

风险保险费费率表

一、额外身故风险保险费：

每千元风险保额，单位：元

年龄	男	女	年龄	男	女	年龄	男	女
0	0.8664	0.7932	30	1.0572	0.4872	60	11.1756	6.9216
1	0.7236	0.6432	31	1.1184	0.5184	61	12.5880	7.7580
2	0.5988	0.5088	32	1.1928	0.5580	62	14.0964	8.6820
3	0.4992	0.3996	33	1.2660	0.5952	63	15.7092	9.7128
4	0.4296	0.3204	34	1.3452	0.6336	64	17.4504	10.8708
5	0.3876	0.2688	35	1.4328	0.6756	65	19.3608	12.1776
6	0.3708	0.2412	36	1.5300	0.7212	66	21.4860	13.6512
7	0.3696	0.2268	37	1.6404	0.7752	67	23.8632	15.3120
8	0.3732	0.2172	38	1.7664	0.8388	68	26.5236	17.1792
9	0.3744	0.2100	39	1.9068	0.9132	69	29.4852	19.2792
10	0.3744	0.2028	40	2.0580	0.9936	70	32.7708	21.6396
11	0.3744	0.1980	41	2.2140	1.0764	71	36.4080	24.2892
12	0.3756	0.1980	42	2.3736	1.1592	72	40.4208	27.2580
13	0.3840	0.2028	43	2.5356	1.2396	73	44.8452	30.5748
14	0.4032	0.2148	44	2.7060	1.3236	74	49.7160	34.2732
15	0.4368	0.2304	45	2.8956	1.4172	75	55.0824	38.3868
16	0.4848	0.2496	46	3.1140	1.5288	76	60.9948	42.9552
17	0.5460	0.2712	47	3.3660	1.6668	77	67.5144	48.0312
18	0.6156	0.2940	48	3.6504	1.8324	78	74.7084	53.6712
19	0.6864	0.3168	49	3.9588	2.0280	79	82.6452	59.9448
20	0.7452	0.3396	50	4.2840	2.2476	80	91.4244	66.9288
21	0.7932	0.3600	51	4.6164	2.4888	81	101.0688	74.7036
22	0.8304	0.3780	52	4.9584	2.7540	82	111.6852	83.3928
23	0.8592	0.3936	53	5.3208	3.0552	83	123.3600	93.0132
24	0.8856	0.4056	54	5.7336	3.4032	84	136.1868	103.6980
25	0.9108	0.4164	55	6.2436	3.8136	85	150.2652	115.5528
26	0.9348	0.4260	56	6.8928	4.2924	86	165.6960	128.6916
27	0.9540	0.4344	57	7.7124	4.8432	87	182.5884	143.2368
28	0.9780	0.4464	58	8.7120	5.4672	88	201.0516	159.3156
29	1.0104	0.4632	59	9.8748	6.1596			

