

中意乐享安康重大疾病保险（成年版）次标准体费率表

（每 1,000 元基本保险金额）

次标准体，额外风险比例 25%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	43.29	31.46	25.77	40.66	29.60	24.31
19	44.70	32.52	26.65	42.03	30.63	25.20
20	46.17	33.62	27.58	43.45	31.71	26.12
21	47.69	34.76	28.55	44.91	32.83	27.08
22	49.26	35.94	29.55	46.43	33.98	28.07
23	50.88	37.15	30.59	47.98	35.17	29.10
24	52.54	38.40	31.66	49.57	36.40	30.17
25	54.24	39.69	32.77	51.20	37.66	31.27
26	56.00	41.03	33.92	52.88	38.96	32.41
27	57.81	42.41	35.12	54.60	40.30	33.58
28	59.68	43.84	36.37	56.35	41.67	34.79
29	61.60	45.33	37.67	58.14	43.07	36.03
30	63.59	46.87	39.03	59.98	44.52	37.30
31	65.63	48.46	40.45	61.85	46.00	38.61
32	67.74	50.11	41.94	63.75	47.51	39.94
33	69.90	51.82	43.49	65.65	49.02	41.28
34	72.14	53.60	45.12	67.59	50.57	42.66
35	74.45	55.47	46.83	69.59	52.17	44.07
36	76.84	57.40	48.63	71.60	53.78	45.50
37	79.29	59.42	50.59	73.63	55.40	46.94
38	81.82	61.53	52.83	75.65	57.02	48.38
39	84.48	63.75	55.28	77.72	58.66	49.85
40	87.24	66.10	57.97	79.80	60.32	51.58
41	90.08	68.79	60.90	81.86	61.97	53.40
42	93.04	71.75	64.14	83.88	63.59	55.25
43	96.12	74.96	67.70	85.86	65.18	57.15
44	99.35	78.48	71.61	87.84	66.80	59.13
45	103.14	82.35	75.91	89.82	68.76	61.22
46	107.24	86.60		91.77	70.78	
47	111.60	91.21		93.71	72.89	
48	116.28	96.22		95.67	75.11	
49	121.34	101.68		97.72	77.56	
50	126.86	107.65		99.89	80.24	
51	132.90			102.65		
52	139.43			105.69		
53	146.50			109.02		
54	154.28			112.76		
55	162.84			116.90		

次标准体，额外风险比例 50%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	46.46	33.83	27.76	44.41	32.40	26.68
19	47.98	34.97	28.73	45.91	33.54	27.67
20	49.56	36.15	29.74	47.46	34.73	28.70
21	51.19	37.38	30.79	49.07	35.97	29.78
22	52.87	38.66	31.88	50.74	37.25	30.90
23	54.60	39.97	33.01	52.44	38.58	32.06
24	56.38	41.33	34.18	54.19	39.94	33.26
25	58.21	42.72	35.40	55.98	41.34	34.50
26	60.08	44.17	36.66	57.83	42.79	35.78
27	62.03	45.67	37.98	59.72	44.29	37.12
28	64.03	47.22	39.35	61.65	45.82	38.48
29	66.10	48.84	40.79	63.62	47.39	39.89
30	68.23	50.51	42.29	65.64	49.01	41.34
31	70.42	52.24	43.87	67.69	50.67	42.83
32	72.68	54.05	45.52	69.78	52.35	44.34
33	75.01	55.92	47.24	71.86	54.04	45.86
34	77.42	57.87	49.07	73.99	55.78	47.43
35	79.91	59.92	51.10	76.18	57.56	49.03
36	82.48	62.06	53.36	78.39	59.37	50.75
37	85.13	64.29	55.80	80.61	61.18	52.65
38	87.87	66.62	58.46	82.82	62.98	54.60
39	90.75	69.41	61.39	85.08	64.81	56.65
40	93.77	72.41	64.64	87.35	66.66	58.78
41	96.87	75.63	68.18	89.60	68.79	60.97
42	100.12	79.12	72.05	91.78	70.93	63.18
43	103.99	82.94	76.30	93.91	73.08	65.42
44	108.14	87.16	81.00	96.03	75.30	67.75
45	112.59	91.80	86.17	98.15	77.61	70.19
46	117.37	96.86		100.27	79.99	
47	122.48	102.34		102.73	82.45	
48	127.97	108.30		105.25	85.02	
49	133.97	114.85		108.00	87.85	
50	140.47	122.05		110.98	90.95	
51	147.53			114.21		
52	155.21			117.74		
53	163.54			121.63		
54	172.80			125.97		
55	183.14			130.78		

