

# 中意臻享一生（传玺版）终身寿险（分红型）费率表

（每1,000元基本保险金额）

标准体 仅必选责任

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	210.86	84.89	51.20	26.44	18.01	14.02	9.94	191.62	77.13	46.52	24.02	16.36	12.73	9.02
1	215.08	86.59	52.23	26.97	18.37	14.30	10.14	195.45	78.67	47.45	24.50	16.69	12.99	9.21
2	219.39	88.32	53.27	27.51	18.73	14.58	10.34	199.36	80.24	48.40	24.99	17.02	13.25	9.39
3	223.79	90.08	54.34	28.06	19.11	14.88	10.55	203.35	81.84	49.37	25.49	17.36	13.51	9.58
4	228.27	91.88	55.42	28.62	19.49	15.17	10.76	207.43	83.48	50.35	26.00	17.71	13.78	9.77
5	232.84	93.72	56.53	29.19	19.88	15.48	10.98	211.58	85.15	51.36	26.52	18.06	14.06	9.97
6	237.51	95.60	57.66	29.78	20.28	15.79	11.20	215.81	86.85	52.39	27.05	18.42	14.34	10.17
7	242.26	97.51	58.82	30.37	20.68	16.11	11.42	220.13	88.59	53.44	27.59	18.79	14.63	10.37
8	247.12	99.46	59.99	30.98	21.10	16.43	11.66	224.54	90.36	54.50	28.14	19.17	14.92	10.58
9	252.06	101.45	61.19	31.60	21.52	16.76	11.89	229.03	92.17	55.59	28.71	19.55	15.22	10.79
10	257.11	103.48	62.42	32.23	21.96	17.10	12.13	233.61	94.01	56.71	29.28	19.94	15.53	11.01
11	262.26	105.55	63.66	32.88	22.40	17.45	12.38	238.29	95.89	57.84	29.87	20.34	15.84	11.23
12	267.51	107.66	64.94	33.54	22.85	17.80	12.63	243.06	97.81	59.00	30.47	20.75	16.16	11.46
13	272.86	109.81	66.23	34.21	23.31	18.16	12.89	247.92	99.76	60.18	31.08	21.17	16.48	11.69
14	278.32	112.00	67.56	34.90	23.78	18.52	13.15	252.88	101.76	61.38	31.70	21.59	16.82	11.92
15	283.89	114.24	68.91	35.60	24.26	18.90	13.42	257.94	103.79	62.61	32.34	22.03	17.15	12.16
16	289.56	116.52	70.29	36.32	24.75	19.28	13.69	263.10	105.86	63.86	32.99	22.47	17.50	12.41
17	295.35	118.85	71.71	37.05	25.25	19.68	13.97	268.36	107.98	65.14	33.65	22.92	17.85	12.66
18	301.26	121.25	73.16	37.80	25.77	20.08	14.26	273.72	110.15	66.45	34.33	23.39	18.21	12.92
19	307.09	123.60	74.58	38.54	26.27	20.47	14.54	279.09	112.31	67.76	35.00	23.85	18.57	13.17
20	313.04	125.99	76.02	39.29	26.78	20.87	14.83	284.57	114.52	69.09	35.69	24.31	18.94	13.43
21	319.10	128.43	77.50	40.05	27.30	21.28	15.13	290.15	116.76	70.44	36.39	24.79	19.31	13.70
22	325.28	130.92	79.00	40.83	27.83	21.69	15.43	295.84	119.05	71.82	37.10	25.28	19.69	13.97
23	331.58	133.46	80.53	41.62	28.38	22.12	15.73	301.64	121.39	73.23	37.83	25.78	20.08	14.25
24	337.99	136.04	82.09	42.43	28.93	22.55	16.05	307.56	123.77	74.67	38.57	26.28	20.47	14.53
25	344.53	138.67	83.68	43.26	29.49	22.99	16.37	313.60	126.20	76.14	39.33	26.80	20.88	14.82
26	351.18	141.36	85.30	44.10	30.07	23.45	16.70	319.76	128.68	77.63	40.11	27.33	21.29	15.12
27	357.97	144.09	86.95	44.95	30.66	23.91	17.03	326.04	131.21	79.16	40.90	27.87	21.71	15.42
28	364.88	146.87	88.63	45.83	31.26	24.38	17.38	332.44	133.78	80.71	41.70	28.42	22.14	15.73
29	371.92	149.71	90.35	46.72	31.87	24.86	17.73	338.97	136.41	82.30	42.52	28.98	22.58	16.04
30	379.08	152.60	92.09	47.63	32.49	25.35	18.09	345.62	139.09	83.92	43.36	29.55	23.03	16.37
31	386.38	155.54	93.87	48.55	33.13	25.86	18.46	352.41	141.82	85.57	44.21	30.13	23.48	16.70
32	393.81	158.54	95.68	49.49	33.78	26.37	18.84	359.32	144.61	87.25	45.08	30.73	23.95	17.03
33	401.37	161.59	97.53	50.45	34.44	26.89	19.23	366.37	147.45	88.96	45.97	31.34	24.43	17.38
34	409.06	164.69	99.41	51.43	35.12	27.43	19.63	373.55	150.34	90.71	46.88	31.96	24.92	17.73
35	416.89	167.85	101.32	52.43	35.81	27.98	20.04	380.87	153.29	92.49	47.80	32.59	25.41	18.10
36	424.85	171.07	103.27	53.45	36.51	28.54	20.46	388.33	156.29	94.30	48.74	33.24	25.92	18.47
37	432.95	174.34	105.25	54.49	37.23	29.12	20.90	395.92	159.35	96.15	49.71	33.90	26.44	18.85
38	441.18	177.66	107.26	55.55	37.97	29.70	21.34	403.65	162.47	98.04	50.69	34.57	26.97	19.24
39	449.55	181.05	109.32	56.63	38.72	30.30	21.80	411.53	165.65	99.96	51.68	35.26	27.51	19.64
40	458.06	184.49	111.40	57.73	39.49	30.92	22.28	419.54	168.88	101.91	52.70	35.96	28.07	20.05
41	466.70	187.99	113.53	58.85	40.27	31.55		427.70	172.17	103.90	53.74	36.68	28.63	
42	475.47	191.54	115.69	59.99	41.07	32.19		436.00	175.52	105.93	54.80	37.41	29.21	
43	484.37	195.15	117.89	61.16	41.89	32.85		444.45	178.93	108.00	55.88	38.15	29.80	
44	493.40	198.82	120.12	62.34	42.72	33.53		453.04	182.40	110.10	56.98	38.91	30.40	
45	502.56	202.54	122.39	63.55	43.57	34.22		461.77	185.93	112.24	58.10	39.69	31.02	
46	511.84	206.31	124.69	64.78	44.44	34.92		470.65	189.52	114.41	59.24	40.48	31.65	
47	521.24	210.14	127.03	66.03	45.33	35.65		479.67	193.16	116.62	60.40	41.28	32.29	
48	530.75	214.02	129.40	67.30	46.23	36.39		488.84	196.87	118.88	61.58	42.10	32.95	
49	540.39	217.95	131.80	68.59	47.15	37.16		498.16	200.65	121.16	62.78	42.94	33.63	
50	550.14	221.93	134.24	69.90	48.08	37.94		507.62	204.48	123.49	64.01	43.80	34.33	
51	560.00	225.96	136.71	71.23	49.04			517.24	208.37	125.86	65.26	44.67		
52	569.99	230.04	139.21	72.59	50.03			527.00	212.33	128.26	66.53	45.57		
53	580.09	234.18	141.75	73.97	51.04			536.92	216.35	130.71	67.82	46.49		
54	590.32	238.37	144.33	75.37	52.08			546.99	220.44	133.20	69.15	47.43		
55	600.69	242.62	146.94	76.81	53.15			557.22	224.59	135.73	70.50	48.40		
56	611.18	246.93	149.59	78.29				567.62	228.82	138.30	71.88			
57	621.82	251.30	152.29	79.81				578.17	233.11	140.92	73.30			
58	632.59	255.74	155.05	81.38				588.89	237.47	143.59	74.76			
59	643.50	260.25	157.86	83.00				599.77	241.92	146.32	76.26			
60	654.54	264.84	160.74	84.69				610.81	246.43	149.10	77.80			
61	665.68	269.51	163.68					621.98	251.02	151.94				
62	676.92	274.24	166.68					633.29	255.69	154.83				
63	688.22	279.03	169.75					644.72	260.42	157.78				
64	699.57	283.89	172.88					656.26	265.22	160.79				
65	710.96	288.80	176.07					667.89	270.08	163.85				
66	722.37	293.77						679.60	275.01					
67	733.77	298.79						691.36	279.99					
68	745.14							703.17						
69	756.45							715.00						
70	767.69							726.83						

标准体 含可逸责任

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	212.48	85.55	51.60	26.64	18.14	14.12	10.01	192.94	77.66	46.84	24.19	16.47	12.82	9.09
1	216.74	87.25	52.63	27.18	18.51	14.41	10.21	196.80	79.21	47.78	24.67	16.80	13.08	9.27
2	221.08	89.00	53.68	27.72	18.88	14.70	10.42	200.74	80.79	48.73	25.16	17.14	13.34	9.45
3	225.51	90.78	54.75	28.27	19.25	14.99	10.63	204.76	82.41	49.71	25.67	17.48	13.61	9.64
4	230.02	92.59	55.85	28.84	19.64	15.29	10.84	208.85	84.05	50.70	26.18	17.83	13.88	9.84
5	234.63	94.44	56.97	29.42	20.03	15.60	11.06	213.03	85.74	51.71	26.70	18.19	14.16	10.04
6	239.33	96.33	58.11	30.01	20.43	15.91	11.29	217.30	87.45	52.75	27.24	18.55	14.44	10.24
7	244.13	98.26	59.27	30.61	20.84	16.23	11.51	221.65	89.20	53.80	27.78	18.92	14.73	10.44
8	249.02	100.23	60.46	31.22	21.26	16.56	11.75	226.08	90.98	54.88	28.34	19.30	15.03	10.65
9	254.00	102.23	61.66	31.84	21.69	16.89	11.98	230.61	92.80	55.98	28.90	19.69	15.33	10.87
10	259.09	104.28	62.90	32.48	22.13	17.23	12.23	235.22	94.66	57.10	29.48	20.08	15.64	11.09
11	264.28	106.36	64.16	33.13	22.57	17.58	12.48	239.93	96.55	58.24	30.07	20.48	15.95	11.31
12	269.57	108.49	65.44	33.79	23.03	17.94	12.73	244.73	98.48	59.40	30.68	20.90	16.27	11.54
13	274.96	110.65	66.74	34.47	23.49	18.30	12.99	249.63	100.45	60.59	31.29	21.32	16.60	11.77
14	280.46	112.86	68.08	35.17	23.96	18.67	13.25	254.62	102.46	61.80	31.92	21.74	16.93	12.01
15	286.07	115.12	69.44	35.88	24.45	19.05	13.52	259.72	104.51	63.04	32.56	22.18	17.27	12.25
16	291.79	117.41	70.83	36.60	24.94	19.43	13.80	264.91	106.59	64.30	33.21	22.63	17.62	12.50
17	297.63	119.77	72.26	37.34	25.45	19.83	14.09	270.21	108.73	65.59	33.88	23.08	17.98	12.75
18	303.57	122.18	73.72	38.10	25.97	20.23	14.37	275.61	110.91	66.91	34.56	23.55	18.34	13.01
19	309.45	124.55	75.15	38.84	26.47	20.63	14.66	281.01	113.09	68.22	35.24	24.01	18.70	13.26
20	315.44	126.96	76.61	39.59	26.99	21.03	14.95	286.52	115.30	69.56	35.93	24.48	19.07	13.53
21	321.54	129.42	78.09	40.36	27.51	21.44	15.25	292.14	117.56	70.92	36.64	24.96	19.44	13.79
22	327.76	131.92	79.60	41.14	28.05	21.86	15.55	297.87	119.87	72.32	37.36	25.45	19.82	14.07
23	334.10	134.47	81.14	41.94	28.60	22.29	15.86	303.71	122.22	73.73	38.09	25.95	20.21	14.35
24	340.56	137.08	82.71	42.76	29.15	22.73	16.17	309.66	124.62	75.18	38.84	26.46	20.61	14.63
25	347.13	139.73	84.31	43.59	29.72	23.17	16.50	315.74	127.06	76.66	39.60	26.98	21.02	14.92
26	353.84	142.43	85.95	44.43	30.30	23.63	16.83	321.93	129.56	78.16	40.38	27.52	21.43	15.22
27	360.67	145.18	87.61	45.30	30.89	24.09	17.17	328.25	132.10	79.70	41.17	28.06	21.86	15.53
28	367.62	147.98	89.30	46.18	31.50	24.57	17.52	334.69	134.69	81.26	41.98	28.61	22.29	15.84
29	374.71	150.84	91.03	47.07	32.11	25.05	17.87	341.26	137.34	82.86	42.81	29.18	22.73	16.16
30	381.92	153.74	92.79	47.99	32.74	25.55	18.24	347.96	140.03	84.49	43.65	29.75	23.18	16.48
31	389.26	156.71	94.58	48.92	33.38	26.06	18.61	354.79	142.78	86.14	44.51	30.34	23.64	16.81
32	396.74	159.72	96.40	49.87	34.04	26.57	19.00	361.75	145.58	87.84	45.39	30.94	24.11	17.15
33	404.35	162.79	98.26	50.84	34.70	27.10	19.39	368.84	148.44	89.56	46.28	31.55	24.60	17.50
34	412.09	165.91	100.15	51.82	35.38	27.64	19.79	376.06	151.35	91.32	47.20	32.18	25.09	17.86
35	419.96	169.09	102.07	52.83	36.08	28.20	20.21	383.43	154.32	93.11	48.13	32.81	25.59	18.22
36	427.97	172.33	104.03	53.85	36.79	28.76	20.63	390.93	157.34	94.94	49.07	33.47	26.10	18.60
37	436.12	175.62	106.03	54.90	37.52	29.34	21.07	398.57	160.42	96.80	50.04	34.13	26.62	18.98
38	444.41	178.97	108.05	55.96	38.26	29.94	21.52	406.35	163.56	98.70	51.03	34.81	27.16	19.37
39	452.83	182.37	110.12	57.05	39.02	30.54	21.99	414.27	166.75	100.63	52.03	35.50	27.70	19.78
40	461.38	185.83	112.22	58.16	39.79	31.16	22.47	422.33	170.00	102.59	53.06	36.21	28.26	20.19
41	470.07	189.35	114.36	59.29	40.58	31.80		430.54	173.31	104.60	54.10	36.93	28.83	
42	478.89	192.93	116.53	60.44	41.39	32.45		438.89	176.68	106.64	55.17	37.66	29.41	
43	487.84	196.56	118.74	61.61	42.21	33.11		447.38	180.11	108.71	56.25	38.41	30.01	
44	496.92	200.25	120.99	62.81	43.05	33.79		456.02	183.60	110.83	57.36	39.18	30.61	
45	506.12	203.99	123.27	64.02	43.91	34.49		464.80	187.15	112.98	58.49	39.96	31.23	
46	515.45	207.78	125.59	65.26	44.78	35.20		473.73	190.76	115.17	59.63	40.75	31.87	
47	524.90	211.63	127.94	66.52	45.68	35.94		482.80	194.43	117.39	60.80	41.56	32.52	
48	534.46	215.53	130.32	67.80	46.59	36.69		492.02	198.16	119.66	61.99	42.39	33.19	
49	544.13	219.48	132.74	69.10	47.51	37.46		501.38	201.95	121.96	63.20	43.24	33.87	
50	553.92	223.48	135.19	70.42	48.46	38.26		510.90	205.81	124.30	64.44	44.10	34.57	
51	563.83	227.53	137.68	71.76	49.43			520.56	209.72	126.68	65.69	44.98		
52	573.85	231.63	140.19	73.13	50.42			530.37	213.70	129.10	66.97	45.88		
53	584.00	235.79	142.75	74.52	51.44			540.34	217.74	131.56	68.28	46.81		
54	594.27	240.00	145.33	75.93	52.49			550.46	221.85	134.06	69.61	47.76		
55	604.66	244.26	147.96	77.38	53.58			560.74	226.02	136.60	70.97	48.74		
56	615.19	248.59	150.62	78.87				571.18	230.27	139.19	72.36			
57	625.86	252.98	153.34	80.40				581.78	234.58	141.82	73.79			
58	636.67	257.44	156.11	81.99				592.54	238.97	144.51	75.26			
59	647.62	261.97	158.94	83.63				603.47	243.43	147.25	76.77			
60	658.68	266.58	161.83	85.33				614.55	247.97	150.05	78.33			
61	669.85	271.26	164.79					625.77	252.58	152.90				
62	681.11	276.01	167.81					637.12	257.27	155.81				
63	692.44	280.83	170.90					648.59	262.02	158.78				
64	703.82	285.70	174.04					660.17	266.84	161.80				
65	715.22	290.63	177.26					671.83	271.73	164.89				
66	726.64	295.62						683.57	276.68					
67	738.04	300.67						695.37	281.69					
68	749.42							707.20						
69	760.73							719.05						
70	771.96							730.90						

