

融盛财产保险股份有限公司个人重大疾病 保险（互联网专属 A 款）费率表

一、年基准费率

（一）重大疾病保险金（必选）

年龄（周岁）	男	女
0	0.0680%	0.0510%
1	0.0595%	0.0510%
2	0.0510%	0.0425%
3	0.0425%	0.0425%
4	0.0425%	0.0340%
5	0.0340%	0.0340%
6	0.0340%	0.0255%
7	0.0340%	0.0255%
8	0.0340%	0.0255%
9	0.0340%	0.0255%
10	0.0340%	0.0255%
11	0.0340%	0.0340%
12	0.0425%	0.0340%
13	0.0425%	0.0340%
14	0.0425%	0.0340%
15	0.0510%	0.0340%

16	0.0510%	0.0425%
17	0.0510%	0.0425%
18	0.0510%	0.0425%
19	0.0595%	0.0510%
20	0.0595%	0.0510%
21	0.0595%	0.0595%
22	0.0680%	0.0595%
23	0.0765%	0.0680%
24	0.0765%	0.0680%
25	0.0850%	0.0765%
26	0.0935%	0.0850%
27	0.1020%	0.0935%
28	0.1105%	0.1105%
29	0.1190%	0.1190%
30	0.1275%	0.1360%
31	0.1360%	0.1530%
32	0.1530%	0.1785%
33	0.1700%	0.1955%
34	0.1870%	0.2210%
35	0.2125%	0.2465%
36	0.2380%	0.2720%
37	0.2635%	0.3060%

38	0.2890%	0.3400%
39	0.3230%	0.3825%
40	0.3570%	0.4335%
41	0.3995%	0.4760%
42	0.4335%	0.5355%
43	0.4845%	0.5865%
44	0.5355%	0.6375%
45	0.5865%	0.6800%
46	0.6460%	0.7310%
47	0.7140%	0.7650%
48	0.7905%	0.7990%
49	0.8670%	0.8330%
50	0.9520%	0.8670%
51	1.0455%	0.9095%
52	1.1475%	0.9520%
53	1.2580%	0.9945%
54	1.3770%	1.0540%
55	1.5130%	1.1220%
56	1.6575%	1.1985%
57	1.8020%	1.2835%
58	1.9635%	1.3685%
59	2.1335%	1.4705%

60	2.3205%	1.5725%
61	2.5075%	1.6830%
62	2.7030%	1.7935%
63	2.9070%	1.9125%
64	3.1280%	2.0400%
65	3.3575%	2.1760%
66	3.6295%	2.3290%
67	3.9185%	2.4905%
68	4.2245%	2.6605%
69	4.5560%	2.8560%
70	4.9045%	3.0685%
71	5.2360%	3.2980%
72	5.5930%	3.5445%
73	5.9585%	3.8165%
74	6.3580%	4.1055%
75	6.7745%	4.4200%
76	7.2165%	4.7600%
77	7.6840%	5.1170%
78	8.1770%	5.5080%
79	8.7040%	5.9160%
80	9.2565%	6.3410%
81	9.8345%	6.8000%

82	10.4465%	7.2760%
83	11.0925%	7.7775%
84	11.7725%	8.3045%
85	12.4865%	8.8570%
86	13.2345%	9.4265%
87	14.0165%	10.0215%
88	14.8240%	10.6335%
89	15.6740%	11.2540%
90	16.5495%	11.9000%
91	17.4590%	12.5545%
92	18.3940%	13.2175%
93	19.3460%	13.8890%
94	20.3235%	14.5520%
95	21.3180%	15.2150%
96	22.3210%	15.8695%
97	23.3325%	16.5155%
98	24.3440%	17.1360%
99	25.3470%	17.7395%
100	26.3415%	18.3090%

注：除另有约定外，70 周岁以上年龄费率仅适用续保。

(二) 轻度疾病保险金 (可选)

年龄 (周岁)	男	女
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0	0.0108%	0.0080%
1	0.0106%	0.0079%
2	0.0103%	0.0075%
3	0.0101%	0.0079%
4	0.0098%	0.0082%
5	0.0096%	0.0091%
6	0.0095%	0.0102%
7	0.0095%	0.0119%
8	0.0098%	0.0142%
9	0.0103%	0.0168%
10	0.0112%	0.0202%
11	0.0121%	0.0234%
12	0.0131%	0.0263%
13	0.0142%	0.0287%
14	0.0155%	0.0313%
15	0.0175%	0.0359%
16	0.0197%	0.0406%
17	0.0222%	0.0474%
18	0.0253%	0.0572%
19	0.0295%	0.0700%
20	0.0374%	0.0916%
21	0.0448%	0.1109%