次标准体，额外风险比例 75%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	49.27	35.94	29.55	47.83	34.96	28.87
19	50.87	37.15	30.59	49.44	36.20	29.95
20	52.55	38.41	31.67	51.13	37.50	31.09
21	54.28	39.73	32.81	52.87	38.86	32.29
22	56.06	41.09	33.98	54.68	40.27	33.53
23	57.90	42.50	35.21	56.52	41.72	34.82
24	59.79	43.95	36.47	58.42	43.22	36.15
25	61.72	45.44	37.78	60.37	44.76	37.54
26	63.71	46.98	39.15	62.37	46.36	38.97
27	65.77	48.59	40.58	64.43	48.01	40.46
28	67.90	50.26	42.08	66.52	49.70	41.99
29	70.09	52.00	43.65	68.65	51.43	43.56
30	72.35	53.80	45.29	70.85	53.21	45.19
31	74.68	55.67	47.01	73.09	55.05	46.86
32	77.08	57.61	48.82	75.35	56.91	48.56
33	79.55	59.64	50.80	77.60	58.78	50.30
34	82.12	61.76	53.03	79.92	60.70	52.30
35	84.78	63.98	55.44	82.30	62.68	54.40
36	87.52	66.31	58.05	84.70	64.68	56.58
37	90.35	69.00	60.88	87.10	66.68	58.82
38	93.29	71.90	63.98	89.49	68.96	61.12
39	96.39	75.06	67.41	91.94	71.32	63.53
40	99.64	78.51	71.20	94.40	73.77	66.01
41	103.40	82.22	75.31	96.82	76.24	68.54
42	107.44	86.28	79.81	99.17	78.71	71.07
43	111.76	90.72	84.77	101.67	81.19	73.64
44	116.46	95.63	90.27	104.33	83.73	76.31
45	121.54	100.98	96.39	107.04	86.37	79.12
46	127.01	106.84		109.75	89.05	
47	132.91	113.21		112.48	91.81	
48	139.20	120.19		115.30	94.70	
49	146.04	127.89		118.38	97.89	
50	153.48	136.43		121.75	101.41	
51	161.55			125.37		
52	170.39			129.33		
53	180.10			133.70		
54	190.91			138.58		
55	203.08			144.01		