次标准体, 额外风险比例25%

仅必选责任

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	220.61	88.83	53.58	27.67	18.84	14.67	10.40	199.56	80.33	48.45	25.02	17.04	13.26	9.40
1	225.03	90.60	54.65	28.22	19.22	14.96	10.61	203.55	81.93	49.42	25.52	17.38	13.53	9.59
2	229.54	92.41	55.74	28.78	19.60	15.26	10.82	207.63	83.57	50.41	26.03	17.73	13.80	9.78
3	234.14	94.26	56.86	29.36	19.99	15.57	11.04	211.79	85.24	51.42	26.55	18.08	14.08	9.98
4	238.83	96.14	57.99	29.95	20.39	15.88	11.26	216.03	86.94	52.44	27.08	18.44	14.36	10.18
5	243.62	98.07	59.15	30.55	20.80	16.20	11.49	220.35	88.68	53.49	27.62	18.81	14.65	10.38
6	248.50	100.03	60.34	31.16	21.22	16.52	11.72	224.76	90.46	54.56	28.17	19.19	14.94	10.59
7	253.48	102.03	61.54	31.78	21.64	16.86	11.96	229.26	92.27	55.65	28.74	19.57	15.24	10.80
8	258.56	104.07	62.78	32.42	22.08	17.20	12.20	233.85	94.11	56.77	29.31	19.96	15.54	11.02
9	263.73	106.16	64.03	33.06	22.52	17.54	12.45	238.53	96.00	57.90	29.90	20.36	15.86	11.24
10	269.02	108.28	65.31	33.73	22.98	17.90	12.70	243.31	97.91	59.06	30.50	20.77	16.18	11.47
11	274.40	110.44	66.62	34.40	23.44	18.26	12.96	248.18	99.87	60.24	31.11	21.19	16.50	11.70
12	279.90	112.65	67.95	35.09	23.91	18.63	13.23	253.14	101.87	61.45	31.73	21.62	16.83	11.94
13	285.50	114.90	69.30	35.80	24.40	19.01	13.50	258.21	103.91	62.67	32.37	22.05	17.17	12.18
14	291.21	117.19	70.69	36.52	24.89	19.39	13.77	263.37	105.98	63.93	33.02	22.49	17.52	12.42
15	297.04	119.53	72.10	37.26	25.39	19.79	14.06	268.64	108.10	65.20	33.68	22.95	17.87	12.68
16	302.98	121.92	73.55	38.01	25.91	20.19	14.34	274.01	110.26	66.51	34.36	23.41	18.23	12.93
17	309.03	124.36	75.04	38.78	26.44	20.60	14.64	279.49	112.46	67.85	35.05	23.88	18.60	13.19
18	315.21	126.87	76.55	39.57	26.97	21.02	14.94	285.08	114.73	69.21	35.76	24.36	18.97	13.46
19	321.28	129.32	78.03	40.33	27.50	21.43	15.24	290.65	116.97	70.57	36.46	24.84	19.35	13.73
20	327.47	131.81	79.54	41.11	28.03	21.85	15.54	296.33	119.25	71.95	37.17	25.33	19.73	14.00
21	333.78	134.35	81.07	41.91	28.57	22.28	15.85	302.12	121.59	73.35	37.90	25.82	20.11	14.28
22	340.20	136.94	82.63	42.72	29.13	22.71	16.16	308.03	123.96	74.79	38.64	26.33	20.51	14.56
23	346.75	139.58	84.23	43.54	29.69	23.15	16.49	314.05	126.39	76.25	39.40	26.84	20.91	14.85
24	353.42	142.26	85.85	44.39	30.27	23.61	16.82	320.19	128.86	77.74	40.17	27.37	21.32	15.14
25	360.21	145.00	87.50	45.25	30.86	24.07	17.15	326.46	131.38	79.26	40.95	27.91	21.74	15.44
26	367.13	147.79	89.19	46.12	31.46	24.54	17.50	332.84	133.95	80.82	41.76	28.46	22.17	15.75
27	374.18	150.63	90.91	47.01	32.07	25.02	17.85	339.36	136.57	82.40	42.58	29.02	22.61	16.07
28	381.36	153.53	92.66	47.92	32.70	25.52	18.22	346.00	139.25	84.01	43.41	29.59	23.06	16.39
29	388.67	156.47	94.44	48.85	33.34	26.02	18.59	352.77	141.97	85.66	44.26	30.17	23.51	16.72
30	396.11	159.47	96.25	49.80	33.99	26.54	18.97	359.67	144.75	87.34	45.13	30.76	23.98	17.06
31	403.69	162.53	98.10	50.76	34.65	27.06	19.36	366.71	147.59	89.05	46.02	31.37	24.45	17.40
32	411.40	165.64	99.99	51.74	35.33	27.60	19.77	373.88	150.48	90.79	46.92	31.99	24.94	17.76
33	419.24	168.81	101.90	52.74	36.02	28.15	20.18	381.19	153.42	92.57	47.85	32.62	25.44	18.12
34	427.22	172.03	103.85	53.76	36.73	28.72	20.60	388.64	156.42	94.38	48.79	33.27	25.95	18.49
35	435.33	175.31	105.84	54.80	37.45	29.29	21.04	396.23	159.48	96.23	49.75	33.93	26.47	18.87
36	443.58	178.64	107.86	55.86	38.19	29.88	21.49	403.95	162.59	98.11	50.73	34.60	27.00	19.26
37	451.97	182.03	109.92	56.94	38.94	30.49	21.95	411.82	165.77	100.03	51.73	35.29	27.54	19.66
38	460.50	185.48	112.01	58.05	39.71	31.11	22.43	419.83	169.00	101.99	52.74	35.99	28.09	20.07
39	469.16	188.99	114.14	59.17	40.50	31.74	22.92	427.99	172.29	103.98	53.78	36.71	28.66	20.49
40	477.95	192.55	116.30	60.32	41.31	32.39	23.43	436.28	175.64	106.00	54.84	37.44	29.24	20.93
41	486.88	196.17	118.51	61.49	42.13	33.06		444.73	179.04	108.07	55.92	38.18	29.83	
42	495.94	199.85	120.75	62.68	42.97	33.74		453.31	182.51	110.17	57.02	38.94	30.43	
43	505.13	203.58	123.02	63.90	43.83	34.44		462.05	186.04	112.31	58.14	39.72	31.05	
44	514.44	207.37	125.34	65.13	44.71	35.15		470.92	189.63	114.48	59.28	40.51	31.68	
45	523.87	211.21	127.68	66.39	45.60	35.88		479.94	193.28	116.70	60.44	41.32	32.33	
46	533.42	215.11	130.07	67.68	46.51	36.64		489.11	196.99	118.95	61.63	42.14	32.99	
47	543.08	219.05	132.49	68.98	47.45	37.41		498.42	200.76	121.24	62.83	42.98	33.67	
48	552.86	223.05	134.94	70.31	48.40	38.20		507.88	204.59	123.56	64.06	43.84	34.36	
49	562.74	227.10	137.42	71.66	49.36	39.02		517.48	208.48	125.93	65.31	44.72	35.08	
50	572.72	231.19	139.94	73.02	50.36	39.87		527.22	212.43	128.34	66.58	45.61	35.81	
51	582.82	235.33	142.49	74.41	51.37			537.12	216.45	130.78	67.88	46.53		
52	593.03	239.53	145.07	75.83	52.41			547.16	220.53	133.27	69.20	47.47		
53	603.35	243.77	147.69	77.27	53.48			557.36	224.67	135.79	70.55	48.43		
54	613.78	248.07	150.34	78.74	54.59			567.71	228.88	138.36	71.92	49.42		
55	624.34	252.42	153.03	80.24	55.74			578.21	233.15	140.96	73.33	50.45		
56	635.03	256.82	155.76	81.79				588.88	237.50	143.62	74.77			
57	645.85	261.30	158.54	83.39				599.70	241.91	146.32	76.25			
58	656.81	265.84	161.38	85.05				610.69	246.40	149.08	77.77			
59	667.89	270.47	164.29	86.77				621.83	250.97	151.90	79.35			
60	679.09	275.17	167.26	88.57				633.12	255.61	154.77	80.97			
61	690.38	279.94	170.31					644.55	260.33	157.71				
62	701.75	284.79	173.43					656.11	265.12	160.70				
63	713.17	289.70	176.61					667.77	269.99	163.76				
64	724.63	294.68	179.88					679.52	274.92	166.88				
65	736.09	299.72	183.21					691.35	279.92	170.06				
66	747.55	304.82						703.23	284.98					
67	758.97	309.98						715.16	290.10					
68	770.33							727.10						
69	781.61							739.04						
70	792.77							750.94						

