	93.87	49.22	50.14	35.00	35.71	27.71	28.35
20	434.45	442.16	94.32	96.00	50.35	51.30	35.82	36.56	28.37	29.05
21	444.15	451.96	96.44	98.16	51.50	52.47	36.65	37.42	29.05	29.76
22	454.02	461.88	98.61	100.34	52.67	53.67	37.50	38.30	29.74	30.48
23	464.09	471.96	100.81	102.56	53.87	54.88	38.37	39.20	30.44	31.23
24	474.36	482.19	103.06	104.81	55.09	56.12	39.25	40.12	31.17	31.99
25	484.85	492.59	105.35	107.10	56.34	57.39	40.17	41.07	31.92	32.77
26	495.55	503.16	107.70	109.44	57.62	58.69	41.11	42.03	32.70	33.58
27	506.48	513.88	110.11	111.82	58.94	60.02	42.08	43.03	33.50	34.42
28	517.63	524.74	112.57	114.25	60.29	61.38	43.08	44.04	34.33	35.27
29	528.99	535.73	115.08	116.71	61.67	62.76	44.10	45.08	35.19	36.15
30	540.56	546.82	117.65	119.20	63.09	64.15	45.16	46.14	36.08	37.04
31	552.31	558.00	120.25	121.72	64.53	65.56	46.24	47.21	36.99	37.96
32	564.27	569.27	122.90	124.25	66.00	66.99	47.35	48.30	37.94	38.89
33	576.43	580.61	125.60	126.80	67.51	68.44	48.50	49.41	38.92	39.84
34	588.81	592.04	128.36	129.38	69.07	69.90	49.68	50.55	39.94	40.81
35	601.38	603.54	131.18	131.97	70.66	71.40	50.91	51.70	41.01	41.80
36	614.16	615.15	134.05	134.61	72.30	72.92	52.18	52.89	42.11	42.82
37	627.13	626.82	136.99	137.27	73.99	74.47	53.49	54.09	43.27	43.87
38	640.27	638.55	139.98	139.96	75.71	76.04	54.84	55.33	44.47	44.94
39	653.58	650.32	143.02	142.68	77.48	77.64	56.25	56.58	45.73	46.02
40	667.03	662.11	146.12	145.42	79.30	79.25	57.70	57.85	47.04	47.13
41	680.62	673.94	149.26	148.18	81.15	80.89	59.20	59.14	48.40	48.27
42	694.33	685.76	152.44	150.95	83.06	82.54	60.75	60.44	49.83	49.41
43	708.17	697.58	155.68	153.73	85.01	84.19	62.36	61.76	51.33	50.58
44	722.14	709.42	158.97	156.52	87.02	85.85	64.03	63.09	52.90	51.78
45	736.23	721.28	162.31	159.32	89.08	87.53	65.78	64.43	54.55	52.99
46	750.46	733.20	165.72	162.14	91.22	89.22	67.60	65.81		
47	764.82	745.20	169.20	164.98	93.43	90.94	69.51	67.21		
48	779.31	757.28	172.76	167.85	95.71	92.68	71.51	68.64		
49	793.87	769.46	176.37	170.75	98.07	94.45	73.60	70.12		
50	808.46	781.71	180.02	173.67	100.49	96.24	75.79	71.63		
51	823.11	794.08	183.74	176.63	103.00	98.08				
52	837.82	806.55	187.53	179.63	105.60	99.96				
53	852.59	819.12	191.41	182.68	108.31	101.91				
54	867.35	831.81	195.34	185.78	111.12	103.92				
55	882.14	844.53	199.34	188.91	114.05	105.99				
56	896.84	857.29	203.39	192.09						
57	911.54	870.15	207.54	195.34						
58	926.25	883.09	211.81	198.69						
59	940.96	896.09	216.22	202.12						
60	955.56	909.08	220.72	205.62						

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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	62.40	77.54	13.67	16.91	7.34	9.06	5.24	6.45	4.16	5.12
1	63.28	78.91	13.84	17.20	7.43	9.21	5.30	6.56	4.22	5.20
2	64.25	80.36	14.04	17.51	7.54	9.37	5.38	6.67	4.27	5.30
3	65.30	81.89	14.26	17.83	7.65	9.54	5.46	6.79	4.35	5.40
4	66.44	83.49	14.50	18.17	7.77	9.71	5.55	6.92	4.43	5.52
5	67.64	85.17	14.75	18.52	7.91	9.90	5.65	7.07	4.52	5.64
6	68.91	86.92	15.01	18.90	8.05	10.10	5.77	7.22	4.62	5.78
7	70.21	88.73	15.30	19.29	8.21	10.32	5.89	7.38	4.72	5.92