次标准体，额外风险比例 100%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	51.81	37.85	31.19	50.97	37.33	30.91
19	53.49	39.13	32.29	52.70	38.67	32.09
20	55.25	40.47	33.45	54.50	40.08	33.34
21	57.07	41.86	34.66	56.37	41.55	34.65
22	58.95	43.30	35.92	58.31	43.08	36.01
23	60.88	44.80	37.23	60.29	44.66	37.43
24	62.86	46.34	38.59	62.33	46.29	38.90
25	64.90	47.92	40.00	64.43	47.97	40.42
26	66.99	49.56	41.46	66.58	49.71	42.01
27	69.16	51.28	43.01	68.80	51.51	43.66
28	71.40	53.06	44.62	71.05	53.35	45.35
29	73.71	54.91	46.32	73.34	55.24	47.09
30	76.09	56.83	48.10	75.71	57.20	48.90
31	78.55	58.83	49.97	78.12	59.21	50.85
32	81.08	60.91	52.13	80.55	61.25	52.99
33	83.69	63.09	54.45	82.98	63.30	55.18
34	86.40	65.37	56.97	85.47	65.41	57.50
35	89.22	67.90	59.70	88.03	67.69	59.94
36	92.13	70.72	62.67	90.62	70.20	62.46
37	95.14	73.75	65.91	93.21	72.75	65.05
38	98.26	76.99	69.45	95.78	75.35	67.68
39	101.76	80.56	73.36	98.40	78.05	70.41
40	105.74	84.48	77.67	101.20	80.85	73.24
41	109.90	88.70	82.35	104.20	83.67	76.10
42	114.38	93.32	87.51	107.15	86.46	78.99
43	119.20	98.35	93.21	110.05	89.23	81.89
44	124.45	103.91	99.58	112.99	92.06	84.92
45	130.20	110.00	106.69	116.00	95.00	88.11
46	136.37	116.69		119.00	97.97	
47	142.97	124.00		122.02	101.03	
48	150.05	132.06		125.09	104.23	
49	157.72	140.98		128.48	107.78	
50	166.05	150.98		132.18	111.73	
51	175.24			136.15		
52	185.34			140.48		
53	196.40			145.28		
54	208.93			150.73		
55	223.18			156.83		

次标准体，额外风险比例 125%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	54.13	39.61	32.71	53.89	39.55	32.84
19	55.88	40.95	33.88	55.73	40.99	34.12
20	57.72	42.36	35.10	57.65	42.50	35.47
21	59.62	43.83	36.39	59.65	44.09	36.89
22	61.59	45.35	37.73	61.71	45.73	38.38
23	63.61	46.93	39.12	63.83	47.44	39.93
24	65.68	48.55	40.57	66.00	49.20	41.53
25	67.81	50.23	42.07	68.24	51.01	43.20
26	70.00	51.96	43.64	70.54	52.90	44.95
27	72.27	53.77	45.29	72.91	54.86	46.76
28	74.61	55.66	47.02	75.31	56.85	48.62
29	77.04	57.62	48.84	77.77	58.91	50.59
30	79.53	59.66	50.83	80.30	61.04	52.82
31	82.11	61.79	53.06	82.88	63.23	55.16
32	84.77	64.01	55.46	85.49	65.45	57.60
33	87.51	66.33	58.04	88.08	67.79	60.10
34	90.36	69.01	60.85	90.75	70.39	62.75
35	93.33	71.92	63.93	93.50	73.12	65.53
36	96.40	75.03	67.27	96.27	75.94	68.39
37	99.57	78.37	70.91	99.04	78.82	71.29
38	103.25	81.98	74.88	102.01	81.74	74.25
39	107.26	85.97	79.26	105.23	84.79	77.32
40	111.58	90.36	84.10	108.54	87.93	80.51
41	116.16	95.10	89.38	111.85	91.06	83.73
42	121.08	100.24	95.24	115.11	94.15	86.97
43	126.40	105.87	101.72	118.29	97.19	90.22
44	132.26	112.08	109.01	121.53	100.31	93.63
45	138.63	118.97	117.19	124.82	103.55	97.22
46	145.47	126.52		128.09	106.82	
47	152.81	134.87		131.36	110.18	
48	160.61	144.02		134.66	113.69	
49	169.11	154.32		138.29	117.63	
50	178.49	165.80		142.27	122.03	
51	188.78			146.58		
52	200.11			151.30		
53	212.78			156.56		
54	227.11			162.54		
55	243.46			169.30		