次标准体, 额外风险比例25%

含可选责任

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	222.30	89.51	53.99	27.88	18.99	14.78	10.48	200.93	80.89	48.79	25.19	17.16	13.35	9.46
1	226.75	91.30	55.07	28.44	19.37	15.08	10.69	204.96	82.50	49.76	25.70	17.50	13.62	9.65
2	231.30	93.12	56.17	29.01	19.75	15.38	10.90	209.06	84.15	50.76	26.21	17.85	13.89	9.85
3	235.93	94.98	57.29	29.59	20.15	15.69	11.12	213.24	85.83	51.77	26.73	18.21	14.17	10.05
4	240.66	96.88	58.44	30.18	20.55	16.00	11.35	217.51	87.54	52.81	27.27	18.57	14.46	10.25
5	245.48	98.82	59.61	30.78	20.96	16.32	11.58	221.87	89.30	53.86	27.81	18.94	14.75	10.45
6	250.40	100.80	60.80	31.40	21.38	16.65	11.81	226.31	91.08	54.94	28.37	19.32	15.04	10.66
7	255.42	102.82	62.02	32.02	21.81	16.99	12.05	230.84	92.90	56.04	28.94	19.71	15.34	10.88
8	260.54	104.87	63.26	32.66	22.25	17.33	12.30	235.46	94.76	57.16	29.52	20.10	15.65	11.10
9	265.76	106.97	64.52	33.32	22.70	17.68	12.55	240.18	96.66	58.30	30.11	20.51	15.97	11.32
10	271.08	109.11	65.81	33.98	23.15	18.04	12.80	244.98	98.59	59.47	30.71	20.92	16.29	11.55
11	276.51	111.29	67.13	34.67	23.62	18.40	13.06	249.89	100.56	60.66	31.32	21.34	16.62	11.78
12	282.04	113.52	68.47	35.36	24.10	18.77	13.33	254.89	102.57	61.87	31.95	21.77	16.95	12.02
13	287.69	115.78	69.84	36.07	24.58	19.15	13.60	259.99	104.62	63.11	32.59	22.20	17.29	12.26
14	293.45	118.09	71.23	36.80	25.08	19.54	13.88	265.19	106.71	64.37	33.25	22.65	17.64	12.51
15	299.32	120.45	72.66	37.54	25.59	19.94	14.17	270.49	108.84	65.65	33.91	23.11	17.99	12.76
16	305.30	122.85	74.12	38.30	26.11	20.35	14.46	275.90	111.02	66.97	34.60	23.57	18.36	13.02
17	311.40	125.32	75.61	39.08	26.64	20.76	14.76	281.42	113.24	68.32	35.29	24.05	18.73	13.29
18	317.63	127.85	77.14	39.88	27.18	21.19	15.06	287.04	115.52	69.69	36.01	24.53	19.11	13.56
19	323.74	130.31	78.63	40.65	27.71	21.60	15.36	292.65	117.77	71.05	36.71	25.01	19.48	13.82
20	329.97	132.82	80.15	41.43	28.25	22.02	15.66	298.37	120.07	72.44	37.43	25.50	19.86	14.10
21	336.32	135.38	81.69	42.23	28.80	22.45	15.97	304.19	122.42	73.86	38.16	26.00	20.25	14.38
22	342.78	137.98	83.26	43.05	29.35	22.89	16.29	310.14	124.81	75.30	38.90	26.51	20.65	14.66
23	349.37	140.63	84.87	43.88	29.92	23.33	16.62	316.20	127.25	76.77	39.67	27.03	21.06	14.95
24	356.08	143.34	86.50	44.73	30.50	23.79	16.95	322.38	129.74	78.27	40.44	27.56	21.47	15.25
25	362.92	146.09	88.17	45.59	31.10	24.26	17.29	328.68	132.28	79.81	41.23	28.10	21.89	15.55
26	369.89	148.90	89.86	46.47	31.70	24.73	17.64	335.11	134.86	81.37	42.04	28.65	22.32	15.86
27	376.98	151.76	91.59	47.37	32.32	25.22	18.00	341.66	137.50	82.96	42.87	29.21	22.76	16.18
28	384.21	154.67	93.35	48.29	32.95	25.72	18.36	348.34	140.19	84.58	43.71	29.79	23.21	16.50
29	391.56	157.64	95.15	49.22	33.59	26.22	18.74	355.15	142.94	86.24	44.56	30.38	23.67	16.84
30	399.05	160.66	96.97	50.17	34.25	26.74	19.13	362.10	145.73	87.93	45.44	30.97	24.14	17.18
31	406.67	163.74	98.83	51.14	34.92	27.27	19.52	369.18	148.58	89.65	46.33	31.59	24.62	17.53
32	414.43	166.87	100.73	52.13	35.60	27.82	19.93	376.40	151.49	91.41	47.24	32.21	25.11	17.88
33	422.32	170.05	102.66	53.14	36.30	28.37	20.35	383.75	154.45	93.20	48.17	32.85	25.61	18.25
34	430.35	173.30	104.62	54.17	37.01	28.94	20.77	391.24	157.47	95.02	49.12	33.50	26.13	18.62
35	438.51	176.59	106.62	55.21	37.74	29.52	21.22	398.87	160.55	96.88	50.08	34.16	26.65	19.00
36	446.81	179.95	108.65	56.28	38.48	30.12	21.67	406.65	163.68	98.77	51.07	34.84	27.18	19.40
37	455.25	183.36	110.72	57.37	39.24	30.73	22.14	414.56	166.87	100.70	52.07	35.53	27.73	19.80
38	463.82	186.83	112.83	58.48	40.02	31.35	22.62	422.62	170.12	102.67	53.10	36.24	28.29	20.21
39	472.53	190.35	114.97	59.61	40.81	31.99	23.12	430.82	173.43	104.67	54.14	36.96	28.86	20.64
40	481.37	193.94	117.15	60.77	41.62	32.65	23.64	439.17	176.80	106.71	55.21	37.69	29.44	21.08
41	490.35	197.58	119.37	61.94	42.45	33.32		447.66	180.23	108.78	56.29	38.44	30.04	
42	499.46	201.28	121.62	63.14	43.30	34.01		456.29	183.72	110.90	57.40	39.21	30.64	
43	508.69	205.03	123.91	64.37	44.17	34.71		465.07	187.26	113.05	58.53	39.99	31.27	
44	518.05	208.84	126.23	65.62	45.05	35.44		474.00	190.87	115.24	59.68	40.79	31.90	
45	527.53	212.70	128.60	66.89	45.96	36.18		483.07	194.54	117.46	60.85	41.60	32.56	
46	537.12	216.62	130.99	68.18	46.88	36.94		492.28	198.27	119.73	62.04	42.43	33.22	
47	546.83	220.58	133.43	69.49	47.82	37.72		501.64	202.06	122.03	63.25	43.28	33.91	
48	556.64	224.60	135.89	70.83	48.77	38.52		511.15	205.91	124.37	64.49	44.14	34.61	
49	566.56	228.66	138.39	72.19	49.75	39.35		520.79	209.83	126.75	65.75	45.03	35.33	
50	576.59	232.78	140.92	73.56	50.75	40.21		530.59	213.80	129.17	67.03	45.93	36.07	
51	586.72	236.94	143.48	74.96	51.78			540.53	217.84	131.63	68.33	46.85		
52	596.96	241.15	146.08	76.39	52.83			550.62	221.94	134.13	69.66	47.80		
53	607.31	245.41	148.71	77.84	53.91			560.86	226.10	136.66	71.02	48.77		
54	617.78	249.72	151.37	79.32	55.03			571.26	230.33	139.24	72.40	49.77		
55	628.37	254.09	154.07	80.84	56.20			581.81	234.62	141.87	73.82	50.80		
56	639.08	258.51	156.82	82.40				592.51	238.99	144.53	75.27			
57	649.93	263.01	159.61	84.01				603.38	243.42	147.25	76.76			
58	660.91	267.57	162.47	85.69				614.41	247.93	150.03	78.30			
59	672.02	272.21	165.39	87.43				625.60	252.52	152.86	79.88			
60	683.24	276.92	168.38	89.25				636.93	257.18	155.75	81.52			
61	694.56	281.72	171.45					648.40	261.92	158.70				
62	705.95	286.59	174.59					659.99	266.74	161.71				
63	717.38	291.52	177.80					671.69	271.62	164.79				
64	728.85	296.52	181.08					683.48	276.58	167.93				
65	740.32	301.58	184.45					695.33	281.60	171.13				
66	751.78	306.70						707.25	286.68					
67	763.20	311.89						719.19	291.83					
68	774.55							731.15						
69	785.82							743.10						
70	796.96							755.02						

次标准体, 额外风险比例50%

仅必选责任

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	228.88	92.17	55.60	28.71	19.55	15.22	10.79	206.27	83.04	50.09	25.86	17.61	13.71	9.72
1	233.46	94.01	56.70	29.28	19.94	15.52	11.01	210.40	84.70	51.09	26.38	17.96	13.98	9.91
2	238.14	95.89	57.84	29.87	20.34	15.83	11.23	214.62	86.39	52.11	26.91	18.32	14.26	10.11
3	242.92	97.80	58.99	30.46	20.75	16.15	11.46	218.91	88.12	53.15	27.45	18.69	14.55	10.31
4	247.79	99.76	60.17	31.07	21.16	16.48	11.69	223.30	89.88	54.21	27.99	19.06	14.84	10.52
5	252.76	101.76	61.38	31.70	21.58	16.81	11.92	227.77	91.67	55.30	28.55	19.45	15.14	10.73
6	257.82	103.79	62.61	32.33	22.02	17.15	12.17	232.33	93.51	56.40	29.12	19.83	15.44	10.95
7	262.99	105.87	63.86	32.98	22.46	17.49	12.41	236.98	95.38	57.53	29.71	20.23	15.75	11.17
8	268.26	107.99	65.14	33.64	22.91	17.85	12.67	241.73	97.29	58.68	30.30	20.64	16.07	11.40
9	273.64	110.15	66.44	34.31	23.37	18.21	12.92	246.57	99.23	59.86	30.91	21.05	16.39	11.62
10	279.12	112.35	67.77	34.99	23.84	18.57	13.19	251.50	101.22	61.05	31.53	21.47	16.72	11.86
11	284.71	114.60	69.12	35.70	24.32	18.95	13.46	256.53	103.24	62.27	32.16	21.91	17.06	12.10
12	290.41	116.89	70.50	36.41	24.82	19.34	13.73	261.67	105.30	63.52	32.80	22.35	17.40	12.34
13	296.22	119.22	71.91	37.15	25.32	19.73	14.02	266.90	107.41	64.79	33.46	22.80	17.75	12.59
14	302.15	121.60	73.35	37.90	25.83	20.13	14.30	272.24	109.55	66.08	34.13	23.26	18.11	12.85
15	308.20	124.03	74.81	38.66	26.36	20.54	14.60	277.69	111.74	67.40	34.82	23.72	18.48	13.11
16	314.36	126.50	76.32	39.45	26.89	20.96	14.90	283.24	113.97	68.75	35.52	24.20	18.85	13.38
17	320.64	129.04	77.86	40.25	27.44	21.39	15.21	288.91	116.26	70.14	36.24	24.69	19.23	13.65
18	327.05	131.65	79.44	41.07	28.00	21.83	15.53	294.68	118.59	71.55	36.97	25.19	19.62	13.93
19	333.32	134.17	80.97	41.86	28.54	22.25	15.83	300.42	120.91	72.95	37.69	25.68	20.01	14.20
20	339.70	136.75	82.52	42.67	29.10	22.69	16.15	306.27	123.26	74.37	38.42	26.18	20.40	14.48
21	346.21	139.37	84.10	43.49	29.66	23.13	16.47	312.24	125.66	75.82	39.17	26.69	20.80	14.76
22	352.84	142.04	85.72	44.32	30.23	23.58	16.80	318.32	128.11	77.29	39.94	27.22	21.20	15.06
23	359.59	144.76	87.36	45.18	30.82	24.04	17.13	324.53	130.61	78.80	40.72	27.75	21.62	15.36
24	366.47	147.53	89.04	46.05	31.41	24.51	17.47	330.85	133.15	80.34	41.51	28.29	22.04	15.66
25	373.47	150.35	90.74	46.93	32.02	24.99	17.83	337.30	135.75	81.91	42.32	28.84	22.48	15.97
26	380.61	153.23	92.48	47.84	32.64	25.47	18.19	343.88	138.40	83.50	43.15	29.41	22.92	16.29
27	387.88	156.16	94.25	48.76	33.28	25.98	18.56	350.59	141.10	85.13	43.99	29.99	23.37	16.62
28	395.28	159.15	96.06	49.70	33.92	26.49	18.94	357.43	143.85	86.80	44.86	30.58	23.83	16.95
29	402.81	162.18	97.90	50.66	34.58	27.01	19.33	364.40	146.66	88.49	45.73	31.18	24.30	17.29
30	410.48	165.28	99.77	51.63	35.26	27.54	19.73	371.51	149.53	90.22	46.63	31.79	24.78	17.64
31	418.28	168.43	101.68	52.63	35.95	28.09	20.14	378.76	152.44	91.98	47.54	32.42	25.28	18.00
32	426.22	171.63	103.62	53.64	36.65	28.65	20.56	386.14	155.42	93.78	48.48	33.06	25.78	18.37
33	434.29	174.89	105.59	54.68	37.37	29.23	21.00	393.66	158.45	95.61	49.43	33.71	26.30	18.75
34	442.50	178.21	107.60	55.73	38.10	29.81	21.44	401.33	161.54	97.48	50.40	34.38	26.82	19.13
35	450.85	181.59	109.65	56.81	38.85	30.41	21.90	409.14	164.69	99.38	51.39	35.06	27.36	19.53
36	459.33	185.02	111.73	57.90	39.61	31.03	22.38	417.09	167.89	101.32	52.40	35.75	27.91	19.94
37	467.95	188.51	113.85	59.02	40.40	31.66	22.87	425.18	171.16	103.29	53.43	36.46	28.47	20.35
38	476.71	192.05	116.00	60.16	41.20	32.31	23.38	433.42	174.48	105.31	54.48	37.19	29.04	20.78
39	485.60	195.66	118.20	61.32	42.02	32.97	23.90	441.80	177.87	107.35	55.55	37.93	29.63	21.23
40	494.63	199.32	120.43	62.51	42.86	33.65	24.44	450.33	181.31	109.44	56.64	38.68	30.23	21.68
41	503.79	203.04	122.69	63.72	43.71	34.35		459.01	184.81	111.56	57.75	39.46	30.84	
42	513.07	206.82	125.00	64.96	44.59	35.07		467.83	188.38	113.73	58.89	40.24	31.47	
43	522.48	210.65	127.34	66.21	45.49	35.80		476.79	192.00	115.92	60.04	41.05	32.11	
44	532.01	214.53	129.72	67.50	46.40	36.56		485.90	195.69	118.16	61.22	41.87	32.77	
45	541.66	218.47	132.13	68.80	47.34	37.33		495.15	199.44	120.44	62.42	42.70	33.44	
46	551.42	222.46	134.58	70.13	48.29	38.12		504.55	203.25	122.75	63.64	43.56	34.13	
47	561.28	226.50	137.07	71.49	49.26	38.94		514.09	207.11	125.11	64.89	44.43	34.84	
48	571.24	230.59	139.58	72.86	50.26	39.78		523.78	211.04	127.50	66.15	45.32	35.57	
49	581.31	234.73	142.13	74.26	51.27	40.65		533.60	215.03	129.93	67.44	46.23	36.32	
50	591.47	238.91	144.72	75.67	52.31	41.55		543.57	219.09	132.40	68.75	47.16	37.09	
51	601.73	243.14	147.33	77.11	53.38			553.69	223.20	134.90	70.09	48.11		
52	612.10	247.42	149.97	78.58	54.47			563.95	227.37	137.45	71.45	49.09		
53	622.57	251.75	152.65	80.07	55.61			574.36	231.61	140.04	72.84	50.09		
54	633.14	256.12	155.36	81.60	56.78			584.93	235.92	142.67	74.26	51.13		
55	643.83	260.55	158.11	83.16	58.00			595.64	240.29	145.34	75.72	52.20		
56	654.65	265.03	160.91	84.78				606.51	244.73	148.07	77.21			
57	665.59	269.58	163.76	86.45				617.54	249.24	150.84	78.74			
58	676.66	274.20	166.67	88.19				628.73	253.82	153.67	80.33			
59	687.85	278.91	169.65	90.01				640.08	258.49	156.56	81.97			
60	699.15	283.69	172.71	91.91				651.56	263.23	159.51	83.67			
61	710.53	288.56	175.85					663.18	268.06	162.53				
62	721.97	293.50	179.07					674.91	272.95	165.61				
63	733.45	298.51	182.37					686.73	277.92	168.76				
64	744.95	303.59	185.76					698.64	282.96	171.98				
65	756.43	308.74	189.23					710.60	288.07	175.27				
66	767.88	313.95						722.60	293.25					
67	779.28	319.24						734.63	298.49					
68	790.59							746.65						
69	801.79							758.63						
70	812.84							770.57						