二、意外身故、全残风险保险费：

每千元风险保额，单位：元

职业类别	费率
一	1.40
二	1.75
三	2.10
四	3.15

三、投保人豁免保险费风险保险费：

男性费率表一

每千元风险保额，单位：元

投保人年龄	主险剩余交费期间						
	1	2	3	4	5	6	7
16	0.4988	0.9854	1.4602	1.9234	2.3753	2.8162	3.2463
17	0.5618	1.1098	1.6445	2.1662	2.6751	3.1717	3.6561
18	0.6334	1.2513	1.8542	2.4423	3.0161	3.5760	4.1221
19	0.7062	1.3952	2.0674	2.7232	3.3630	3.9872	4.5962
20	0.7667	1.5147	2.2445	2.9565	3.6511	4.3288	4.9899
21	0.8161	1.6123	2.3891	3.1469	3.8863	4.6076	5.3114
22	0.8544	1.6879	2.5012	3.2945	4.0686	4.8237	5.5605
23	0.8840	1.7465	2.5879	3.4088	4.2097	4.9910	5.7533
24	0.9112	1.8001	2.6674	3.5135	4.3390	5.1444	5.9301
25	0.9371	1.8514	2.7433	3.6135	4.4625	5.2908	6.0988
26	0.9618	1.9001	2.8156	3.7087	4.5801	5.4302	6.2595
27	0.9816	1.9392	2.8734	3.7849	4.6741	5.5417	6.3881
28	1.0062	1.9880	2.9457	3.8801	4.7917	5.6811	6.5488
29	1.0396	2.0538	3.0433	4.0087	4.9505	5.8693	6.7658
30	1.0877	2.1489	3.1843	4.1943	5.1798	6.1412	7.0791
31	1.1507	2.2733	3.3686	4.4371	5.4796	6.4967	7.4889
32	1.2273	2.4246	3.5927	4.7323	5.8442	6.9289	7.9871
33	1.3026	2.5734	3.8132	5.0227	6.2028	7.3541	8.4773
34	1.3841	2.7344	4.0517	5.3370	6.5908	7.8141	9.0076
35	1.4742	2.9124	4.3156	5.6845	7.0200	8.3230	9.5942
36	1.5742	3.1100	4.6083	6.0701	7.4963	8.8876	10.2451
37	1.6878	3.3344	4.9409	6.5081	8.0372	9.5289	10.9843
38	1.8174	3.5905	5.3204	7.0080	8.6545	10.2609	11.8280
39	1.9619	3.8759	5.7432	7.5650	9.3424	11.0764	12.7681
40	2.1174	4.1832	6.1987	8.1649	10.0832	11.9547	13.7806
41	2.2780	4.5003	6.6685	8.7838	10.8475	12.8609	14.8252
42	2.4422	4.8248	7.1492	9.4170	11.6295	13.7880	15.8939
43	2.6088	5.1541	7.6372	10.0598	12.4232	14.7291	16.9787
44	2.7842	5.5004	8.1504	10.7358	13.2581	15.7189	18.1197
45	2.9792	5.8858	8.7215	11.4880	14.1871	16.8203	19.3893
46	3.2039	6.3298	9.3793	12.3545	15.2571	18.0889	20.8517
47	3.4632	6.8420	10.1383	13.3543	16.4918	19.5528	22.5391
48	3.7558	7.4201	10.9949	14.4826	17.8852	21.2048	24.4435
49	4.0731	8.0470	11.9238	15.7062	19.3962	22.9963	26.5086
50	4.4077	8.7080	12.9033	16.9964	20.9896	24.8854	28.6861
51	4.7497	9.3836	13.9045	18.3151	22.6182	26.8162	30.9119
52	5.1016	10.0788	14.9346	19.6720	24.2938	28.8029	33.2020
53	5.4745	10.8155	16.0262	21.1098	26.0694	30.9080	35.6287
54	5.8992	11.6545	17.2695	22.7475	28.0919	33.3060	38.3928
55	6.4239	12.6912	18.8056	24.7709	30.5907	36.2685	41.8078
56	7.0919	14.0108	20.7610	27.3465	33.7714	40.0396	46.1550
57	7.9352	15.6768	23.2296	30.5982	37.7871	44.8006	51.6431
58	8.9636	17.7087	26.2404	34.5640	42.6847	50.6072	58.3365
59	10.1600	20.0723	29.7427	39.1773	48.3818	57.3618	
60	11.4984	22.7164	33.6607	44.3381	54.7551		
61	12.9516	25.5873	37.9148	49.9417			
62	14.5036	28.6534	42.4581				
63	16.1630	31.9317					