次标准体，额外风险比例 150%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	56.27	41.24	34.13	56.64	41.64	34.67
19	58.09	42.65	35.36	58.58	43.18	36.05
20	60.00	44.13	36.66	60.61	44.80	37.51
21	61.98	45.66	38.01	62.72	46.49	39.04
22	64.03	47.26	39.43	64.91	48.25	40.65
23	66.14	48.92	40.91	67.15	50.08	42.33
24	68.30	50.62	42.44	69.46	51.97	44.08
25	70.51	52.38	44.04	71.83	53.92	45.90
26	72.79	54.21	45.71	74.28	55.96	47.79
27	75.16	56.12	47.47	76.80	58.06	49.77
28	77.60	58.11	49.32	79.35	60.22	51.99
29	80.13	60.18	51.38	81.97	62.44	54.35
30	82.74	62.34	53.66	84.66	64.74	56.85
31	85.43	64.60	56.11	87.41	67.16	59.50
32	88.21	66.98	58.75	90.19	69.84	62.25
33	91.08	69.73	61.60	92.94	72.58	65.07
34	94.07	72.67	64.73	95.79	75.47	68.03
35	97.18	75.84	68.15	98.72	78.53	71.14
36	100.46	79.26	71.86	101.88	81.68	74.33
37	104.23	82.93	75.89	105.22	84.89	77.58
38	108.21	86.92	80.28	108.59	88.14	80.87
39	112.55	91.33	85.15	112.11	91.50	84.31
40	117.26	96.20	90.55	115.76	94.96	87.87
41	122.23	101.41	96.47	119.39	98.41	91.47
42	127.61	107.11	103.04	122.95	101.79	95.08
43	133.47	113.33	110.36	126.41	105.12	98.70
44	139.88	120.27	118.64	129.93	108.54	102.50
45	146.88	127.95	127.93	133.50	112.08	106.51
46	154.40	136.46		136.99	115.67	
47	162.41	145.85		140.46	119.35	
48	171.00	156.26		143.96	123.17	
49	180.44	167.91		147.85	127.49	
50	190.82	181.14		152.14	132.37	
51	202.26			156.77		
52	215.10			161.85		
53	229.32			167.55		
54	245.49			174.15		
55	264.34			181.63		

次标准体，额外风险比例 175%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	58.27	42.78	35.48	59.22	43.63	36.43
19	60.15	44.24	36.77	61.26	45.26	37.90
20	62.14	45.78	38.13	63.40	46.98	39.47
21	64.19	47.39	39.56	65.63	48.78	41.12
22	66.32	49.06	41.05	67.94	50.66	42.85
23	68.50	50.80	42.61	70.31	52.61	44.66
24	70.75	52.58	44.24	72.75	54.63	46.55
25	73.04	54.43	45.92	75.26	56.73	48.52
26	75.41	56.34	47.69	77.84	58.90	50.63
27	77.87	58.35	49.56	80.51	61.17	53.00
28	80.41	60.44	51.67	83.22	63.48	55.48
29	83.04	62.62	53.97	85.98	65.86	58.12
30	85.76	64.90	56.45	88.84	68.51	60.92
31	88.56	67.35	59.13	91.76	71.37	63.87
32	91.46	70.12	62.03	94.71	74.33	66.94
33	94.45	73.08	65.17	97.63	77.35	70.06
34	97.57	76.27	68.61	100.72	80.56	73.34
35	100.93	79.73	72.37	104.20	83.94	76.78
36	104.75	83.45	76.45	107.78	87.42	80.33
37	108.77	87.48	80.87	111.41	90.95	83.93
38	113.03	91.83	85.69	115.08	94.51	87.58
39	117.71	96.67	91.06	118.92	98.19	91.40
40	122.79	101.99	97.07	122.88	101.98	95.36
41	128.19	107.69	103.65	126.84	105.75	99.36
42	134.05	113.94	110.97	130.70	109.45	103.37
43	140.39	120.81	119.20	134.42	113.07	107.37
44	147.39	128.48	128.50	138.18	116.80	111.57
45	155.00	137.05	139.00	141.98	120.67	116.02
46	163.15	146.54		145.72	124.56	
47	171.93	157.09		149.40	128.56	
48	181.37	168.75		153.11	132.72	
49	191.70	182.00		157.23	137.44	
50	203.16	196.92		161.81	142.77	
51	215.96			166.75		
52	230.22			172.25		
53	246.07			178.45		
54	264.47			185.62		
55	285.91			193.80		