22	0.0540%	0.1323%
23	0.0649%	0.1556%
24	0.0770%	0.1800%
25	0.1083%	0.2399%
26	0.1244%	0.2728%
27	0.1399%	0.3085%
28	0.1542%	0.3466%
29	0.1674%	0.3868%
30	0.1801%	0.4279%
31	0.1929%	0.4689%
32	0.2061%	0.5087%
33	0.2201%	0.5468%
34	0.2349%	0.5826%
35	0.2504%	0.6162%
36	0.2662%	0.6471%
37	0.2824%	0.6751%
38	0.2986%	0.7000%
39	0.3152%	0.7228%
40	0.3318%	0.7443%
41	0.3449%	0.7546%
42	0.3581%	0.7650%
43	0.3716%	0.7761%

44	0.3855%	0.7867%
45	0.4000%	0.7953%
46	0.4154%	0.8005%
47	0.4320%	0.8010%
48	0.4499%	0.7961%
49	0.4688%	0.7876%
50	0.5108%	0.8767%
51	0.5242%	0.8466%
52	0.5388%	0.8196%
53	0.5543%	0.7970%
54	0.5716%	0.7767%
55	0.5748%	0.7569%
56	0.6070%	0.7512%
57	0.6443%	0.7407%
58	0.6882%	0.7257%
59	0.7383%	0.7074%
60	0.7881%	0.6597%
61	0.8495%	0.6467%
62	0.9157%	0.6374%
63	0.9869%	0.6357%
64	1.0632%	0.6393%
65	1.1212%	0.6189%

66	1.2069%	0.6284%
67	1.2986%	0.6390%
68	1.3957%	0.6498%
69	1.4965%	0.6609%
70	1.5639%	0.6638%
71	1.6626%	0.6667%
72	1.7609%	0.6697%
73	1.8575%	0.6845%
74	1.9486%	0.7009%
75	1.9878%	0.7187%
76	2.0568%	0.7365%
77	2.1104%	0.7793%
78	2.1477%	0.8226%
79	2.1745%	0.8664%
80	2.2082%	0.8842%
81	2.2420%	0.9272%
82	2.3441%	0.9708%
83	2.4639%	1.0152%
84	2.5951%	1.0595%
85	2.6721%	1.0748%
86	2.7979%	1.1160%
87	2.9091%	1.1547%

88	2.9994%	1.1905%
89	3.0716%	1.2242%
90	3.1321%	1.2567%
91	3.1867%	1.2891%
92	3.2418%	1.3234%
93	3.3028%	1.3609%
94	3.3711%	1.4021%
95	3.4471%	1.4465%
96	3.5346%	1.4926%
97	3.6317%	1.5440%
98	3.7383%	1.5989%
99	3.8533%	1.6568%
100	3.9748%	1.7171%

注：除另有约定外，70 周岁以上年龄费率仅适用续保。

(三) 中度疾病保险金 (可选)

年龄 (周岁)	男	女
0	0.0075%	0.0072%
1	0.0066%	0.0056%
2	0.0056%	0.0037%
3	0.0047%	0.0017%
4	0.0038%	0.0020%
5	0.0030%	0.0023%

6	0.0022%	0.0026%
7	0.0016%	0.0029%
8	0.0011%	0.0032%
9	0.0009%	0.0067%
10	0.0009%	0.0102%
11	0.0013%	0.0128%
12	0.0021%	0.0132%
13	0.0032%	0.0135%
14	0.0045%	0.0139%
15	0.0057%	0.0143%
16	0.0065%	0.0146%
17	0.0067%	0.0150%
18	0.0070%	0.0154%
19	0.0072%	0.0157%
20	0.0075%	0.0161%
21	0.0078%	0.0165%
22	0.0080%	0.0168%
23	0.0083%	0.0172%
24	0.0086%	0.0176%
25	0.0088%	0.0179%
26	0.0091%	0.0183%
27	0.0094%	0.0187%