64 17.9545

男性费率表二

每千元风险保额，单位：元

投保人年龄	主险剩余交费期间					
	8	9	10	11	12	13
16	3.6659	4.0753	4.4747	4.8644	5.2445	5.6154
17	4.1287	4.5897	5.0396	5.4784	5.9066	6.3243
18	4.6550	5.1748	5.6820	6.1768	6.6595	7.1305
19	5.1903	5.7700	6.3355	6.8872	7.4254	7.9505
20	5.6350	6.2642	6.8782	7.4772	8.0615	8.6316
21	5.9979	6.6677	7.3212	7.9588	8.5808	9.1876
22	6.2792	6.9805	7.6646	8.3320	8.9832	9.6185
23	6.4970	7.2225	7.9304	8.6210	9.2947	9.9521
24	6.6966	7.4445	8.1741	8.8859	9.5803	10.2579
25	6.8872	7.6563	8.4067	9.1387	9.8530	10.5497
26	7.0687	7.8581	8.6282	9.3796	10.1126	10.8277
27	7.2138	8.0194	8.8054	9.5722	10.3203	11.0501
28	7.3953	8.2212	9.0269	9.8130	10.5799	11.3281
29	7.6403	8.4936	9.3260	10.1381	10.9304	11.7034
30	7.9942	8.8870	9.7579	10.6077	11.4367	12.2455
31	8.4570	9.4014	10.3228	11.2217	12.0988	12.9544
32	9.0196	10.0268	11.0095	11.9683	12.9036	13.8161
33	9.5731	10.6422	11.6852	12.7027	13.6955	14.6640
34	10.1720	11.3079	12.4162	13.4974	14.5523	15.5814
35	10.8344	12.0443	13.2247	14.3764	15.4999	16.5960
36	11.5694	12.8614	14.1219	15.3516	16.5514	17.7219
37	12.4042	13.7894	15.1409	16.4594	17.7457	19.0007
38	13.3569	14.8486	16.3039	17.7236	19.1088	20.4601
39	14.4186	16.0288	17.5997	19.1324	20.6276	22.0864
40	15.5619	17.2998	18.9953	20.6495	22.2633	23.8377
41	16.7416	18.6112	20.4352	22.2147	23.9509	25.6446
42	17.9484	19.9528	21.9083	23.8161	25.6774	27.4933
43	19.1734	21.3146	23.4036	25.4416	27.4299	29.3697
44	20.4619	22.7470	24.9764	27.1513	29.2733	31.3434
45	21.8956	24.3408	26.7264	29.0537	31.3243	33.5396
46	23.5471	26.1767	28.7422	31.2451	33.6870	36.0693
47	25.4526	28.2950	31.0681	33.7736	36.4131	38.9882
48	27.6031	30.6857	33.6932	36.6272	39.4897	42.2824
49	29.9352	33.2782	36.5397	39.7216	42.8259	45.8546
50	32.3942	36.0119	39.5413	42.9846	46.3439	49.6213
51	34.9077	38.8061	42.6093	46.3198	49.9398	53.4715
52	37.4938	41.6810	45.7660	49.7514	53.6395	57.4329
53	40.2342	44.7273	49.1109	53.3876	57.5599	
54	43.3556	48.1974	52.9211	57.5295		
55	47.2121	52.4845	57.6284			
56	52.1211	57.9418				
57	58.3187					
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男性费率表三