次标准体，额外风险比例 200%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	60.14	44.23	36.76	61.67	45.53	38.12
19	62.09	45.75	38.11	63.81	47.25	39.69
20	64.14	47.35	39.54	66.05	49.07	41.36
21	66.26	49.03	41.04	68.39	50.97	43.12
22	68.46	50.77	42.61	70.82	52.97	44.99
23	70.73	52.58	44.25	73.31	55.05	46.93
24	73.05	54.45	45.96	75.88	57.20	48.96
25	75.43	56.38	47.74	78.52	59.43	51.18
26	77.88	58.38	49.61	81.25	61.76	53.63
27	80.43	60.48	51.73	84.07	64.18	56.25
28	83.06	62.67	54.05	86.91	66.65	58.99
29	85.79	64.96	56.54	89.84	69.45	61.90
30	88.61	67.42	59.23	92.86	72.43	65.01
31	91.52	70.22	62.15	95.95	75.56	68.27
32	94.53	73.20	65.31	99.07	78.82	71.65
33	97.64	76.38	68.74	102.37	82.13	75.08
34	101.01	79.84	72.50	105.95	85.64	78.69
35	104.85	83.57	76.59	109.71	89.34	82.50
36	108.90	87.63	81.04	113.58	93.15	86.41
37	113.18	91.99	85.87	117.52	97.00	90.39
38	117.75	96.73	91.13	121.48	100.86	94.42
39	122.75	101.97	97.05	125.63	104.89	98.64
40	128.24	107.75	103.68	129.93	109.02	103.02
41	134.07	113.97	110.94	134.20	113.13	107.45
42	140.38	120.80	119.11	138.33	117.15	111.86
43	147.24	128.34	128.24	142.29	121.08	116.27
44	154.80	136.81	138.65	146.30	125.12	120.90
45	163.00	146.28	150.45	150.37	129.33	125.80
46	171.88	156.85		154.33	133.56	
47	181.45	168.58		158.22	137.88	
48	191.70	181.70		162.11	142.36	
49	203.02	196.49		166.47	147.50	
50	215.72	213.43		171.37	153.36	
51	229.81			176.68		
52	245.56			182.56		
53	263.38			189.22		
54	284.03			196.97		
55	308.15			205.95		

次标准体，额外风险比例 225%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	61.91	45.61	37.99	64.01	47.35	39.74
19	63.92	47.18	39.39	66.24	49.16	41.41
20	66.03	48.85	40.89	68.58	51.07	43.19
21	68.23	50.59	42.46	71.03	53.09	45.08
22	70.50	52.41	44.11	73.57	55.21	47.07
23	72.84	54.29	45.83	76.19	57.41	49.15
24	75.24	56.24	47.63	78.88	59.69	51.44
25	77.69	58.24	49.50	81.66	62.06	53.95
26	80.23	60.33	51.61	84.52	64.54	56.63
27	82.86	62.52	53.92	87.49	67.16	59.51
28	85.59	64.82	56.41	90.48	70.04	62.52
29	88.41	67.27	59.10	93.56	73.09	65.72
30	91.33	70.08	62.01	96.74	76.33	69.11
31	94.35	73.06	65.18	100.01	79.75	72.69
32	97.47	76.25	68.62	103.63	83.30	76.38
33	100.79	79.67	72.33	107.26	86.90	80.14
34	104.62	83.38	76.40	111.09	90.72	84.11
35	108.67	87.43	80.83	115.15	94.74	88.29
36	112.97	91.79	85.66	119.33	98.88	92.60
37	117.53	96.51	90.90	123.56	103.05	96.98
38	122.39	101.60	96.66	127.82	107.24	101.40
39	127.75	107.26	103.13	132.29	111.61	106.05
40	133.64	113.52	110.40	136.90	116.11	110.87
41	139.87	120.28	118.43	141.45	120.57	115.75
42	146.65	127.72	127.42	145.86	124.92	120.60
43	154.02	135.97	137.56	150.08	129.18	125.42
44	162.11	145.25	149.14	154.34	133.56	130.51
45	170.98	155.73	162.29	158.66	138.11	135.91
46	180.60	167.38		162.84	142.67	
47	190.96	180.48		166.94	147.34	
48	202.09	195.01		171.05	152.18	
49	214.55	211.62		175.68	157.74	
50	228.43	230.60		180.88	164.09	
51	243.88			186.52		
52	261.42			192.79		
53	281.23			199.92		
54	304.20			208.37		
55	331.18			218.15		