28	0.0097%	0.0190%
29	0.0106%	0.0194%
30	0.0112%	0.0198%
31	0.0116%	0.0201%
32	0.0117%	0.0205%
33	0.0118%	0.0208%
34	0.0119%	0.0212%
35	0.0122%	0.0216%
36	0.0128%	0.0219%
37	0.0140%	0.0224%
38	0.0158%	0.0231%
39	0.0180%	0.0237%
40	0.0204%	0.0245%
41	0.0226%	0.0248%
42	0.0245%	0.0252%
43	0.0259%	0.0255%
44	0.0274%	0.0258%
45	0.0295%	0.0261%
46	0.0330%	0.0264%
47	0.0383%	0.0266%
48	0.0457%	0.0269%
49	0.0542%	0.0271%

50	0.0626%	0.0273%
51	0.0695%	0.0318%
52	0.0740%	0.0365%
53	0.0754%	0.0415%
54	0.0757%	0.0471%
55	0.0774%	0.0533%
56	0.0829%	0.0604%
57	0.0946%	0.0689%
58	0.1138%	0.0787%
59	0.1386%	0.0901%
60	0.1665%	0.1033%
61	0.1950%	0.1183%
62	0.2216%	0.1352%
63	0.2454%	0.1545%
64	0.2698%	0.1771%
65	0.2994%	0.2047%
66	0.3385%	0.2383%
67	0.3913%	0.2790%
68	0.4603%	0.3272%
69	0.5418%	0.3806%
70	0.6307%	0.4367%
71	0.7221%	0.4928%

72	0.8114%	0.5467%
73	0.8965%	0.5977%
74	0.9846%	0.6505%
75	1.0844%	0.7109%
76	1.2047%	0.8073%
77	1.3538%	0.9277%
78	1.5371%	1.0769%
79	1.7527%	1.2551%
80	1.9967%	1.4607%
81	2.2651%	1.6921%
82	2.5542%	1.9479%
83	2.8577%	2.2242%
84	3.1585%	2.5083%
85	3.4377%	2.7848%
86	3.6773%	3.0382%
87	3.8605%	3.2526%
88	3.9771%	3.4167%
89	4.0410%	3.5396%
90	4.0710%	3.6357%
91	4.2034%	3.7197%
92	4.3411%	3.8066%
93	4.4982%	3.9086%

94	4.6747%	4.0263%
95	4.8671%	4.1571%
96	5.0717%	4.2982%
97	5.2843%	4.4471%
98	5.5014%	4.6012%
99	5.7223%	4.7596%
100	5.9470%	4.9215%

注：除另有约定外，70 周岁以上年龄费率仅适用续保。

二、费率调整系数

当某项调整系数相关风险信息不确定时，该系数取 1.0。

下表区间范围内未列明的调整系数可按线性插值法计算。

（一）等待期调整系数（仅首保适用）

等待期（天）	调整系数
0	1.2
30	1.1
60	1.0
90	0.9
180	0.6

（二）渠道调整系数

销售渠道	调整系数
自有互联网直销	1.0
外部互联网渠道	1.2

(三) 业务类型调整系数

业务类型	调整系数
首保	1.0
续保	1.2

(四) 历史赔付调整系数

根据业务来源渠道过往三年赔付率的平均水平，选择相应的调整系数，无三年赔付率经验的，根据历史经验赔付率确定此调整系数取值，无过往历史经验损失率的，此系数取值为 1。

历史赔付率	调整系数
40%及以下	[0.3,0.6]
40%（不含）至 65%（含）	（0.6,1.0]
65%以上	（1.0,2.0]

(五) 核保人调整系数

核保人根据核保标准，对被保险人的职业风险、生活习惯、投保配合度等因素进行综合评估，并根据评估结果，确定此调整系数的取值。

综合评估结果	调整系数
整体风险较低	[0.4,0.8]
整体风险标准	(0.8,1.0]
整体风险较高	(1.0,3.0]

三、保险费计算公式

年度总保险费 = 重大疾病年度保险费 + 轻度疾病年度保险费(若选择投保) + 中度疾病年度保险费(若选择投保)

其中,

重大疾病年度保险费 = 重大疾病保险金额 × 对应的年基准费率 × 适用的费率调整系数之积

轻度疾病年度保险费 = 轻度疾病保险金额 × 对应的年基准费率 × 适用的费率调整系数之积

中度疾病年度保险费 = 中度疾病保险金额 × 对应的年基准费率 × 适用的费率调整系数之积

四、短期费率

按照日比例法计算短期费率。