8	71.58	90.60	15.60	19.70	8.37	10.54	6.02	7.56	4.84	6.07
9	72.97	92.50	15.91	20.11	8.55	10.78	6.15	7.75	4.96	6.24
10	74.40	94.46	16.23	20.54	8.73	11.03	6.30	7.95	5.08	6.42
11	75.85	96.44	16.55	20.98	8.91	11.28	6.45	8.15	5.22	6.60
12	77.31	98.45	16.88	21.43	9.11	11.55	6.61	8.36	5.35	6.79
13	78.78	100.49	17.20	21.90	9.32	11.83	6.77	8.59	5.49	6.99
14	80.27	102.54	17.54	22.36	9.53	12.12	6.94	8.83	5.65	7.21
15	81.77	104.61	17.90	22.86	9.75	12.42	7.12	9.07	5.81	7.42
16	83.27	106.68	18.27	23.35	9.98	12.73	7.30	9.32	5.97	7.65
17	84.77	108.74	18.65	23.86	10.22	13.05	7.49	9.58	6.14	7.89
18	86.26	110.78	19.05	24.38	10.47	13.37	7.69	9.85	6.32	8.14
19	87.56	112.71	19.38	24.87	10.67	13.66	7.85	10.10	6.47	8.38
20	88.85	114.63	19.70	25.34	10.87	13.96	8.02	10.35	6.63	8.62
21	90.13	116.49	20.03	25.80	11.06	14.25	8.19	10.61	6.78	8.87
22	91.38	118.32	20.32	26.25	11.26	14.54	8.35	10.87	6.94	9.13
23	92.62	120.11	20.63	26.69	11.44	14.83	8.52	11.14	7.12	9.39
24	93.85	121.89	20.93	27.13	11.64	15.14	8.71	11.42	7.30	9.68
25	95.09	123.64	21.24	27.57	11.85	15.45	8.89	11.71	7.49	9.98
26	96.34	125.38	21.56	28.03	12.07	15.78	9.09	12.02	7.70	10.29
27	97.59	127.09	21.88	28.50	12.30	16.13	9.31	12.34	7.93	10.62
28	98.85	128.77	22.22	28.97	12.54	16.47	9.53	12.68	8.17	10.97
29	100.11	130.39	22.57	29.45	12.79	16.83	9.78	13.03	8.44	11.33
30	101.35	131.93	22.91	29.92	13.04	17.19	10.04	13.38	8.72	11.72
31	102.54	133.40	23.25	30.37	13.30	17.55	10.31	13.75	9.02	12.10
32	103.72	134.77	23.60	30.81	13.58	17.90	10.60	14.13	9.35	12.51
33	104.87	136.06	23.95	31.23	13.87	18.26	10.92	14.51	9.71	12.93
34	106.01	137.25	24.31	31.63	14.18	18.63	11.26	14.90	10.10	13.37
35	107.12	138.36	24.67	32.03	14.51	18.99	11.63	15.33	10.52	13.83
36	108.21	139.39	25.06	32.42	14.87	19.39	12.03	15.76	11.00	14.31
37	109.26	140.35	25.45	32.83	15.25	19.79	12.47	16.23	11.51	14.81
38	110.28	141.19	25.86	33.22	15.67	20.22	12.96	16.70	12.08	15.33
39	111.24	141.92	26.30	33.62	16.11	20.65	13.47	17.19	12.70	15.88
40	112.12	142.53	26.72	34.01	16.56	21.10	14.03	17.70	13.37	16.45
41	112.90	143.03	27.16	34.41	17.06	21.55	14.64	18.22	14.11	17.02
42	113.62	143.40	27.61	34.79	17.57	22.00	15.30	18.75	14.91	17.63
43	114.26	143.64	28.07	35.15	18.14	22.45	16.02	19.28	15.78	18.25
44	114.82	143.75	28.53	35.49	18.74	22.89	16.81	19.82	16.75	18.88
45	115.33	143.75	29.02	35.80	19.41	23.32	17.67	20.37	17.81	19.55
46	115.77	143.66	29.55	36.11	20.13	23.76	18.62	20.93		
47	116.18	143.47	30.14	36.40	20.93	24.20	19.68	21.51		
48	116.57	143.19	30.78	36.68	21.83	24.65	20.86	22.13		
49	116.87	142.83	31.45	36.95	22.79	25.11	22.15	22.78		
50	117.06	142.33	32.14	37.19	23.82	25.58	23.54	23.48		
51	117.16	141.77	32.87	37.44	24.95	26.08				
52	117.21	141.12	33.68	37.69	26.20	26.63				
53	117.23	140.38	34.57	37.96	27.59	27.21				
54	117.14	139.58	35.52	38.26	29.11	27.87				
55	117.02	138.68	36.56	38.55	30.79	28.58				
56	116.72	137.64	37.62	38.84						
57	116.40	136.57	38.83	39.23						
58	116.04	135.46	40.19	39.69						
59	115.68	134.33	41.75	40.26						
60	115.25	133.10	43.43	40.89						

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。