次标准体，额外风险比例 250%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	63.60	46.93	39.17	66.23	49.09	41.32
19	65.66	48.56	40.63	68.56	50.99	43.09
20	67.84	50.28	42.19	71.00	53.01	44.98
21	70.10	52.09	43.83	73.55	55.13	46.98
22	72.44	53.97	45.56	76.22	57.37	49.11
23	74.85	55.93	47.36	78.95	59.69	51.44
24	77.32	57.95	49.25	81.77	62.11	53.99
25	79.85	60.04	51.33	84.67	64.63	56.71
26	82.47	62.22	53.62	87.68	67.30	59.64
27	85.18	64.51	56.09	90.79	70.30	62.78
28	88.00	66.92	58.77	93.94	73.41	66.07
29	90.92	69.72	61.67	97.16	76.71	69.54
30	93.94	72.69	64.81	100.56	80.22	73.24
31	97.06	75.87	68.23	104.33	83.93	77.14
32	100.33	79.28	71.93	108.20	87.78	81.17
33	104.12	82.94	75.93	112.07	91.67	85.27
34	108.14	86.94	80.32	116.18	95.80	89.61
35	112.42	91.27	85.10	120.54	100.14	94.20
36	116.98	95.96	90.32	125.01	104.62	98.92
37	121.81	101.01	96.02	129.55	109.13	103.72
38	126.97	106.48	102.26	134.09	113.66	108.56
39	132.70	112.56	109.32	138.86	118.40	113.66
40	138.97	119.33	117.29	143.78	123.26	118.96
41	145.63	126.63	126.08	148.64	128.10	124.30
42	152.88	134.74	136.00	153.33	132.82	129.62
43	160.72	143.70	147.17	157.80	137.40	134.90
44	169.40	153.91	159.98	162.31	142.12	140.44
45	178.98	165.37	174.60	166.89	147.04	146.34
46	189.34	178.30		171.33	151.97	
47	200.50	192.72		175.66	156.99	
48	212.70	208.87		179.96	162.16	
49	226.22	227.36		184.84	168.15	
50	241.34	248.44		190.34	175.06	
51	258.38			196.32		
52	277.78			203.01		
53	299.61			210.70		
54	325.04			219.79		
55	355.62			230.37		