次标准体, 额外风险比例50%

含可选责任

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	230.62	92.88	56.02	28.93	19.70	15.34	10.87	207.68	83.61	50.43	26.04	17.73	13.80	9.78
1	235.25	94.73	57.14	29.51	20.09	15.64	11.09	211.84	85.28	51.44	26.56	18.09	14.08	9.98
2	239.96	96.62	58.28	30.10	20.49	15.96	11.32	216.09	86.98	52.47	27.09	18.45	14.36	10.18
3	244.77	98.55	59.45	30.70	20.90	16.28	11.54	220.41	88.72	53.51	27.63	18.82	14.65	10.39
4	249.68	100.53	60.64	31.31	21.32	16.60	11.78	224.83	90.49	54.58	28.19	19.19	14.94	10.59
5	254.69	102.54	61.85	31.94	21.75	16.94	12.02	229.33	92.30	55.68	28.75	19.58	15.24	10.81
6	259.79	104.59	63.09	32.58	22.19	17.28	12.26	233.92	94.15	56.79	29.32	19.97	15.55	11.03
7	265.00	106.68	64.35	33.23	22.63	17.63	12.51	238.61	96.03	57.93	29.91	20.37	15.86	11.25
8	270.31	108.82	65.64	33.89	23.09	17.98	12.76	243.38	97.95	59.08	30.51	20.78	16.18	11.47
9	275.73	110.99	66.95	34.57	23.55	18.35	13.02	248.26	99.91	60.27	31.12	21.20	16.51	11.71
10	281.25	113.21	68.29	35.26	24.03	18.72	13.29	253.23	101.91	61.47	31.74	21.62	16.84	11.94
11	286.89	115.48	69.65	35.97	24.51	19.10	13.56	258.29	103.95	62.70	32.38	22.06	17.18	12.18
12	292.63	117.78	71.04	36.69	25.01	19.48	13.84	263.46	106.03	63.95	33.03	22.50	17.52	12.43
13	298.49	120.14	72.46	37.43	25.51	19.88	14.13	268.74	108.15	65.23	33.69	22.95	17.88	12.68
14	304.46	122.53	73.91	38.19	26.03	20.29	14.42	274.11	110.31	66.53	34.37	23.42	18.24	12.94
15	310.55	124.98	75.39	38.96	26.56	20.70	14.71	279.59	112.51	67.87	35.06	23.89	18.61	13.20
16	316.76	127.47	76.90	39.75	27.10	21.12	15.02	285.19	114.75	69.23	35.76	24.37	18.98	13.47
17	323.09	130.02	78.46	40.56	27.65	21.56	15.33	290.89	117.05	70.62	36.49	24.86	19.37	13.74
18	329.55	132.65	80.05	41.39	28.22	22.00	15.65	296.70	119.41	72.04	37.22	25.36	19.76	14.02
19	335.86	135.20	81.59	42.18	28.77	22.43	15.96	302.48	121.73	73.45	37.95	25.86	20.14	14.30
20	342.29	137.79	83.15	42.99	29.32	22.86	16.28	308.36	124.10	74.88	38.69	26.36	20.54	14.58
21	348.83	140.43	84.75	43.82	29.89	23.31	16.60	314.37	126.52	76.33	39.44	26.88	20.94	14.87
22	355.50	143.11	86.37	44.66	30.46	23.76	16.93	320.49	128.98	77.82	40.21	27.40	21.35	15.16
23	362.30	145.85	88.02	45.52	31.05	24.22	17.27	326.73	131.50	79.34	41.00	27.94	21.77	15.46
24	369.22	148.64	89.71	46.40	31.65	24.70	17.61	333.09	134.06	80.88	41.80	28.48	22.19	15.77
25	376.27	151.48	91.43	47.29	32.27	25.18	17.97	339.58	136.67	82.46	42.61	29.04	22.63	16.08
26	383.45	154.38	93.18	48.20	32.89	25.67	18.33	346.20	139.33	84.07	43.44	29.61	23.08	16.41
27	390.76	157.33	94.96	49.13	33.53	26.18	18.71	352.95	142.05	85.71	44.29	30.19	23.53	16.73
28	398.21	160.33	96.78	50.07	34.18	26.69	19.09	359.83	144.82	87.38	45.16	30.78	23.99	17.07
29	405.79	163.39	98.63	51.04	34.85	27.22	19.49	366.84	147.65	89.09	46.04	31.39	24.47	17.42
30	413.50	166.50	100.51	52.02	35.53	27.76	19.89	374.00	150.53	90.83	46.94	32.01	24.95	17.77
31	421.35	169.67	102.43	53.02	36.22	28.31	20.31	381.28	153.46	92.60	47.86	32.64	25.45	18.13
32	429.34	172.89	104.38	54.04	36.93	28.87	20.73	388.71	156.46	94.41	48.80	33.28	25.96	18.50
33	437.46	176.17	106.37	55.09	37.65	29.45	21.17	396.28	159.51	96.25	49.76	33.94	26.48	18.88
34	445.71	179.51	108.39	56.15	38.39	30.04	21.62	403.99	162.61	98.13	50.74	34.61	27.00	19.27
35	454.11	182.91	110.45	57.23	39.14	30.65	22.09	411.84	165.78	100.04	51.73	35.30	27.55	19.67
36	462.64	186.36	112.55	58.33	39.92	31.27	22.57	419.84	169.00	101.99	52.75	36.00	28.10	20.08
37	471.31	189.87	114.68	59.46	40.70	31.91	23.07	427.98	172.29	103.98	53.78	36.71	28.67	20.50
38	480.11	193.43	116.84	60.61	41.51	32.56	23.58	436.27	175.63	106.00	54.84	37.44	29.24	20.93
39	489.05	197.06	119.05	61.78	42.34	33.23	24.11	444.70	179.04	108.06	55.92	38.19	29.84	21.38
40	498.13	200.74	121.29	62.97	43.18	33.92	24.66	453.27	182.50	110.16	57.02	38.95	30.44	21.84
41	507.33	204.48	123.57	64.19	44.05	34.63		462.00	186.02	112.30	58.14	39.72	31.06	
42	516.66	208.28	125.89	65.44	44.93	35.35		470.86	189.61	114.47	59.28	40.52	31.69	
43	526.12	212.13	128.25	66.70	45.84	36.09		479.88	193.25	116.68	60.44	41.33	32.34	
44	535.69	216.03	130.64	68.00	46.76	36.86		489.03	196.96	118.93	61.63	42.15	33.00	
45	545.38	219.99	133.07	69.31	47.71	37.64		498.33	200.73	121.22	62.83	42.99	33.68	
46	555.18	224.00	135.53	70.65	48.67	38.44		507.78	204.55	123.55	64.06	43.85	34.38	
47	565.08	228.06	138.03	72.02	49.65	39.27		517.37	208.44	125.92	65.32	44.73	35.09	
48	575.08	232.17	140.56	73.40	50.66	40.12		527.10	212.39	128.32	66.59	45.63	35.82	
49	585.18	236.33	143.12	74.81	51.68	41.01		536.97	216.40	130.76	67.89	46.54	36.58	
50	595.38	240.53	145.72	76.23	52.73	41.92		546.99	220.47	133.24	69.21	47.48	37.36	
51	605.67	244.77	148.34	77.69	53.81			557.15	224.61	135.77	70.56	48.44		
52	616.07	249.07	151.00	79.16	54.92			567.45	228.80	138.33	71.93	49.43		
53	626.56	253.41	153.69	80.67	56.06			577.91	233.06	140.93	73.33	50.44		
54	637.16	257.80	156.42	82.21	57.25			588.51	237.39	143.57	74.76	51.49		
55	647.88	262.24	159.18	83.78	58.48			599.27	241.77	146.26	76.22	52.57		
56	658.72	266.74	161.99	85.41				610.18	246.23	148.99	77.72			
57	669.68	271.31	164.85	87.10				621.25	250.76	151.78	79.27			
58	680.77	275.95	167.78	88.86				632.48	255.37	154.63	80.87			
59	691.98	280.66	170.78	90.70				643.86	260.06	157.53	82.52			
60	703.29	285.47	173.86	92.63				655.38	264.82	160.50	84.24			
61	714.69	290.35	177.02					667.04	269.66	163.53				
62	726.14	295.31	180.26					678.80	274.58	166.64				
63	737.63	300.34	183.58					690.66	279.57	169.81				
64	749.12	305.44	186.99					702.59	284.64	173.05				
65	760.60	310.61	190.50					714.58	289.77	176.36				
66	772.05	315.85						726.60	294.97					
67	783.43	321.16						738.64	300.23					
68	794.73							750.67						
69	805.91							762.67						
70	816.93							774.60						

次标准体, 额外风险比例75%

仅必选责任

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	236.08	95.09	57.35	29.62	20.17	15.70	11.13	212.09	85.39	51.51	26.60	18.11	14.10	9.99
1	240.82	96.98	58.50	30.21	20.57	16.01	11.36	216.34	87.09	52.53	27.13	18.47	14.38	10.19
2	245.65	98.92	59.67	30.81	20.98	16.34	11.59	220.67	88.83	53.58	27.67	18.84	14.67	10.40
3	250.57	100.90	60.86	31.43	21.40	16.66	11.82	225.09	90.61	54.65	28.22	19.22	14.96	10.61
4	255.60	102.92	62.08	32.06	21.83	17.00	12.06	229.60	92.42	55.75	28.79	19.60	15.26	10.82
5	260.73	104.98	63.32	32.70	22.27	17.34	12.31	234.20	94.27	56.86	29.36	19.99	15.57	11.04
6	265.95	107.08	64.59	33.35	22.71	17.69	12.56	238.89	96.15	58.00	29.95	20.40	15.88	11.26
7	271.29	109.22	65.88	34.02	23.17	18.05	12.81	243.67	98.08	59.16	30.55	20.80	16.20	11.49
8	276.73	111.41	67.20	34.70	23.64	18.41	13.07	248.55	100.04	60.34	31.16	21.22	16.53	11.72
9	282.27	113.64	68.54	35.39	24.11	18.78	13.34	253.53	102.04	61.55	31.78	21.65	16.86	11.96
10	287.93	115.91	69.91	36.10	24.60	19.17	13.61	258.60	104.08	62.78	32.42	22.08	17.20	12.20
11	293.70	118.22	71.31	36.83	25.10	19.56	13.89	263.78	106.16	64.03	33.07	22.53	17.54	12.44
12	299.58	120.59	72.73	37.57	25.60	19.95	14.18	269.06	108.28	65.31	33.73	22.98	17.90	12.70
13	305.58	122.99	74.19	38.32	26.12	20.36	14.47	274.44	110.45	66.62	34.41	23.44	18.26	12.95
14	311.69	125.45	75.66	39.10	26.65	20.78	14.77	279.93	112.65	67.95	35.10	23.92	18.63	13.22
15	317.93	127.95	77.18	39.89	27.20	21.20	15.08	285.53	114.90	69.31	35.81	24.40	19.00	13.49
16	324.29	130.49	78.73	40.70	27.75	21.64	15.39	291.24	117.19	70.70	36.53	24.89	19.39	13.76
17	330.77	133.12	80.33	41.53	28.32	22.08	15.71	297.07	119.54	72.12	37.27	25.39	19.78	14.04
18	337.38	135.81	81.96	42.38	28.90	22.54	16.04	303.01	121.95	73.58	38.02	25.91	20.18	14.33
19	343.81	138.41	83.53	43.19	29.46	22.97	16.36	308.89	124.32	75.01	38.76	26.41	20.58	14.61
20	350.36	141.05	85.12	44.02	30.03	23.42	16.68	314.88	126.73	76.46	39.51	26.93	20.98	14.90
21	357.04	143.74	86.75	44.86	30.60	23.87	17.01	321.00	129.19	77.95	40.28	27.45	21.39	15.19
22	363.84	146.48	88.41	45.72	31.19	24.34	17.35	327.23	131.70	79.46	41.06	27.99	21.81	15.49
23	370.77	149.27	90.09	46.60	31.80	24.81	17.70	333.59	134.26	81.01	41.86	28.53	22.23	15.80
24	377.82	152.11	91.81	47.49	32.41	25.29	18.06	340.07	136.87	82.58	42.68	29.09	22.67	16.11
25	385.01	155.01	93.56	48.40	33.04	25.79	18.42	346.68	139.53	84.19	43.51	29.66	23.11	16.43
26	392.33	157.96	95.35	49.33	33.67	26.29	18.80	353.42	142.25	85.83	44.36	30.24	23.57	16.76
27	399.78	160.97	97.17	50.28	34.33	26.81	19.18	360.29	145.01	87.50	45.22	30.83	24.03	17.10
28	407.36	164.03	99.02	51.25	34.99	27.34	19.58	367.30	147.84	89.20	46.11	31.43	24.50	17.44
29	415.08	167.15	100.90	52.23	35.67	27.88	19.98	374.45	150.71	90.94	47.01	32.05	24.99	17.80
30	422.94	170.32	102.82	53.23	36.37	28.43	20.40	381.73	153.65	92.71	47.93	32.68	25.48	18.16
31	430.93	173.54	104.78	54.26	37.08	28.99	20.83	389.15	156.64	94.52	48.86	33.32	25.99	18.53
32	439.06	176.83	106.77	55.30	37.80	29.57	21.27	396.72	159.68	96.36	49.82	33.98	26.51	18.91
33	447.33	180.17	108.80	56.36	38.54	30.17	21.72	404.42	162.79	98.24	50.80	34.65	27.04	19.30
34	455.73	183.57	110.86	57.45	39.30	30.78	22.19	412.27	165.95	100.15	51.79	35.34	27.58	19.70
35	464.27	187.02	112.95	58.55	40.07	31.40	22.67	420.27	169.18	102.10	52.81	36.04	28.13	20.11
36	472.95	190.54	115.09	59.68	40.86	32.04	23.17	428.40	172.46	104.09	53.84	36.75	28.70	20.53
37	481.76	194.11	117.26	60.83	41.67	32.69	23.69	436.69	175.80	106.11	54.90	37.48	29.28	20.96
38	490.71	197.74	119.46	62.00	42.50	33.37	24.22	445.12	179.21	108.17	55.97	38.23	29.87	21.41
39	499.80	201.42	121.71	63.20	43.35	34.06	24.78	453.69	182.67	110.27	57.07	38.99	30.48	21.87
40	509.01	205.17	123.99	64.42	44.21	34.77	25.36	462.42	186.20	112.40	58.19	39.77	31.10	22.35
41	518.36	208.97	126.31	65.66	45.10	35.50		471.29	189.78	114.58	59.34	40.56	31.73	
42	527.83	212.83	128.67	66.94	46.01	36.25		480.30	193.43	116.79	60.50	41.37	32.38	
43	537.42	216.74	131.07	68.23	46.94	37.01		489.46	197.13	119.04	61.69	42.20	33.04	
44	547.12	220.71	133.50	69.56	47.89	37.80		498.76	200.90	121.33	62.89	43.04	33.72	
45	556.94	224.73	135.98	70.90	48.86	38.62		508.21	204.73	123.66	64.13	43.91	34.42	
46	566.86	228.80	138.48	72.28	49.86	39.45		517.79	208.62	126.03	65.38	44.79	35.14	
47	576.88	232.91	141.02	73.67	50.87	40.31		527.52	212.57	128.43	66.66	45.68	35.87	
48	586.99	237.08	143.60	75.09	51.91	41.20		537.39	216.58	130.88	67.96	46.60	36.63	
49	597.19	241.29	146.20	76.53	52.96	42.12		547.40	220.65	133.36	69.28	47.54	37.40	
50	607.49	245.54	148.84	77.99	54.05	43.07		557.56	224.78	135.88	70.63	48.50	38.21	
51	617.87	249.84	151.50	79.48	55.16			567.85	228.98	138.44	72.00	49.49		
52	628.35	254.18	154.20	80.99	56.31			578.29	233.23	141.05	73.40	50.50		
53	638.92	258.57	156.93	82.53	57.50			588.87	237.55	143.69	74.83	51.54		
54	649.59	263.01	159.69	84.11	58.73			599.60	241.93	146.37	76.29	52.62		
55	660.37	267.50	162.50	85.73	60.02			610.48	246.38	149.10	77.79	53.73		
56	671.27	272.04	165.34	87.41				621.51	250.90	151.88	79.32			
57	682.29	276.65	168.25	89.15				632.70	255.49	154.71	80.91			
58	693.43	281.33	171.22	90.97				644.05	260.15	157.60	82.55			
59	704.68	286.10	174.27	92.88				655.54	264.90	160.55	84.25			
60	716.03	290.96	177.41	94.88				667.18	269.73	163.57	86.02			
61	727.46	295.90	180.63					678.93	274.63	166.66				
62	738.94	300.92	183.95					690.79	279.62	169.82				
63	750.44	306.01	187.35					702.74	284.68	173.05				
64	761.93	311.18	190.85					714.75	289.81	176.36				
65	773.40	316.42	194.46					726.80	295.01	179.75				
66	784.81	321.73						738.88	300.28					
67	796.15	327.13						750.96	305.63					
68	807.38							763.02						
69	818.48							775.02						
70	829.41							786.95						