每千元风险保额，单位：元

投保人年龄	主险剩余交费期间					
	14	15	16	17	18	19
16	5.9773	6.3303	6.6747	7.0107	7.3385	7.6583
17	6.7318	7.1294	7.5173	7.8957	8.2649	8.6251
18	7.5899	8.0382	8.4755	8.9022	9.3184	9.7245
19	8.4628	8.9627	9.4503	9.9260	10.3901	10.8430
20	9.1878	9.7304	10.2598	10.7763	11.2802	11.7718
21	9.7796	10.3572	10.9207	11.4705	12.0068	12.5301
22	10.2383	10.8429	11.4329	12.0084	12.5699	13.1177
23	10.5934	11.2190	11.8294	12.4249	13.0058	13.5726
24	10.9188	11.5637	12.1929	12.8066	13.4055	13.9897
25	11.2295	11.8928	12.5398	13.1711	13.7869	14.3878
26	11.5254	12.2061	12.8702	13.5181	14.1502	14.7669
27	11.7622	12.4568	13.1346	13.7958	14.4409	15.0702
28	12.0581	12.7702	13.4650	14.1428	14.8041	15.4493
29	12.4575	13.1933	13.9111	14.6114	15.2946	15.9611
30	13.0346	13.8044	14.5554	15.2881	16.0030	16.7004
31	13.7891	14.6035	15.3980	16.1732	16.9294	17.6672
32	14.7064	15.5750	16.4223	17.2491	18.0556	18.8425
33	15.6089	16.5308	17.4302	18.3076	19.1636	19.9988
34	16.5854	17.5649	18.5206	19.4529	20.3625	21.2499
35	17.6654	18.7088	19.7266	20.7197	21.6885	22.6337
36	18.8639	19.9780	21.0649	22.1253	23.1599	24.1692
37	20.2250	21.4195	22.5849	23.7218	24.8310	25.9131
38	21.7785	23.0647	24.3196	25.5439	26.7383	27.9035
39	23.5095	24.8980	26.2526	27.5742	28.8635	30.1214
40	25.3737	26.8723	28.3343	29.7607	31.1523	32.5099
41	27.2971	28.9093	30.4821	32.0166	33.5137	34.9742
42	29.2649	30.9933	32.6795	34.3246	35.9296	37.4954
43	31.2622	33.1086	34.9099	36.6673	38.3818	40.0545
44	33.3631	35.3336	37.2559	39.1314	40.9612	42.7463
45	35.7008	37.8093	39.8663	41.8732	43.8312	45.7413
46	38.3935	40.6610	42.8732	45.0315	47.1371	49.1914
47	41.5005	43.9515	46.3427	48.6757	50.9517	
48	45.0069	47.6651	50.2583	52.7884		
49	48.8093	51.6920	54.5044			
50	52.8188	55.9383				
51	56.9171					
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女性费率表一

每千元风险保额，单位：元

投保人年龄	主险剩余交费期间						
	1	2	3	4	5	6	7
16	0.2568	0.5074	0.7518	0.9903	1.2229	1.4499	1.6713
17	0.2790	0.5513	0.8168	1.0760	1.3288	1.5754	1.8160
18	0.3025	0.5976	0.8855	1.1664	1.4405	1.7078	1.9687
19	0.3260	0.6440	0.9542	1.2569	1.5522	1.8403	2.1213
20	0.3494	0.6903	1.0229	1.3473	1.6639	1.9727	2.2740
21	0.3704	0.7318	1.0843	1.4283	1.7638	2.0912	2.4106
22	0.3889	0.7684	1.1385	1.4997	1.8520	2.1958	2.5311
23	0.4050	0.8001	1.1855	1.5616	1.9285	2.2864	2.6356
24	0.4173	0.8245	1.2217	1.6092	1.9872	2.3561	2.7159
25	0.4284	0.8464	1.2542	1.6520	2.0402	2.4188	2.7883
26	0.4383	0.8659	1.2831	1.6901	2.0872	2.4746	2.8525
27	0.4469	0.8830	1.3084	1.7234	2.1284	2.5234	2.9088
28	0.4593	0.9074	1.3445	1.7710	2.1871	2.5931	2.9891
29	0.4766	0.9415	1.3952	1.8377	2.2695	2.6907	3.1016
30	0.5013	0.9903	1.4674	1.9329	2.3870	2.8301	3.2623
31	0.5334	1.0537	1.5614	2.0567	2.5399	3.0113	3.4713
32	0.5741	1.1342	1.6807	2.2138	2.7339	3.2414	3.7364
33	0.6124	1.2098	1.7927	2.3614	2.9162	3.4575	3.9855
34	0.6519	1.2879	1.9084	2.5137	3.1043	3.6805	4.2427
35	0.6951	1.3733	2.0349	2.6804	3.3101	3.9245	4.5239
36	0.7420	1.4660	2.1722	2.8613	3.5335	4.1894	4.8292
37	0.7976	1.5757	2.3349	3.0755	3.7981	4.5031	5.1908
38	0.8630	1.7050	2.5265	3.3279	4.1097	4.8725	5.6167
39	0.9396	1.8562	2.7505	3.6230	4.4742	5.3047	6.1149
40	1.0223	2.0197	2.9927	3.9420	4.8682	5.7717	6.6533
41	1.1075	2.1880	3.2421	4.2705	5.2738	6.2527	7.2077
42	1.1927	2.3563	3.4915	4.5990	5.6795	6.7337	7.7621
43	1.2754	2.5197	3.7337	4.9180	6.0734	7.2007	8.3005
44	1.3618	2.6904	3.9867	5.2513	6.4850	7.6887	8.8630
45	1.4581	2.8807	4.2686	5.6226	6.9436	8.2324	9.4897
46	1.5730	3.1076	4.6047	6.0654	7.4904	8.8807	10.2370
47	1.7149	3.3881	5.0204	6.6129	8.1665	9.6823	11.1611
48	1.8853	3.7247	5.5192	7.2699	8.9779	10.6442	12.2700
49	2.0866	4.1223	6.1083	8.0459	9.9362	11.7805	13.5797
50	2.3125	4.5686	6.7697	8.9171	11.0122	13.0561	15.0502
51	2.5607	5.0589	7.4962	9.8741	12.1939	14.4572	16.6653
52	2.8335	5.5980	8.2950	10.9262	13.4933	15.9977	18.4411
53	3.1434	6.2102	9.2022	12.1212	14.9690	17.7474	20.4580
54	3.5015	6.9176	10.2504	13.5019	16.6741	19.7689	22.7882
55	3.9238	7.7518	11.4865	15.1301	18.6848	22.1529	25.5363
56	4.4164	8.7251	12.9286	17.0297	21.0307	24.9342	28.7424
57	4.9831	9.8447	14.5876	19.2149	23.7294	28.1337	32.4306
58	5.6251	11.1130	16.4671	21.6906	26.7867	31.7585	36.6090
59	6.3375	12.5205	18.5526	24.4376	30.1791	35.7806	
60	7.1215	14.0694	20.8477	27.4608	33.9125		
61	7.9821	15.7695	23.3670	30.7791			
62	8.9328	17.6477	26.1500				
63	9.9934	19.7430					
64	11.1848						

