

和谐康顺护理保险（万能型）每千元风险保额的年风险保险费率表

1、护理责任：

单位：人民币元

| 保单年度 | | | 保单年度 | | | 保单年度 | | |
|-------------|-------|-------|-------------|-------|-------|-------------|--------|--------|
| 初年龄 (周岁) | 男性 | 女性 | 初年龄 (周岁) | 男性 | 女性 | 初年龄 (周岁) | 男性 | 女性 |
| 0 | 0.055 | 0.060 | 36 | 0.055 | 0.087 | 72 | 5.054 | 3.933 |
| 1 | 0.055 | 0.060 | 37 | 0.055 | 0.090 | 73 | 5.769 | 4.576 |
| 2 | 0.055 | 0.060 | 38 | 0.060 | 0.102 | 74 | 6.584 | 5.318 |
| 3 | 0.055 | 0.060 | 39 | 0.066 | 0.114 | 75 | 7.525 | 6.179 |
| 4 | 0.055 | 0.060 | 40 | 0.073 | 0.128 | 76 | 8.601 | 7.169 |
| 5 | 0.055 | 0.060 | 41 | 0.077 | 0.135 | 77 | 9.804 | 8.283 |
| 6 | 0.055 | 0.060 | 42 | 0.081 | 0.139 | 78 | 11.116 | 9.510 |
| 7 | 0.055 | 0.060 | 43 | 0.086 | 0.143 | 79 | 12.538 | 10.848 |
| 8 | 0.055 | 0.060 | 44 | 0.092 | 0.147 | 80 | 14.087 | 12.313 |
| 9 | 0.055 | 0.060 | 45 | 0.101 | 0.152 | 81 | 15.776 | 13.920 |
| 10 | 0.055 | 0.060 | 46 | 0.112 | 0.156 | 82 | 17.604 | 15.676 |
| 11 | 0.055 | 0.060 | 47 | 0.126 | 0.160 | 83 | 19.573 | 17.597 |
| 12 | 0.055 | 0.060 | 48 | 0.142 | 0.164 | 84 | 21.729 | 19.727 |
| 13 | 0.055 | 0.060 | 49 | 0.162 | 0.168 | 85 | 24.138 | 22.131 |
| 14 | 0.055 | 0.060 | 50 | 0.187 | 0.174 | 86 | 26.841 | 24.858 |
| 15 | 0.055 | 0.060 | 51 | 0.216 | 0.180 | 87 | 29.831 | 27.923 |
| 16 | 0.055 | 0.060 | 52 | 0.249 | 0.189 | 88 | 33.090 | 31.340 |
| 17 | 0.055 | 0.060 | 53 | 0.287 | 0.201 | 89 | 36.623 | 35.121 |
| 18 | 0.055 | 0.060 | 54 | 0.330 | 0.218 | 90 | 40.491 | 39.346 |
| 19 | 0.055 | 0.060 | 55 | 0.378 | 0.240 | 91 | 44.776 | 44.154 |
| 20 | 0.055 | 0.061 | 56 | 0.432 | 0.269 | 92 | 49.591 | 49.723 |
| 21 | 0.055 | 0.063 | 57 | 0.495 | 0.305 | 93 | 55.111 | 56.242 |
| 22 | 0.055 | 0.065 | 58 | 0.610 | 0.376 | 94 | 61.597 | 63.929 |
| 23 | 0.055 | 0.067 | 59 | 0.751 | 0.465 | 95 | 69.348 | 72.999 |
| 24 | 0.055 | 0.069 | 60 | 0.923 | 0.577 | | | |
| 25 | 0.055 | 0.071 | 61 | 1.091 | 0.688 | | | |
| 26 | 0.055 | 0.073 | 62 | 1.263 | 0.807 | | | |
| 27 | 0.055 | 0.074 | 63 | 1.461 | 0.948 | | | |
| 28 | 0.055 | 0.075 | 64 | 1.686 | 1.113 | | | |
| 29 | 0.055 | 0.076 | 65 | 1.943 | 1.308 | | | |
| 30 | 0.055 | 0.077 | 66 | 2.237 | 1.534 | | | |
| 31 | 0.055 | 0.079 | 67 | 2.569 | 1.799 | | | |
| 32 | 0.055 | 0.080 | 68 | 2.946 | 2.107 | | | |
| 33 | 0.055 | 0.081 | 69 | 3.373 | 2.466 | | | |
| 34 | 0.055 | 0.083 | 70 | 3.861 | 2.884 | | | |
| 35 | 0.055 | 0.085 | 71 | 4.420 | 3.371 | | | |