次标准体，额外风险比例 275%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	65.20	48.19	40.31	68.37	50.78	42.86
19	67.32	49.88	41.83	70.78	52.77	44.72
20	69.56	51.66	43.45	73.32	54.88	46.72
21	71.88	53.53	45.16	75.98	57.12	48.85
22	74.29	55.49	46.97	78.76	59.47	51.19
23	76.78	57.52	48.86	81.61	61.92	53.77
24	79.32	59.62	50.91	84.56	64.47	56.53
25	81.93	61.79	53.18	87.59	67.17	59.48
26	84.61	64.05	55.62	90.74	70.20	62.66
27	87.42	66.43	58.27	93.99	73.41	66.06
28	90.32	69.18	61.14	97.29	76.77	69.62
29	93.33	72.13	64.25	100.73	80.32	73.39
30	96.45	75.28	67.63	104.58	84.11	77.40
31	99.68	78.67	71.29	108.59	88.11	81.63
32	103.41	82.31	75.27	112.70	92.25	86.03
33	107.38	86.22	79.56	116.83	96.43	90.48
34	111.60	90.48	84.26	121.22	100.87	95.22
35	116.13	95.13	89.41	125.87	105.57	100.22
36	120.94	100.12	95.05	130.65	110.39	105.39
37	126.05	105.53	101.20	135.47	115.26	110.62
38	131.54	111.35	107.98	140.30	120.15	115.92
39	137.60	117.90	115.65	145.37	125.26	121.49
40	144.27	125.17	124.33	150.61	130.53	127.30
41	151.36	133.09	133.96	155.78	135.76	133.15
42	159.05	141.84	144.80	160.75	140.84	138.95
43	167.38	151.64	157.11	165.48	145.77	144.68
44	176.73	162.74	171.22	170.27	150.86	150.74
45	186.99	175.35	187.41	175.13	156.16	157.17
46	198.10	189.52		179.81	161.45	
47	210.27	205.41		184.36	166.82	
48	223.44	223.31		188.86	172.37	
49	238.09	243.70		193.98	178.83	
50	254.59	267.34		199.79	186.28	
51	273.37			206.17		
52	294.63			213.31		
53	318.60			221.51		
54	346.95			231.25		
55	381.21			242.66		

次标准体，额外风险比例 300%

单位：元

年龄	男性			女性		
	10 年交	15 年交	20 年交	10 年交	15 年交	20 年交
18	66.74	49.41	41.41	70.42	52.40	44.35
19	68.91	51.15	42.99	72.92	54.48	46.32
20	71.21	52.99	44.68	75.56	56.70	48.43
21	73.59	54.93	46.46	78.32	59.04	50.73
22	76.07	56.95	48.34	81.21	61.52	53.32
23	78.62	59.05	50.34	84.18	64.09	56.09
24	81.24	61.23	52.61	87.25	66.79	59.06
25	83.92	63.48	55.03	90.42	69.83	62.26
26	86.68	65.83	57.63	93.70	73.07	65.69
27	89.57	68.48	60.45	97.11	76.51	69.36
28	92.56	71.40	63.52	100.59	80.11	73.19
29	95.66	74.53	66.84	104.45	83.93	77.26
30	98.88	77.87	70.46	108.53	88.00	81.60
31	102.50	81.47	74.38	112.78	92.29	86.19
32	106.44	85.34	78.62	117.16	96.73	90.95
33	110.58	89.50	83.20	121.55	101.20	95.79
34	115.03	94.05	88.25	126.21	105.97	100.94
35	119.80	98.98	93.79	131.16	111.02	106.39
36	124.86	104.31	99.84	136.23	116.22	112.03
37	130.28	110.04	106.49	141.34	121.46	117.74
38	136.07	116.29	113.80	146.45	126.72	123.50
39	142.46	123.28	122.12	151.84	132.23	129.58
40	149.55	131.12	131.58	157.40	137.92	135.93
41	157.04	139.62	142.04	162.89	143.55	142.30
42	165.17	149.12	153.93	168.16	149.03	148.62
43	174.11	159.72	167.34	173.17	154.33	154.85
44	184.07	171.82	182.92	178.23	159.79	161.41
45	195.03	185.61	200.66	183.37	165.47	168.39
46	207.05	201.08		188.30	171.16	
47	220.17	218.66		193.07	176.93	
48	234.36	238.29		197.76	182.84	
49	250.18	260.89		203.16	189.75	
50	268.34	287.12		209.34	197.75	
51	288.80			216.09		
52	312.01			223.65		
53	338.35			232.36		
54	369.99			242.78		
55	408.00			255.10		