女性费率表二

每千元风险保额，单位：元

投保人年龄	主险剩余交费期间					
	8	9	10	11	12	13
16	1.8874	2.0982	2.3038	2.5044	2.7002	2.8911
17	2.0507	2.2797	2.5032	2.7212	2.9338	3.1413
18	2.2231	2.4714	2.7136	2.9499	3.1805	3.4054
19	2.3955	2.6631	2.9241	3.1787	3.4271	3.6695
20	2.5679	2.8547	3.1345	3.4075	3.6738	3.9336
21	2.7222	3.0262	3.3228	3.6122	3.8944	4.1699
22	2.8583	3.1775	3.4889	3.7928	4.0892	4.3784
23	2.9763	3.3087	3.6329	3.9493	4.2579	4.5590
24	3.0670	3.4095	3.7437	4.0697	4.3877	4.6980
25	3.1487	3.5003	3.8434	4.1781	4.5046	4.8231
26	3.2213	3.5810	3.9320	4.2744	4.6084	4.9343
27	3.2848	3.6516	4.0095	4.3587	4.6993	5.0316
28	3.3755	3.7525	4.1203	4.4791	4.8291	5.1706
29	3.5026	3.8937	4.2753	4.6476	5.0109	5.3652
30	3.6840	4.0955	4.4969	4.8884	5.2705	5.6432
31	3.9200	4.3577	4.7848	5.2015	5.6080	6.0046
32	4.2194	4.6906	5.1503	5.5988	6.0364	6.4633
33	4.5007	5.0033	5.4937	5.9721	6.4388	6.8942
34	4.7911	5.3261	5.8481	6.3574	6.8542	7.3390
35	5.1087	5.6792	6.2358	6.7788	7.3086	7.8254
36	5.4535	6.0625	6.6567	7.2363	7.8019	8.3536
37	5.8618	6.5164	7.1551	7.7782	8.3860	8.9791
38	6.3427	7.0511	7.7421	8.4163	9.0741	9.7158
39	6.9053	7.6765	8.4288	9.1628	9.8789	10.5775
40	7.5133	8.3523	9.1709	9.9695	10.7487	11.5088
41	8.1394	9.0484	9.9352	10.8003	11.6444	12.4679
42	8.7655	9.7444	10.6994	11.6311	12.5401	13.4269
43	9.3735	10.4202	11.4415	12.4378	13.4099	14.3582
44	10.0086	11.1264	12.2168	13.2807	14.3186	15.3312
45	10.7164	11.9132	13.0807	14.2198	15.3311	16.4153
46	11.5603	12.8513	14.1108	15.3396	16.5384	17.7080
47	12.6038	14.0113	15.3845	16.7243	18.0313	19.3065
48	13.8560	15.4034	16.9130	18.3858	19.8227	21.2246
49	15.3351	17.0476	18.7184	20.3484	21.9387	23.4902
50	16.9956	18.8936	20.7453	22.5519	24.3143	26.0338
51	18.8195	20.9212	22.9716	24.9720	26.9236	28.8276
52	20.8249	23.1505	25.4194	27.6330	29.7925	31.8994
53	23.1024	25.6824	28.1995	30.6551	33.0509	
54	25.7339	28.6077	31.4115	34.1469		
55	28.8372	32.0576	35.1995			
56	32.4577	36.0825				
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女性费率表三