2、疾病身故责任:

单位: 人民币元

| 保单年度 初年龄 (周岁) | 男性 | 女性 | 保单年度 初年龄 (周岁) | 男性 | 女性 | 保单年度 初年龄 (周岁) | 男性 | 女性 |
|---------------------|-------|-------|---------------------|--------|--------|---------------------|---------|---------|
| 0 | 0.694 | 0.496 | 36 | 0.957 | 0.391 | 72 | 27.866 | 16.346 |
| 1 | 0.492 | 0.365 | 37 | 1.032 | 0.424 | 73 | 31.284 | 18.642 |
| 2 | 0.356 | 0.270 | 38 | 1.116 | 0.462 | 74 | 35.037 | 21.222 |
| 3 | 0.271 | 0.205 | 39 | 1.212 | 0.505 | 75 | 39.137 | 24.110 |
| 4 | 0.224 | 0.162 | 40 | 1.321 | 0.554 | 76 | 43.605 | 27.332 |
| 5 | 0.201 | 0.136 | 41 | 1.443 | 0.610 | 77 | 48.469 | 30.922 |
| 6 | 0.190 | 0.119 | 42 | 1.582 | 0.673 | 78 | 53.762 | 34.918 |
| 7 | 0.186 | 0.110 | 43 | 1.738 | 0.743 | 79 | 59.520 | 39.364 |
| 8 | 0.190 | 0.106 | 44 | 1.914 | 0.822 | 80 | 65.776 | 44.308 |
| 9 | 0.200 | 0.109 | 45 | 2.111 | 0.910 | 81 | 72.560 | 49.803 |
| 10 | 0.215 | 0.116 | 46 | 2.330 | 1.007 | 82 | 79.894 | 55.904 |
| 11 | 0.234 | 0.126 | 47 | 2.570 | 1.114 | 83 | 87.803 | 62.656 |
| 12 | 0.255 | 0.138 | 48 | 2.830 | 1.230 | 84 | 96.310 | 70.089 |
| 13 | 0.278 | 0.151 | 49 | 3.107 | 1.354 | 85 | 105.454 | 78.203 |
| 14 | 0.300 | 0.165 | 50 | 3.399 | 1.487 | 86 | 115.284 | 86.963 |
| 15 | 0.322 | 0.177 | 51 | 3.706 | 1.630 | 87 | 125.867 | 96.297 |
| 16 | 0.342 | 0.187 | 52 | 4.026 | 1.781 | 88 | 137.287 | 106.110 |
| 17 | 0.359 | 0.196 | 53 | 4.356 | 1.939 | 89 | 149.637 | 116.316 |
| 18 | 0.375 | 0.204 | 54 | 4.695 | 2.107 | 90 | 163.012 | 126.858 |
| 19 | 0.391 | 0.210 | 55 | 5.042 | 2.282 | 91 | 177.498 | 137.738 |
| 20 | 0.406 | 0.215 | 56 | 5.398 | 2.468 | 92 | 193.161 | 149.035 |
| 21 | 0.422 | 0.219 | 57 | 5.782 | 2.674 | 93 | 210.031 | 160.903 |
| 22 | 0.438 | 0.223 | 58 | 6.216 | 2.910 | 94 | 228.103 | 173.552 |
| 23 | 0.454 | 0.227 | 59 | 6.722 | 3.192 | 95 | 247.328 | 187.221 |
| 24 | 0.473 | 0.231 | 60 | 7.329 | 3.531 | | | |
| 25 | 0.492 | 0.235 | 61 | 8.052 | 3.938 | | | |
| 26 | 0.515 | 0.240 | 62 | 8.903 | 4.423 | | | |
| 27 | 0.540 | 0.246 | 63 | 9.888 | 4.995 | | | |
| 28 | 0.569 | 0.253 | 64 | 11.017 | 5.662 | | | |
| 29 | 0.601 | 0.262 | 65 | 12.303 | 6.436 | | | |
| 30 | 0.638 | 0.272 | 66 | 13.770 | 7.332 | | | |
| 31 | 0.678 | 0.285 | 67 | 15.443 | 8.368 | | | |
| 32 | 0.722 | 0.299 | 68 | 17.353 | 9.564 | | | |
| 33 | 0.773 | 0.318 | 69 | 19.529 | 10.939 | | | |
| 34 | 0.828 | 0.338 | 70 | 21.996 | 12.514 | | | |
| 35 | 0.889 | 0.363 | 71 | 24.772 | 14.310 | | | |