次标准体, 额外风险比例75%

含可选责任

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	237.88	95.82	57.79	29.84	20.32	15.82	11.22	213.53	85.98	51.86	26.78	18.24	14.19	10.06
1	242.65	97.73	58.95	30.44	20.73	16.14	11.44	217.81	87.69	52.89	27.31	18.60	14.48	10.26
2	247.52	99.68	60.12	31.05	21.14	16.46	11.68	222.17	89.44	53.95	27.86	18.97	14.77	10.47
3	252.48	101.67	61.33	31.67	21.57	16.79	11.91	226.62	91.23	55.03	28.41	19.35	15.06	10.68
4	257.55	103.70	62.55	32.30	22.00	17.13	12.15	231.16	93.05	56.13	28.98	19.74	15.37	10.89
5	262.71	105.78	63.80	32.95	22.44	17.47	12.40	235.79	94.91	57.25	29.56	20.13	15.67	11.11
6	267.98	107.90	65.08	33.61	22.89	17.83	12.65	240.51	96.81	58.39	30.15	20.53	15.99	11.34
7	273.36	110.06	66.38	34.28	23.35	18.19	12.91	245.33	98.75	59.56	30.76	20.95	16.31	11.57
8	278.84	112.26	67.71	34.96	23.82	18.55	13.17	250.24	100.72	60.75	31.37	21.37	16.64	11.80
9	284.42	114.50	69.07	35.66	24.30	18.93	13.44	255.26	102.74	61.97	32.00	21.80	16.97	12.04
10	290.12	116.79	70.45	36.38	24.79	19.31	13.72	260.37	104.79	63.21	32.64	22.23	17.32	12.28
11	295.94	119.13	71.85	37.11	25.29	19.71	14.00	265.58	106.88	64.47	33.29	22.68	17.66	12.53
12	301.86	121.51	73.29	37.85	25.80	20.11	14.29	270.89	109.02	65.76	33.96	23.14	18.02	12.78
13	307.91	123.93	74.75	38.62	26.32	20.52	14.58	276.32	111.20	67.07	34.64	23.60	18.38	13.04
14	314.07	126.40	76.24	39.40	26.86	20.94	14.89	281.84	113.42	68.41	35.34	24.08	18.76	13.31
15	320.35	128.92	77.77	40.20	27.41	21.37	15.20	287.48	115.68	69.78	36.05	24.57	19.14	13.58
16	326.76	131.49	79.34	41.01	27.97	21.81	15.51	293.23	117.99	71.18	36.78	25.06	19.52	13.86
17	333.29	134.13	80.94	41.85	28.54	22.25	15.84	299.09	120.36	72.61	37.52	25.57	19.92	14.14
18	339.95	136.85	82.59	42.71	29.13	22.71	16.17	305.07	122.78	74.08	38.28	26.09	20.32	14.43
19	346.43	139.46	84.17	43.53	29.69	23.15	16.49	310.99	125.16	75.52	39.02	26.59	20.72	14.71
20	353.02	142.12	85.77	44.36	30.26	23.60	16.81	317.02	127.59	76.98	39.78	27.11	21.12	15.00
21	359.74	144.83	87.41	45.21	30.84	24.06	17.15	323.17	130.07	78.48	40.55	27.64	21.53	15.30
22	366.58	147.58	89.08	46.07	31.43	24.53	17.49	329.44	132.59	80.00	41.34	28.18	21.96	15.60
23	373.55	150.39	90.77	46.96	32.04	25.00	17.84	335.83	135.17	81.56	42.15	28.73	22.38	15.91
24	380.65	153.26	92.50	47.85	32.66	25.49	18.20	342.35	137.79	83.14	42.97	29.29	22.82	16.22
25	387.88	156.17	94.27	48.77	33.29	25.99	18.57	349.00	140.47	84.76	43.80	29.86	23.27	16.55
26	395.24	159.14	96.06	49.71	33.93	26.50	18.95	355.78	143.20	86.40	44.66	30.44	23.73	16.88
27	402.74	162.16	97.89	50.66	34.59	27.02	19.34	362.70	145.98	88.09	45.53	31.04	24.19	17.22
28	410.37	165.24	99.75	51.63	35.26	27.55	19.74	369.75	148.82	89.80	46.41	31.65	24.67	17.56
29	418.13	168.38	101.65	52.62	35.94	28.09	20.15	376.93	151.72	91.55	47.32	32.27	25.16	17.92
30	426.04	171.57	103.58	53.63	36.64	28.65	20.57	384.26	154.67	93.33	48.25	32.90	25.66	18.28
31	434.08	174.82	105.55	54.66	37.36	29.22	21.00	391.73	157.68	95.15	49.19	33.55	26.17	18.66
32	442.25	178.12	107.55	55.71	38.09	29.80	21.45	399.33	160.74	97.00	50.15	34.21	26.69	19.04
33	450.56	181.48	109.59	56.78	38.83	30.40	21.91	407.08	163.86	98.89	51.13	34.88	27.22	19.43
34	459.01	184.90	111.66	57.87	39.59	31.02	22.38	414.98	167.05	100.81	52.14	35.57	27.77	19.84
35	467.60	188.37	113.77	58.98	40.37	31.65	22.87	423.02	170.29	102.77	53.16	36.28	28.33	20.25
36	476.32	191.91	115.92	60.12	41.17	32.29	23.37	431.20	173.59	104.77	54.20	37.00	28.90	20.68
37	485.18	195.50	118.10	61.28	41.99	32.95	23.90	439.53	176.95	106.80	55.26	37.73	29.48	21.12
38	494.18	199.15	120.32	62.46	42.82	33.63	24.44	448.01	180.38	108.88	56.35	38.48	30.08	21.57
39	503.31	202.85	122.58	63.66	43.68	34.33	25.00	456.63	183.86	110.99	57.45	39.25	30.69	22.03
40	512.57	206.62	124.88	64.89	44.55	35.05	25.59	465.40	187.40	113.14	58.58	40.03	31.31	22.51
41	521.96	210.44	127.21	66.15	45.45	35.79		474.32	191.01	115.32	59.73	40.83	31.95	
42	531.48	214.32	129.59	67.43	46.37	36.54		483.38	194.67	117.55	60.90	41.65	32.60	
43	541.11	218.25	132.00	68.74	47.31	37.32		492.58	198.40	119.81	62.09	42.48	33.27	
44	550.86	222.23	134.44	70.07	48.27	38.12		501.93	202.19	122.11	63.31	43.34	33.96	
45	560.71	226.27	136.93	71.43	49.25	38.94		511.42	206.04	124.45	64.55	44.20	34.66	
46	570.67	230.36	139.45	72.81	50.25	39.79		521.06	209.95	126.83	65.81	45.09	35.39	
47	580.72	234.50	142.00	74.22	51.27	40.66		530.83	213.92	129.25	67.10	46.00	36.13	
48	590.87	238.68	144.59	75.65	52.32	41.56		540.75	217.95	131.71	68.41	46.92	36.89	
49	601.11	242.91	147.21	77.10	53.39	42.49		550.80	222.04	134.21	69.74	47.87	37.68	
50	611.43	247.18	149.86	78.57	54.49	43.46		561.00	226.19	136.74	71.10	48.84	38.49	
51	621.84	251.49	152.54	80.07	55.61			571.33	230.40	139.32	72.48	49.83		
52	632.34	255.85	155.25	81.59	56.77			581.81	234.68	141.93	73.89	50.85		
53	642.94	260.26	157.99	83.15	57.98			592.43	239.01	144.59	75.32	51.90		
54	653.63	264.71	160.77	84.74	59.23			603.20	243.41	147.28	76.79	52.99		
55	664.43	269.21	163.58	86.37	60.53			614.12	247.88	150.03	78.30	54.12		
56	675.34	273.77	166.44	88.07				625.19	252.41	152.82	79.85			
57	686.37	278.39	169.36	89.82				636.42	257.02	155.66	81.45			
58	697.53	283.09	172.35	91.66				647.80	261.71	158.56	83.10			
59	708.79	287.87	175.42	93.60				659.33	266.47	161.53	84.82			
60	720.15	292.74	178.57	95.63				671.00	271.32	164.57	86.61			
61	731.59	297.70	181.82					682.78	276.25	167.68				
62	743.07	302.74	185.16					694.67	281.25	170.86				
63	754.57	307.85	188.59					706.64	286.33	174.11				
64	766.06	313.04	192.12					718.68	291.49	177.44				
65	777.51	318.31	195.76					730.75	296.71	180.86				
66	788.92	323.65						742.85	302.01					
67	800.23	329.08						754.94	307.38					
68	811.44							767.00						
69	822.51							779.00						
70	833.40							790.91						

次标准体，额外风险比例100% 仅必选责任

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	242.50	97.69	58.92	30.43	20.72	16.13	11.44	217.23	87.47	52.76	27.24	18.55	14.44	10.24
1	247.36	99.63	60.10	31.03	21.13	16.45	11.67	221.58	89.21	53.81	27.79	18.92	14.73	10.44
2	252.33	101.62	61.30	31.65	21.56	16.78	11.91	226.02	90.99	54.88	28.34	19.30	15.02	10.65
3	257.39	103.65	62.52	32.29	21.99	17.12	12.15	230.55	92.81	55.98	28.91	19.69	15.33	10.87
4	262.55	105.73	63.77	32.93	22.43	17.46	12.39	235.17	94.67	57.10	29.49	20.08	15.63	11.09
5	267.82	107.84	65.05	33.59	22.88	17.82	12.65	239.88	96.56	58.24	30.08	20.48	15.95	11.31
6	273.19	110.00	66.35	34.26	23.33	18.17	12.90	244.68	98.49	59.41	30.68	20.89	16.27	11.54
7	278.67	112.20	67.68	34.95	23.80	18.54	13.17	249.59	100.46	60.60	31.29	21.31	16.59	11.77
8	284.26	114.45	69.03	35.65	24.28	18.92	13.44	254.58	102.47	61.81	31.92	21.74	16.93	12.01
9	289.96	116.74	70.41	36.36	24.77	19.30	13.71	259.68	104.52	63.04	32.55	22.17	17.27	12.25
10	295.77	119.07	71.82	37.09	25.27	19.69	13.99	264.88	106.61	64.31	33.21	22.62	17.62	12.50
11	301.70	121.45	73.26	37.83	25.78	20.09	14.28	270.19	108.74	65.59	33.87	23.08	17.97	12.75
12	307.74	123.88	74.72	38.59	26.31	20.50	14.58	275.59	110.91	66.90	34.55	23.54	18.34	13.01
13	313.90	126.35	76.21	39.37	26.84	20.92	14.88	281.11	113.13	68.24	35.25	24.02	18.71	13.27
14	320.19	128.87	77.73	40.17	27.39	21.35	15.19	286.73	115.39	69.60	35.95	24.50	19.08	13.54
15	326.59	131.44	79.29	40.98	27.95	21.79	15.50	292.47	117.69	70.99	36.68	25.00	19.47	13.82
16	333.12	134.05	80.88	41.82	28.52	22.24	15.83	298.32	120.04	72.42	37.42	25.50	19.87	14.10
17	339.78	136.75	82.52	42.67	29.11	22.70	16.16	304.28	122.45	73.88	38.18	26.02	20.27	14.39
18	346.57	139.52	84.21	43.55	29.71	23.17	16.50	310.36	124.92	75.37	38.95	26.55	20.68	14.69
19	353.51	142.17	85.81	44.38	30.28	23.62	16.83	316.37	127.33	76.83	39.70	27.06	21.08	14.97
20	359.85	144.88	87.44	45.23	30.86	24.07	17.16	322.49	129.80	78.32	40.47	27.59	21.49	15.27
21	366.67	147.63	89.10	46.09	31.45	24.54	17.50	328.73	132.31	79.83	41.26	28.12	21.91	15.57
22	373.62	150.43	90.80	46.97	32.05	25.01	17.85	335.10	134.87	81.38	42.06	28.67	22.34	15.88
23	380.70	153.28	92.52	47.87	32.67	25.50	18.21	341.59	137.49	82.96	42.87	29.23	22.78	16.19
24	387.91	156.19	94.28	48.78	33.30	26.00	18.58	348.20	140.15	84.57	43.71	29.79	23.22	16.51
25	395.25	159.15	96.07	49.71	33.94	26.50	18.95	354.95	142.87	86.21	44.56	30.37	23.68	16.84
26	402.72	162.16	97.89	50.67	34.60	27.02	19.34	361.83	145.64	87.88	45.42	30.97	24.14	17.18
27	410.33	165.23	99.75	51.63	35.26	27.55	19.74	368.85	148.46	89.59	46.31	31.57	24.61	17.52
28	418.08	168.36	101.64	52.62	35.95	28.09	20.15	376.00	151.35	91.33	47.21	32.19	25.10	17.88
29	425.96	171.54	103.57	53.63	36.64	28.65	20.57	383.30	154.28	93.10	48.13	32.82	25.60	18.24
30	433.98	174.78	105.53	54.66	37.36	29.22	21.00	390.73	157.28	94.91	49.07	33.47	26.10	18.61
31	442.13	178.08	107.53	55.70	38.08	29.80	21.45	398.31	160.33	96.75	50.03	34.12	26.62	18.99
32	450.43	181.43	109.56	56.77	38.83	30.40	21.91	406.02	163.44	98.63	51.00	34.80	27.15	19.39
33	458.86	184.84	111.63	57.86	39.59	31.01	22.38	413.89	166.61	100.55	52.00	35.48	27.70	19.79
34	467.42	188.31	113.74	58.97	40.36	31.64	22.87	421.90	169.84	102.50	53.02	36.18	28.25	20.20
35	476.13	191.83	115.88	60.10	41.16	32.28	23.37	430.05	173.13	104.49	54.06	36.90	28.82	20.62
36	484.97	195.42	118.06	61.25	41.97	32.94	23.90	438.35	176.48	106.52	55.11	37.63	29.40	21.06
37	493.95	199.06	120.27	62.43	42.80	33.62	24.44	446.80	179.89	108.58	56.19	38.38	30.00	21.51
38	503.06	202.76	122.53	63.63	43.66	34.32	25.00	455.39	183.36	110.69	57.30	39.14	30.60	21.97
39	512.31	206.51	124.82	64.86	44.53	35.04	25.58	464.14	186.89	112.83	58.42	39.92	31.23	22.45
40	521.68	210.33	127.15	66.11	45.43	35.78	26.19	473.02	190.49	115.01	59.56	40.72	31.86	22.94
41	531.18	214.20	129.51	67.39	46.34	36.53		482.06	194.14	117.22	60.73	41.54	32.52	
42	540.80	218.13	131.92	68.70	47.28	37.31		491.24	197.86	119.48	61.92	42.37	33.19	
43	550.54	222.11	134.37	70.03	48.25	38.11		500.56	201.63	121.78	63.14	43.22	33.87	
44	560.39	226.14	136.85	71.39	49.23	38.94		510.03	205.47	124.11	64.37	44.08	34.57	
45	570.35	230.23	139.37	72.77	50.24	39.78		519.63	209.37	126.49	65.63	44.97	35.29	
46	580.40	234.36	141.92	74.18	51.27	40.66		529.38	213.33	128.90	66.92	45.87	36.03	
47	590.54	238.55	144.51	75.62	52.32	41.56		539.27	217.35	131.35	68.22	46.80	36.79	
48	600.77	242.78	147.13	77.08	53.39	42.50		549.29	221.43	133.84	69.55	47.74	37.57	
49	611.08	247.05	149.78	78.56	54.49	43.46		559.46	225.57	136.37	70.91	48.71	38.38	
50	621.47	251.36	152.47	80.06	55.62	44.47		569.76	229.77	138.94	72.29	49.70	39.22	
51	631.94	255.71	155.18	81.59	56.78			580.20	234.03	141.55	73.69	50.71		
52	642.50	260.11	157.92	83.15	57.98			590.78	238.35	144.19	75.13	51.76		
53	653.15	264.55	160.70	84.73	59.22			601.50	242.74	146.88	76.59	52.83		
54	663.88	269.04	163.51	86.36	60.51			612.36	247.18	149.61	78.08	53.95		
55	674.72	273.57	166.35	88.04	61.87			623.37	251.69	152.39	79.62	55.11		
56	685.67	278.16	169.25	89.77				634.54	256.27	155.21	81.20			
57	696.73	282.82	172.20	91.58				645.85	260.93	158.09	82.83			
58	707.91	287.55	175.23	93.47				657.32	265.66	161.03	84.52			
59	719.20	292.37	178.34	95.47				668.93	270.48	164.04	86.28			
60	730.58	297.29	181.55	97.58				680.68	275.37	167.12	88.12			
61	742.02	302.29	184.85					692.54	280.35	170.28				
62	753.51	307.38	188.25					704.49	285.41	173.51				
63	764.99	312.54	191.76					716.53	290.55	176.82				
64	776.46	317.79	195.37					728.61	295.76	180.21				
65	787.89	323.12	199.10					740.73	301.04	183.69				
66	799.25	328.53						752.85	306.40					
67	810.51	334.04						764.96	311.83					
68	821.64							777.02						
69	832.62							789.01						
70	843.41							800.90						