每千元风险保额，单位：元

投保人年龄	主险剩余交费期间					
	14	15	16	17	18	19
16	3.0774	3.2591	3.4365	3.6095	3.7782	3.9429
17	3.3437	3.5412	3.7339	3.9218	4.1052	4.2841
18	3.6248	3.8389	4.0478	4.2515	4.4503	4.6443
19	3.9059	4.1366	4.3617	4.5812	4.7955	5.0044
20	4.1870	4.4343	4.6756	4.9109	5.1406	5.3646
21	4.4386	4.7007	4.9564	5.2060	5.4494	5.6869
22	4.6605	4.9357	5.2043	5.4663	5.7218	5.9712
23	4.8528	5.1394	5.4190	5.6918	5.9580	6.2176
24	5.0008	5.2961	5.5843	5.8654	6.1396	6.4072
25	5.1339	5.4371	5.7330	6.0216	6.3031	6.5778
26	5.2523	5.5625	5.8651	6.1604	6.4484	6.7295
27	5.3559	5.6722	5.9808	6.2819	6.5756	6.8621
28	5.5038	5.8289	6.1460	6.4554	6.7572	7.0517
29	5.7109	6.0482	6.3773	6.6983	7.0115	7.3171
30	6.0068	6.3616	6.7077	7.0454	7.3748	7.6962
31	6.3915	6.7690	7.1373	7.4966	7.8471	8.1891
32	6.8798	7.2861	7.6825	8.0692	8.4465	8.8146
33	7.3384	7.7718	8.1947	8.6072	9.0096	9.4023
34	7.8119	8.2732	8.7233	9.1625	9.5909	10.0089
35	8.3297	8.8216	9.3016	9.7698	10.2267	10.6723
36	8.8919	9.4171	9.9294	10.4293	10.9169	11.3927
37	9.5577	10.1222	10.6729	11.2102	11.7343	12.2457
38	10.3418	10.9526	11.5485	12.1299	12.6970	13.2504
39	11.2591	11.9241	12.5728	13.2058	13.8233	14.4257
40	12.2504	12.9739	13.6798	14.3684	15.0403	15.6957
41	13.2713	14.0551	14.8198	15.5658	16.2936	17.0037
42	14.2921	15.1362	15.9597	16.7632	17.5470	18.3117
43	15.2834	16.1861	17.0667	17.9258	18.7640	19.5818
44	16.3191	17.2829	18.2232	19.1406	20.0355	20.9087
45	17.4731	18.5051	19.5119	20.4941	21.4524	22.3873
46	18.8491	19.9623	21.0484	22.1079	23.1417	24.1502
47	20.5505	21.7642	22.9483	24.1036	25.2306	
48	22.5922	23.9265	25.2283	26.4983		
49	25.0039	26.4806	27.9213			
50	27.7114	29.3480				
51	30.6852					
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