次标准体，额外风险比例100% 含可选责任

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	244.34	98.44	59.37	30.66	20.88	16.25	11.53	218.70	88.07	53.12	27.43	18.68	14.54	10.31
1	249.24	100.39	60.55	31.27	21.29	16.58	11.76	223.08	89.82	54.18	27.98	19.05	14.83	10.51
2	254.24	102.40	61.76	31.90	21.72	16.91	12.00	227.55	91.61	55.26	28.53	19.43	15.13	10.72
3	259.35	104.44	63.00	32.53	22.15	17.25	12.24	232.11	93.44	56.36	29.10	19.82	15.43	10.94
4	264.55	106.53	64.26	33.18	22.60	17.60	12.49	236.76	95.31	57.49	29.69	20.22	15.74	11.16
5	269.86	108.67	65.55	33.85	23.05	17.95	12.74	241.50	97.22	58.64	30.28	20.62	16.06	11.39
6	275.27	110.84	66.86	34.52	23.51	18.31	13.00	246.34	99.16	59.81	30.89	21.03	16.38	11.62
7	280.79	113.06	68.20	35.22	23.99	18.68	13.27	251.28	101.14	61.01	31.50	21.46	16.71	11.85
8	286.43	115.32	69.56	35.92	24.47	19.06	13.54	256.31	103.17	62.23	32.13	21.89	17.04	12.09
9	292.17	117.63	70.95	36.64	24.96	19.45	13.82	261.44	105.23	63.47	32.78	22.33	17.39	12.33
10	298.03	119.98	72.37	37.37	25.47	19.85	14.10	266.68	107.33	64.74	33.43	22.77	17.74	12.58
11	304.00	122.38	73.82	38.12	25.98	20.25	14.39	272.02	109.48	66.04	34.10	23.23	18.10	12.84
12	310.09	124.83	75.29	38.89	26.51	20.66	14.69	277.46	111.67	67.36	34.79	23.70	18.46	13.10
13	316.30	127.32	76.79	39.67	27.05	21.09	14.99	283.02	113.90	68.70	35.48	24.18	18.83	13.37
14	322.63	129.85	78.32	40.48	27.60	21.52	15.31	288.68	116.17	70.07	36.20	24.67	19.22	13.64
15	329.08	132.44	79.89	41.30	28.16	21.96	15.63	294.45	118.49	71.48	36.93	25.17	19.61	13.92
16	335.66	135.08	81.50	42.14	28.74	22.41	15.95	300.34	120.85	72.91	37.67	25.68	20.00	14.20
17	342.37	137.79	83.15	43.00	29.33	22.88	16.29	306.35	123.28	74.38	38.44	26.20	20.41	14.49
18	349.21	140.59	84.85	43.89	29.94	23.35	16.64	312.47	125.76	75.88	39.22	26.73	20.82	14.79
19	355.83	143.26	86.47	44.72	30.51	23.80	16.96	318.51	128.20	77.35	39.98	27.25	21.23	15.08
20	362.57	145.98	88.11	45.58	31.10	24.26	17.30	324.67	130.68	78.85	40.75	27.77	21.64	15.37
21	369.44	148.74	89.78	46.44	31.69	24.73	17.64	330.95	133.20	80.37	41.54	28.31	22.06	15.68
22	376.43	151.56	91.48	47.33	32.30	25.21	18.00	337.35	135.78	81.93	42.34	28.86	22.49	15.99
23	383.55	154.43	93.22	48.23	32.92	25.70	18.36	343.87	138.41	83.52	43.16	29.42	22.93	16.30
24	390.80	157.36	94.99	49.15	33.55	26.20	18.73	350.53	141.09	85.13	44.00	30.00	23.38	16.63
25	398.18	160.34	96.79	50.09	34.20	26.71	19.11	357.32	143.82	86.78	44.86	30.58	23.84	16.96
26	405.70	163.37	98.62	51.05	34.86	27.23	19.50	364.24	146.61	88.47	45.73	31.18	24.30	17.30
27	413.36	166.46	100.49	52.02	35.53	27.77	19.90	371.29	149.45	90.18	46.62	31.79	24.78	17.65
28	421.15	169.60	102.40	53.02	36.22	28.31	20.32	378.49	152.35	91.93	47.52	32.41	25.27	18.00
29	429.08	172.80	104.34	54.03	36.92	28.87	20.74	385.82	155.30	93.72	48.45	33.04	25.77	18.37
30	437.14	176.06	106.31	55.07	37.64	29.45	21.18	393.30	158.31	95.54	49.39	33.69	26.28	18.74
31	445.34	179.38	108.32	56.12	38.37	30.03	21.63	400.92	161.38	97.39	50.36	34.35	26.80	19.13
32	453.68	182.75	110.37	57.19	39.12	30.64	22.09	408.68	164.51	99.28	51.34	35.03	27.34	19.52
33	462.16	186.18	112.45	58.29	39.89	31.25	22.57	416.59	167.70	101.21	52.34	35.72	27.88	19.93
34	470.77	189.67	114.56	59.41	40.67	31.89	23.07	424.64	170.95	103.17	53.37	36.43	28.44	20.34
35	479.52	193.21	116.72	60.55	41.47	32.54	23.58	432.84	174.26	105.17	54.41	37.15	29.02	20.77
36	488.41	196.81	118.91	61.71	42.29	33.21	24.11	441.19	177.63	107.21	55.48	37.88	29.60	21.21
37	497.43	200.47	121.14	62.89	43.13	33.89	24.66	449.68	181.05	109.29	56.56	38.64	30.20	21.67
38	506.59	204.19	123.40	64.10	43.99	34.60	25.23	458.32	184.54	111.40	57.67	39.41	30.81	22.13
39	515.88	207.97	125.71	65.34	44.87	35.32	25.82	467.11	188.10	113.56	58.80	40.19	31.44	22.62
40	525.30	211.80	128.05	66.60	45.78	36.07	26.44	476.05	191.71	115.75	59.96	41.00	32.09	23.12
41	534.84	215.69	130.43	67.89	46.70	36.83		485.13	195.38	117.98	61.13	41.82	32.74	
42	544.51	219.64	132.85	69.20	47.65	37.62		494.35	199.12	120.25	62.33	42.65	33.42	
43	554.28	223.64	135.31	70.55	48.62	38.43		503.72	202.92	122.56	63.55	43.51	34.11	
44	564.17	227.69	137.80	71.92	49.62	39.27		513.23	206.77	124.90	64.80	44.38	34.82	
45	574.16	231.80	140.34	73.31	50.63	40.13		522.88	210.69	127.29	66.06	45.28	35.54	
46	584.25	235.95	142.91	74.73	51.67	41.01		532.68	214.67	129.72	67.36	46.19	36.29	
47	594.42	240.15	145.51	76.18	52.74	41.93		542.61	218.71	132.18	68.67	47.12	37.05	
48	604.68	244.40	148.14	77.65	53.82	42.87		552.67	222.81	134.68	70.01	48.07	37.85	
49	615.02	248.69	150.81	79.14	54.94	43.86		562.88	226.97	137.23	71.37	49.04	38.66	
50	625.44	253.01	153.50	80.66	56.08	44.88		573.22	231.19	139.81	72.76	50.04	39.51	
51	635.93	257.38	156.23	82.20	57.25			583.70	235.47	142.43	74.18	51.06		
52	646.51	261.80	158.99	83.77	58.46			594.32	239.81	145.09	75.62	52.12		
53	657.18	266.25	161.78	85.37	59.72			605.07	244.21	147.79	77.09	53.21		
54	667.93	270.75	164.60	87.01	61.04			615.98	248.67	150.53	78.60	54.33		
55	678.78	275.30	167.46	88.70	62.42			627.02	253.20	153.32	80.14	55.51		
56	689.74	279.90	170.36	90.45				638.22	257.80	156.16	81.73			
57	700.81	284.57	173.33	92.28				649.57	262.47	159.05	83.38			
58	712.00	289.32	176.37	94.20				661.07	267.22	162.01	85.09			
59	723.29	294.15	179.51	96.23				672.71	272.05	165.03	86.87			
60	734.67	299.08	182.73	98.37				684.48	276.97	168.13	88.72			
61	746.12	304.10	186.06					696.37	281.97	171.30				
62	757.60	309.21	189.49					708.35	287.05	174.56				
63	769.08	314.40	193.02					720.41	292.21	177.89				
64	780.54	319.67	196.67					732.51	297.44	181.30				
65	791.95	325.02	200.44					744.64	302.75	184.81				
66	803.28	330.46						756.77	308.13					
67	814.52	336.00						768.88	313.59					
68	825.62							780.94						
69	836.56							792.93						
70	847.30							804.81						

次标准体, 额外风险比例125% 仅必选责任

单位: 元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	248.29	100.04	60.34	31.16	21.22	16.52	11.71	221.85	89.34	53.89	27.83	18.95	14.75	10.46
1	253.28	102.03	61.54	31.78	21.64	16.85	11.95	226.29	91.12	54.96	28.38	19.33	15.04	10.67
2	258.36	104.06	62.77	32.41	22.07	17.19	12.19	230.83	92.93	56.06	28.95	19.71	15.35	10.88
3	263.55	106.14	64.02	33.06	22.51	17.53	12.44	235.45	94.79	57.18	29.52	20.11	15.65	11.10
4	268.83	108.27	65.31	33.72	22.96	17.88	12.69	240.17	96.69	58.32	30.11	20.51	15.97	11.32
5	274.23	110.44	66.61	34.40	23.43	18.24	12.95	244.98	98.62	59.49	30.72	20.92	16.29	11.55
6	279.73	112.65	67.95	35.09	23.90	18.61	13.22	249.89	100.59	60.68	31.33	21.34	16.62	11.78
7	285.35	114.90	69.31	35.79	24.38	18.99	13.49	254.90	102.60	61.89	31.96	21.77	16.95	12.02
8	291.07	117.20	70.69	36.50	24.87	19.38	13.76	260.00	104.66	63.13	32.60	22.20	17.29	12.27
9	296.91	119.55	72.11	37.23	25.37	19.77	14.05	265.21	106.75	64.39	33.25	22.65	17.64	12.51
10	302.86	121.94	73.55	37.98	25.88	20.17	14.34	270.52	108.88	65.68	33.91	23.10	18.00	12.77
11	308.93	124.37	75.02	38.74	26.41	20.58	14.63	275.94	111.06	66.99	34.59	23.57	18.36	13.03
12	315.12	126.86	76.52	39.52	26.94	21.00	14.94	281.46	113.28	68.33	35.29	24.04	18.73	13.29
13	321.43	129.39	78.04	40.32	27.49	21.43	15.25	287.10	115.54	69.69	36.00	24.53	19.11	13.56
14	327.87	131.97	79.60	41.14	28.05	21.87	15.57	292.84	117.85	71.08	36.72	25.03	19.50	13.84
15	334.43	134.59	81.19	41.97	28.63	22.33	15.89	298.70	120.20	72.51	37.46	25.53	19.89	14.12
16	341.11	137.27	82.83	42.83	29.22	22.79	16.23	304.67	122.60	73.96	38.22	26.05	20.30	14.41
17	347.93	140.03	84.51	43.71	29.82	23.26	16.57	310.76	125.06	75.45	38.99	26.58	20.71	14.71
18	354.88	142.88	86.24	44.61	30.44	23.74	16.92	316.97	127.58	76.98	39.79	27.12	21.13	15.01
19	361.99	145.88	87.87	45.46	31.02	24.20	17.26	323.09	130.04	78.47	40.56	27.64	21.54	15.30
20	368.41	148.34	89.54	46.32	31.61	24.67	17.60	329.32	132.55	79.98	41.34	28.18	21.96	15.60
21	375.37	151.14	91.23	47.20	32.22	25.14	17.95	335.68	135.11	81.53	42.14	28.72	22.38	15.91
22	382.45	153.99	92.96	48.10	32.83	25.63	18.31	342.16	137.72	83.10	42.95	29.28	22.82	16.22
23	389.66	156.90	94.72	49.02	33.46	26.13	18.68	348.76	140.38	84.71	43.78	29.85	23.26	16.55
24	397.00	159.86	96.51	49.95	34.10	26.63	19.05	355.50	143.09	86.35	44.63	30.43	23.72	16.87
25	404.48	162.88	98.33	50.90	34.76	27.15	19.44	362.37	145.86	88.02	45.50	31.02	24.18	17.21
26	412.09	165.95	100.19	51.87	35.43	27.68	19.84	369.37	148.68	89.72	46.38	31.62	24.66	17.56
27	419.84	169.08	102.08	52.86	36.11	28.23	20.25	376.52	151.56	91.46	47.28	32.24	25.14	17.91
28	427.72	172.26	104.01	53.87	36.81	28.78	20.67	383.80	154.49	93.23	48.20	32.87	25.64	18.27
29	435.75	175.51	105.98	54.89	37.52	29.35	21.11	391.22	157.48	95.03	49.14	33.51	26.14	18.64
30	443.91	178.80	107.98	55.94	38.25	29.94	21.56	398.79	160.53	96.88	50.09	34.17	26.66	19.02
31	452.21	182.16	110.01	57.01	39.00	30.54	22.02	406.50	163.64	98.75	51.07	34.84	27.19	19.42
32	460.64	185.57	112.08	58.10	39.76	31.15	22.50	414.35	166.80	100.67	52.06	35.53	27.73	19.82
33	469.22	189.04	114.19	59.21	40.54	31.78	22.99	422.35	170.03	102.62	53.08	36.23	28.29	20.23
34	477.93	192.57	116.33	60.34	41.33	32.42	23.50	430.50	173.32	104.61	54.12	36.94	28.86	20.66
35	486.77	196.15	118.51	61.50	42.15	33.09	24.02	438.80	176.66	106.63	55.18	37.68	29.44	21.09
36	495.76	199.80	120.73	62.68	42.98	33.77	24.57	447.24	180.07	108.70	56.25	38.42	30.03	21.54
37	504.87	203.50	122.98	63.88	43.83	34.47	25.13	455.83	183.54	110.80	57.36	39.19	30.64	22.00
38	514.13	207.26	125.28	65.11	44.71	35.19	25.72	464.57	187.07	112.94	58.48	39.97	31.27	22.48
39	523.51	211.08	127.61	66.36	45.61	35.93	26.33	473.45	190.66	115.12	59.62	40.77	31.90	22.98
40	533.02	214.95	129.98	67.64	46.53	36.70	26.97	482.49	194.32	117.33	60.79	41.58	32.56	23.49
41	542.65	218.88	132.39	68.95	47.48	37.48		491.66	198.03	119.59	61.98	42.41	33.23	
42	552.40	222.87	134.84	70.29	48.44	38.29		500.99	201.81	121.89	63.20	43.27	33.91	
43	562.27	226.91	137.32	71.65	49.44	39.12		510.45	205.65	124.22	64.44	44.14	34.62	
44	572.24	231.01	139.85	73.05	50.45	39.98		520.06	209.55	126.60	65.70	45.02	35.34	
45	582.30	235.15	142.41	74.47	51.49	40.86		529.80	213.51	129.01	66.98	45.93	36.08	
46	592.46	239.34	145.01	75.91	52.56	41.78		539.69	217.53	131.46	68.29	46.86	36.84	
47	602.70	243.58	147.64	77.38	53.64	42.72		549.71	221.61	133.95	69.63	47.80	37.63	
48	613.02	247.86	150.30	78.88	54.76	43.70		559.87	225.74	136.48	70.99	48.77	38.43	
49	623.42	252.18	153.00	80.40	55.90	44.71		570.16	229.94	139.05	72.37	49.76	39.27	
50	633.88	256.55	155.72	81.94	57.07	45.77		580.58	234.20	141.66	73.78	50.78	40.14	
51	644.42	260.95	158.48	83.51	58.27			591.14	238.52	144.31	75.21	51.82		
52	655.04	265.39	161.26	85.11	59.52			601.84	242.90	147.00	76.67	52.90		
53	665.73	269.87	164.08	86.74	60.81			612.67	247.34	149.73	78.17	54.01		
54	676.51	274.40	166.92	88.41	62.17			623.65	251.84	152.50	79.70	55.16		
55	687.38	278.97	169.81	90.14	63.60			634.77	256.41	155.31	81.27	56.36		
56	698.36	283.60	172.75	91.93				646.03	261.04	158.18	82.88			
57	709.44	288.30	175.74	93.80				657.45	265.75	161.10	84.56			
58	720.64	293.07	178.82	95.77				669.01	270.54	164.09	86.30			
59	731.94	297.94	181.99	97.86				680.72	275.41	167.15	88.12			
60	743.33	302.90	185.26	100.07				692.55	280.37	170.28	90.02			
61	754.77	307.96	188.64					704.49	285.41	173.50				
62	766.23	313.11	192.13					716.52	290.53	176.79				
63	777.69	318.34	195.73					728.61	295.73	180.17				
64	789.12	323.66	199.45					740.74	301.01	183.64				
65	800.49	329.07	203.31					752.90	306.37	187.21				
66	811.77	334.58						765.04	311.80					
67	822.95	340.19						777.16	317.32					
68	833.97							789.21						
69	844.83							801.17						
70	855.47							813.01						

次标准体，额外风险比例125% 含可选责任

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	250.18	100.80	60.80	31.40	21.38	16.64	11.80	223.34	89.94	54.25	28.01	19.08	14.85	10.53
1	255.20	102.81	62.01	32.02	21.81	16.98	12.04	227.82	91.73	55.33	28.57	19.46	15.15	10.74
2	260.32	104.86	63.25	32.66	22.24	17.32	12.29	232.38	93.56	56.44	29.14	19.85	15.45	10.95
3	265.55	106.96	64.51	33.32	22.69	17.66	12.54	237.04	95.43	57.56	29.72	20.24	15.76	11.17
4	270.88	109.10	65.80	33.98	23.14	18.02	12.79	241.79	97.34	58.71	30.32	20.65	16.08	11.40
5	276.32	111.28	67.12	34.66	23.60	18.38	13.05	246.64	99.29	59.89	30.93	21.06	16.40	11.63
6	281.86	113.51	68.47	35.36	24.08	18.76	13.32	251.58	101.27	61.09	31.54	21.48	16.73	11.87
7	287.52	115.78	69.84	36.06	24.56	19.14	13.59	256.62	103.30	62.31	32.17	21.91	17.06	12.11
8	293.29	118.10	71.23	36.78	25.06	19.52	13.87	261.76	105.37	63.55	32.82	22.35	17.41	12.35
9	299.17	120.46	72.66	37.52	25.56	19.92	14.16	267.00	107.47	64.83	33.47	22.80	17.76	12.60
10	305.17	122.87	74.11	38.27	26.08	20.33	14.45	272.35	109.62	66.12	34.14	23.26	18.12	12.86
11	311.29	125.32	75.59	39.04	26.61	20.74	14.75	277.80	111.81	67.44	34.83	23.73	18.48	13.12
12	317.52	127.83	77.10	39.82	27.15	21.17	15.05	283.37	114.05	68.79	35.53	24.21	18.86	13.38
13	323.88	130.38	78.64	40.63	27.70	21.60	15.37	289.04	116.33	70.16	36.24	24.70	19.24	13.66
14	330.37	132.97	80.20	41.45	28.27	22.04	15.69	294.82	118.65	71.56	36.97	25.20	19.63	13.93
15	336.98	135.62	81.81	42.30	28.85	22.50	16.02	300.72	121.01	73.00	37.72	25.71	20.03	14.22
16	343.71	138.32	83.46	43.16	29.44	22.97	16.36	306.73	123.43	74.46	38.48	26.23	20.43	14.51
17	350.58	141.10	85.16	44.05	30.05	23.44	16.70	312.87	125.90	75.97	39.26	26.76	20.85	14.81
18	357.58	143.97	86.90	44.95	30.67	23.93	17.06	319.12	128.44	77.50	40.06	27.30	21.28	15.11
19	364.33	146.69	88.54	45.81	31.26	24.39	17.40	325.27	130.92	79.00	40.83	27.83	21.69	15.41
20	371.20	149.46	90.22	46.68	31.86	24.86	17.74	331.54	133.45	80.52	41.62	28.37	22.11	15.71
21	378.19	152.28	91.92	47.56	32.47	25.34	18.09	337.93	136.02	82.08	42.42	28.92	22.54	16.02
22	385.32	155.15	93.66	48.47	33.09	25.83	18.46	344.44	138.64	83.66	43.24	29.48	22.98	16.34
23	392.57	158.08	95.43	49.39	33.72	26.33	18.83	351.09	141.32	85.27	44.08	30.05	23.42	16.66
24	399.96	161.06	97.23	50.33	34.37	26.84	19.21	357.86	144.05	86.92	44.93	30.63	23.88	16.99
25	407.48	164.09	99.07	51.28	35.03	27.37	19.60	364.77	146.83	88.60	45.80	31.23	24.35	17.33
26	415.13	167.18	100.94	52.26	35.70	27.90	20.00	371.81	149.66	90.31	46.69	31.84	24.82	17.68
27	422.93	170.33	102.84	53.26	36.39	28.45	20.42	379.00	152.56	92.06	47.59	32.46	25.31	18.03
28	430.86	173.53	104.78	54.27	37.09	29.01	20.85	386.32	155.51	93.84	48.52	33.09	25.81	18.40
29	438.92	176.79	106.76	55.31	37.81	29.58	21.29	393.78	158.51	95.66	49.46	33.74	26.32	18.77
30	447.13	180.11	108.77	56.36	38.54	30.17	21.74	401.39	161.58	97.51	50.42	34.40	26.84	19.16
31	455.47	183.48	110.82	57.44	39.29	30.78	22.21	409.14	164.70	99.40	51.41	35.07	27.37	19.55
32	463.95	186.91	112.90	58.53	40.06	31.39	22.69	417.04	167.89	101.33	52.41	35.77	27.92	19.96
33	472.57	190.40	115.02	59.65	40.84	32.03	23.19	425.09	171.13	103.29	53.43	36.47	28.48	20.38
34	481.33	193.95	117.17	60.79	41.65	32.68	23.70	433.28	174.44	105.29	54.47	37.19	29.05	20.80
35	490.22	197.56	119.36	61.95	42.47	33.35	24.23	441.62	177.80	107.32	55.54	37.93	29.64	21.24
36	499.25	201.22	121.59	63.14	43.31	34.04	24.79	450.11	181.23	109.40	56.62	38.68	30.24	21.70
37	508.41	204.94	123.86	64.35	44.17	34.75	25.36	458.75	184.72	111.51	57.73	39.45	30.85	22.17
38	517.71	208.72	126.17	65.59	45.05	35.48	25.96	467.53	188.27	113.66	58.86	40.24	31.48	22.65
39	527.13	212.56	128.51	66.85	45.96	36.23	26.58	476.46	191.88	115.86	60.01	41.04	32.12	23.15
40	536.69	216.45	130.90	68.14	46.89	37.00	27.23	485.54	195.55	118.09	61.19	41.86	32.78	23.67
41	546.36	220.40	133.32	69.46	47.85	37.79		494.76	199.29	120.35	62.39	42.70	33.46	
42	556.15	224.41	135.78	70.81	48.82	38.61		504.13	203.09	122.66	63.61	43.56	34.15	
43	566.05	228.47	138.28	72.18	49.83	39.46		513.64	206.94	125.01	64.86	44.43	34.86	
44	576.06	232.58	140.82	73.59	50.85	40.32		523.29	210.86	127.40	66.13	45.33	35.59	
45	586.16	236.74	143.40	75.02	51.90	41.22		533.08	214.84	129.82	67.42	46.24	36.34	
46	596.35	240.95	146.01	76.48	52.98	42.15		543.01	218.88	132.29	68.74	47.18	37.11	
47	606.62	245.21	148.65	77.96	54.08	43.10		553.07	222.98	134.79	70.08	48.13	37.90	
48	616.97	249.51	151.33	79.47	55.20	44.10		563.27	227.14	137.34	71.45	49.11	38.72	
49	627.39	253.84	154.04	81.00	56.36	45.13		573.60	231.35	139.92	72.84	50.11	39.56	
50	637.87	258.22	156.78	82.56	57.54	46.21		584.06	235.63	142.54	74.26	51.13	40.44	
51	648.43	262.64	159.54	84.14	58.76			594.66	239.96	145.20	75.70	52.18		
52	659.06	267.09	162.34	85.75	60.03			605.39	244.36	147.90	77.17	53.27		
53	669.77	271.59	165.17	87.40	61.34			616.26	248.82	150.64	78.68	54.39		
54	680.56	276.13	168.03	89.09	62.72			627.27	253.34	153.43	80.22	55.56		
55	691.44	280.71	170.93	90.83	64.17			638.42	257.92	156.25	81.80	56.77		
56	702.42	285.35	173.88	92.64				649.72	262.57	159.13	83.43			
57	713.51	290.06	176.89	94.53				661.16	267.30	162.07	85.12			
58	724.71	294.85	179.98	96.53				672.75	272.10	165.07	86.88			
59	736.01	299.73	183.17	98.65				684.48	276.99	168.15	88.72			
60	747.39	304.71	186.47	100.90				696.34	281.97	171.30	90.64			
61	758.83	309.78	189.87					708.30	287.03	174.53				
62	770.28	314.95	193.39					720.35	292.17	177.85				
63	781.73	320.21	197.02					732.46	297.40	181.26				
64	793.14	325.55	200.79					744.61	302.70	184.75				
65	804.49	330.99	204.69					756.77	308.08	188.35				
66	815.75	336.53						768.92	313.54					
67	826.88	342.17						781.03	319.09					
68	837.87							793.08						
69	848.68							805.02						
70	859.27							816.85						

次标准体，额外风险比例150% 仅必选责任

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	253.59	102.19	61.64	31.83	21.67	16.87	11.97	226.05	91.04	54.91	28.35	19.31	15.03	10.66
1	258.68	104.22	62.86	32.46	22.11	17.21	12.21	230.58	92.85	56.00	28.92	19.69	15.33	10.87
2	263.88	106.30	64.12	33.11	22.55	17.55	12.46	235.20	94.70	57.12	29.50	20.09	15.64	11.09
3	269.18	108.42	65.40	33.77	23.00	17.91	12.71	239.91	96.59	58.26	30.09	20.49	15.95	11.31
4	274.58	110.59	66.71	34.45	23.46	18.27	12.97	244.72	98.52	59.43	30.69	20.90	16.27	11.54
5	280.09	112.81	68.04	35.14	23.93	18.64	13.24	249.63	100.49	60.62	31.30	21.32	16.60	11.77
6	285.72	115.07	69.41	35.84	24.41	19.01	13.51	254.63	102.50	61.83	31.93	21.74	16.93	12.01
7	291.45	117.37	70.80	36.56	24.90	19.40	13.78	259.73	104.55	63.07	32.57	22.18	17.27	12.25
8	297.30	119.72	72.21	37.29	25.40	19.79	14.07	264.93	106.65	64.33	33.22	22.62	17.62	12.50
9	303.27	122.12	73.66	38.03	25.92	20.20	14.36	270.24	108.78	65.61	33.88	23.08	17.98	12.76
10	309.35	124.56	75.13	38.80	26.44	20.61	14.65	275.65	110.95	66.93	34.56	23.54	18.34	13.01
11	315.55	127.05	76.63	39.58	26.98	21.03	14.96	281.17	113.17	68.26	35.25	24.02	18.71	13.28
12	321.87	129.58	78.16	40.37	27.53	21.46	15.27	286.80	115.43	69.63	35.96	24.50	19.09	13.55
13	328.32	132.17	79.72	41.19	28.09	21.90	15.59	292.55	117.74	71.02	36.68	25.00	19.48	13.83
14	334.89	134.80	81.30	42.03	28.66	22.35	15.91	298.40	120.09	72.43	37.42	25.50	19.87	14.11
15	341.59	137.48	82.93	42.88	29.25	22.82	16.25	304.37	122.48	73.88	38.18	26.02	20.27	14.40
16	348.42	140.22	84.61	43.76	29.85	23.29	16.59	310.45	124.93	75.37	38.95	26.55	20.69	14.69
17	355.39	143.04	86.33	44.66	30.47	23.77	16.95	316.66	127.43	76.89	39.74	27.09	21.11	14.99
18	362.48	145.95	88.10	45.58	31.11	24.27	17.31	322.99	130.01	78.45	40.55	27.64	21.54	15.30
19	369.70	148.70	89.76	46.44	31.70	24.74	17.65	329.20	132.51	79.96	41.33	28.17	21.96	15.60
20	376.24	151.50	91.45	47.32	32.30	25.21	18.00	335.53	135.06	81.50	42.13	28.72	22.38	15.91
21	383.31	154.35	93.18	48.22	32.92	25.70	18.36	341.99	137.66	83.07	42.94	29.27	22.81	16.22
22	390.51	157.25	94.93	49.13	33.55	26.20	18.73	348.57	140.31	84.67	43.77	29.84	23.26	16.54
23	397.84	160.21	96.72	50.07	34.19	26.70	19.11	355.28	143.01	86.30	44.61	30.42	23.71	16.87
24	405.30	163.22	98.54	51.01	34.84	27.22	19.49	362.12	145.77	87.96	45.47	31.00	24.17	17.20
25	412.90	166.29	100.40	51.98	35.51	27.75	19.89	369.10	148.58	89.66	46.35	31.61	24.64	17.55
26	420.64	169.41	102.29	52.97	36.19	28.29	20.30	376.22	151.44	91.39	47.25	32.22	25.13	17.90
27	428.51	172.59	104.21	53.98	36.89	28.85	20.73	383.47	154.36	93.15	48.16	32.85	25.62	18.26
28	436.52	175.82	106.17	55.00	37.60	29.42	21.16	390.87	157.34	94.95	49.10	33.49	26.12	18.63
29	444.67	179.12	108.17	56.05	38.33	30.00	21.61	398.41	160.38	96.79	50.05	34.14	26.64	19.01
30	452.95	182.47	110.20	57.12	39.07	30.60	22.07	406.09	163.48	98.66	51.02	34.81	27.17	19.40
31	461.38	185.88	112.27	58.21	39.83	31.21	22.55	413.92	166.63	100.57	52.02	35.50	27.71	19.80
32	469.94	189.34	114.37	59.32	40.61	31.84	23.04	421.90	169.85	102.51	53.03	36.19	28.26	20.21
33	478.64	192.87	116.52	60.45	41.40	32.49	23.55	430.02	173.13	104.49	54.06	36.91	28.83	20.64
34	487.47	196.45	118.69	61.60	42.22	33.15	24.08	438.29	176.46	106.51	55.12	37.64	29.41	21.07
35	496.45	200.09	120.91	62.78	43.05	33.83	24.62	446.71	179.86	108.57	56.19	38.38	30.00	21.52
36	505.55	203.78	123.16	63.98	43.91	34.53	25.19	455.28	183.32	110.67	57.29	39.14	30.61	21.98
37	514.79	207.54	125.45	65.21	44.78	35.26	25.78	464.00	186.85	112.80	58.41	39.92	31.23	22.46
38	524.17	211.35	127.78	66.46	45.68	36.00	26.40	472.87	190.43	114.98	59.55	40.72	31.87	22.95
39	533.67	215.22	130.15	67.74	46.60	36.76	27.04	481.88	194.07	117.19	60.72	41.53	32.52	23.46
40	543.30	219.15	132.55	69.05	47.55	37.55	27.71	491.04	197.78	119.44	61.91	42.36	33.19	23.99
41	553.04	223.14	135.00	70.38	48.52	38.36		500.34	201.55	121.73	63.12	43.21	33.88	
42	562.90	227.18	137.49	71.75	49.51	39.20		509.79	205.38	124.06	64.35	44.08	34.58	
43	572.87	231.27	140.01	73.14	50.54	40.06		519.38	209.27	126.43	65.62	44.97	35.30	
44	582.94	235.42	142.57	74.57	51.58	40.95		529.11	213.23	128.84	66.90	45.88	36.04	
45	593.10	239.61	145.18	76.02	52.65	41.87		538.97	217.24	131.29	68.21	46.81	36.81	
46	603.35	243.85	147.81	77.50	53.75	42.82		548.98	221.31	133.78	69.54	47.75	37.59	
47	613.67	248.14	150.48	79.00	54.87	43.81		559.11	225.45	136.31	70.90	48.72	38.40	
48	624.06	252.46	153.18	80.54	56.02	44.83		569.38	229.64	138.87	72.29	49.71	39.23	
49	634.52	256.83	155.92	82.09	57.20	45.89		579.78	233.89	141.48	73.69	50.73	40.09	
50	645.04	261.23	158.68	83.67	58.41	47.01		590.31	238.19	144.12	75.13	51.77	40.99	
51	655.63	265.68	161.47	85.28	59.66			600.97	242.56	146.80	76.59	52.84		
52	666.29	270.16	164.29	86.92	60.96			611.77	246.99	149.53	78.08	53.95		
53	677.01	274.67	167.14	88.59	62.31			622.70	251.48	152.29	79.60	55.09		
54	687.82	279.24	170.03	90.31	63.72			633.76	256.03	155.10	81.16	56.28		
55	698.71	283.84	172.95	92.08	65.22			644.97	260.64	157.95	82.77	57.52		
56	709.69	288.50	175.92	93.93				656.32	265.32	160.85	84.42			
57	720.79	293.23	178.96	95.87				667.81	270.08	163.82	86.14			
58	731.98	298.04	182.08	97.91				679.45	274.91	166.84	87.93			
59	743.28	302.94	185.31	100.09				691.23	279.83	169.95	89.80			
60	754.65	307.95	188.64	102.40				703.13	284.84	173.13	91.76			
61	766.07	313.06	192.09					715.13	289.94	176.40				
62	777.51	318.26	195.67					727.21	295.12	179.76				
63	788.93	323.56	199.36					739.34	300.38	183.21				
64	800.30	328.95	203.20					751.51	305.72	186.75				
65	811.60	334.44	207.18					763.68	311.15	190.40				
66	822.81	340.04						775.83	316.66					
67	833.88	345.75						787.93	322.25					
68	844.79							799.96						
69	855.52							811.88						
70	866.01							823.66						

次标准体，额外风险比例150% 含可选责任

单位：元

年龄	男性							女性						
	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交	一次性付清	3年交	5年交	10年交	15年交	20年交	30年交
0	255.52	102.97	62.11	32.07	21.84	17.00	12.06	227.57	91.65	55.28	28.55	19.44	15.13	10.73
1	260.65	105.02	63.34	32.71	22.28	17.34	12.30	232.13	93.48	56.38	29.12	19.83	15.43	10.94
2	265.88	107.11	64.61	33.36	22.72	17.69	12.55	236.78	95.34	57.51	29.70	20.22	15.74	11.16
3	271.22	109.25	65.90	34.03	23.17	18.04	12.81	241.53	97.25	58.66	30.29	20.63	16.06	11.39
4	276.67	111.44	67.22	34.71	23.64	18.41	13.07	246.37	99.19	59.83	30.89	21.04	16.38	11.62
5	282.23	113.67	68.56	35.41	24.11	18.78	13.34	251.31	101.17	61.03	31.51	21.46	16.71	11.85
6	287.89	115.95	69.94	36.12	24.60	19.16	13.61	256.34	103.20	62.25	32.14	21.89	17.05	12.09
7	293.67	118.27	71.34	36.84	25.09	19.55	13.89	261.48	105.26	63.49	32.79	22.33	17.39	12.34
8	299.57	120.64	72.76	37.57	25.60	19.95	14.18	266.72	107.37	64.76	33.44	22.78	17.74	12.59
9	305.58	123.05	74.22	38.32	26.11	20.35	14.47	272.06	109.51	66.06	34.11	23.24	18.10	12.84
10	311.71	125.51	75.70	39.09	26.64	20.77	14.77	277.51	111.70	67.38	34.79	23.70	18.46	13.10
11	317.96	128.02	77.22	39.88	27.18	21.19	15.08	283.07	113.94	68.72	35.49	24.18	18.84	13.37
12	324.33	130.57	78.76	40.68	27.74	21.63	15.39	288.74	116.21	70.10	36.20	24.67	19.22	13.64
13	330.82	133.18	80.33	41.51	28.31	22.07	15.71	294.52	118.53	71.50	36.93	25.17	19.61	13.92
14	337.45	135.83	81.93	42.35	28.88	22.53	16.04	300.41	120.90	72.92	37.68	25.68	20.01	14.21
15	344.20	138.53	83.57	43.21	29.48	22.99	16.38	306.42	123.31	74.38	38.44	26.20	20.41	14.50
16	351.08	141.29	85.26	44.10	30.09	23.47	16.73	312.55	125.77	75.88	39.22	26.73	20.83	14.79
17	358.10	144.13	86.99	45.00	30.71	23.96	17.08	318.80	128.29	77.41	40.01	27.27	21.25	15.10
18	365.25	147.07	88.78	45.93	31.35	24.46	17.45	325.17	130.89	78.98	40.82	27.83	21.69	15.41
19	372.11	149.83	90.45	46.80	31.95	24.93	17.80	331.42	133.40	80.50	41.61	28.37	22.11	15.71
20	379.09	152.65	92.15	47.69	32.55	25.41	18.15	337.78	135.97	82.05	42.41	28.91	22.53	16.02
21	386.20	155.52	93.88	48.59	33.17	25.90	18.51	344.27	138.58	83.62	43.23	29.47	22.97	16.33
22	393.44	158.44	95.65	49.51	33.81	26.40	18.88	350.89	141.24	85.23	44.06	30.04	23.42	16.66
23	400.81	161.41	97.45	50.45	34.45	26.91	19.26	357.64	143.96	86.87	44.91	30.62	23.87	16.99
24	408.32	164.44	99.28	51.40	35.11	27.44	19.65	364.52	146.73	88.55	45.78	31.21	24.34	17.32
25	415.96	167.52	101.15	52.38	35.78	27.97	20.06	371.54	149.56	90.25	46.66	31.82	24.81	17.67
26	423.74	170.67	103.05	53.37	36.47	28.52	20.47	378.69	152.44	91.99	47.56	32.44	25.30	18.03
27	431.65	173.86	104.99	54.38	37.17	29.08	20.90	385.99	155.38	93.77	48.48	33.07	25.79	18.39
28	439.71	177.12	106.96	55.42	37.89	29.65	21.34	393.42	158.37	95.58	49.42	33.71	26.30	18.76
29	447.90	180.43	108.97	56.47	38.62	30.24	21.79	401.00	161.43	97.42	50.38	34.37	26.82	19.15
30	456.23	183.80	111.01	57.55	39.37	30.84	22.26	408.73	164.54	99.30	51.36	35.04	27.35	19.54
31	464.70	187.22	113.09	58.64	40.14	31.46	22.74	416.60	167.72	101.22	52.36	35.73	27.90	19.94
32	473.31	190.71	115.21	59.76	40.92	32.09	23.24	424.62	170.95	103.18	53.38	36.43	28.45	20.36
33	482.05	194.25	117.36	60.90	41.72	32.74	23.76	432.79	174.25	105.17	54.42	37.15	29.02	20.79
34	490.93	197.85	119.55	62.06	42.54	33.41	24.29	441.11	177.60	107.20	55.48	37.89	29.61	21.23
35	499.95	201.51	121.78	63.24	43.38	34.10	24.85	449.57	181.02	109.27	56.56	38.64	30.21	21.68
36	509.10	205.23	124.04	64.45	44.24	34.81	25.42	458.19	184.50	111.38	57.66	39.40	30.82	22.15
37	518.38	209.00	126.34	65.69	45.13	35.54	26.02	466.95	188.04	113.53	58.79	40.19	31.45	22.63
38	527.80	212.83	128.69	66.95	46.03	36.29	26.65	475.86	191.64	115.71	59.94	40.99	32.09	23.13
39	537.34	216.72	131.07	68.24	46.96	37.07	27.30	484.92	195.31	117.94	61.11	41.81	32.75	23.64
40	547.01	220.67	133.49	69.55	47.92	37.87	27.98	494.12	199.03	120.20	62.31	42.65	33.42	24.18
41	556.80	224.68	135.95	70.90	48.90	38.69	28.69	503.47	202.82	122.50	63.53	43.50	34.12	
42	566.69	228.73	138.45	72.28	49.91	39.54	29.42	512.96	206.67	124.85	64.77	44.38	34.83	
43	576.70	232.85	140.98	73.68	50.94	40.41	30.18	522.60	210.58	127.23	66.04	45.28	35.55	
44	586.80	237.01	143.56	75.12	52.00	41.31	30.95	532.37	214.55	129.65	67.34	46.19	36.30	
45	597.00	241.22	146.18	76.58	53.08	42.25	31.76	542.28	218.59	132.11	68.65	47.13	37.07	
46	607.27	245.48	148.83	78.08	54.19	43.21	32.61	552.32	222.68	134.61	70.00	48.08	37.86	
47	617.62	249.78	151.51	79.60	55.32	44.21	33.50	562.50	226.83	137.15	71.36	49.06	38.68	
48	628.04	254.13	154.23	81.14	56.49	45.25	34.43	572.80	231.04	139.73	72.76	50.06	39.52	
49	638.52	258.51	156.97	82.71	57.68	46.33	35.40	583.24	235.31	142.35	74.17	51.08	40.39	
50	649.06	262.92	159.75	84.30	58.91	47.46	36.41	593.81	239.63	145.01	75.62	52.13	41.30	
51	659.66	267.38	162.55	85.93	60.18			604.51	244.02	147.70	77.09	53.21		
52	670.32	271.87	165.39	87.58	61.49			615.33	248.46	150.44	78.59	54.33		
53	681.06	276.40	168.25	89.27	62.86			626.29	252.97	153.22	80.12	55.48		
54	691.87	280.98	171.15	91.00	64.30			637.39	257.53	156.04	81.70	56.68		
55	702.76	285.59	174.08	92.80	65.82			648.62	262.16	158.90	83.31	57.94		
56	713.75	290.26	177.07	94.67				660.00	266.86	161.82	84.98			
57	724.84	295.00	180.12	96.63				671.52	271.63	164.79	86.72			
58	736.03	299.83	183.27	98.70				683.19	276.48	167.84	88.52			
59	747.32	304.74	186.51	100.91				694.99	281.42	170.96	90.41			
60	758.69	309.77	189.87	103.27				706.91	286.45	174.16	92.40			
61	770.10	314.89	193.35					718.93	291.56	177.45				
62	781.52	320.12	196.95					731.02	296.77	180.83				
63	792.92	325.44	200.69					743.17	302.05	184.30				
64	804.27	330.86	204.56					755.34	307.42	187.88				
65	815.55	336.38	208.59					767.52	312.86	191.56				
66	826.71	342.00						779.67	318.40					
67	837.75	347.76						791.76	324.02					
68	848.62							803.78						
69	859.29							815.68						
70	869.73							827.43						