

交银康联安心综合意外伤害保险

保险费率表

(单位：人民币元)

保险责任	单位基本保险金额	标准年保险费率
普通意外责任	100,000	207.69
民航班机意外责任	100,000	5.54
客运轨交意外责任	100,000	6.92
客运轮船意外责任	100,000	6.92
公共汽车意外责任	100,000	10.38
一般驾乘意外责任	100,000	42.92

以上保险费率不含增值税及附加。

短期换算因子

天数	换算因子	天数	换算因子	天数	换算因子	天数	换算因子
1	2.0%	93	37.8%	185	50.7%	277	75.9%
2	2.0%	94	38.1%	186	51.0%	278	76.2%
3	2.0%	95	38.4%	187	51.2%	279	76.4%
4	2.0%	96	38.7%	188	51.5%	280	76.7%
5	3.0%	97	38.9%	189	51.8%	281	77.0%
6	3.0%	98	39.2%	190	52.1%	282	77.3%
7	3.0%	99	39.5%	191	52.3%	283	77.5%
8	4.0%	100	39.7%	192	52.6%	284	77.8%
9	4.0%	101	40.0%	193	52.9%	285	78.1%
10	4.0%	102	40.2%	194	53.2%	286	78.4%
11	4.5%	103	40.5%	195	53.4%	287	78.6%
12	4.9%	104	40.7%	196	53.7%	288	78.9%
13	5.3%	105	41.0%	197	54.0%	289	79.2%
14	5.8%	106	41.2%	198	54.2%	290	79.5%
15	6.2%	107	41.5%	199	54.5%	291	79.7%
16	6.6%	108	41.7%	200	54.8%	292	80.0%
17	7.0%	109	42.0%	201	55.1%	293	80.3%
18	7.4%	110	42.2%	202	55.3%	294	80.5%
19	7.8%	111	42.4%	203	55.6%	295	80.8%
20	8.2%	112	42.7%	204	55.9%	296	81.1%
21	8.6%	113	42.9%	205	56.2%	297	81.4%
22	9.0%	114	43.1%	206	56.4%	298	81.6%
23	9.5%	115	43.3%	207	56.7%	299	81.9%
24	9.9%	116	43.5%	208	57.0%	300	82.2%
25	10.3%	117	43.8%	209	57.3%	301	82.5%
26	10.7%	118	44.0%	210	57.5%	302	82.7%

天数	换算因子	天数	换算因子	天数	换算因子	天数	换算因子
27	11.1%	119	44.2%	211	57.8%	303	83.0%
28	11.5%	120	44.4%	212	58.1%	304	83.3%
29	11.9%	121	44.6%	213	58.4%	305	83.6%
30	12.3%	122	44.8%	214	58.6%	306	83.8%
31	12.7%	123	45.0%	215	58.9%	307	84.1%
32	13.2%	124	45.2%	216	59.2%	308	84.4%
33	13.6%	125	45.4%	217	59.5%	309	84.7%
34	14.0%	126	45.6%	218	59.7%	310	84.9%
35	14.4%	127	45.8%	219	60.0%	311	85.2%
36	14.8%	128	45.9%	220	60.3%	312	85.5%
37	15.2%	129	46.1%	221	60.5%	313	85.8%
38	15.6%	130	46.3%	222	60.8%	314	86.0%
39	16.0%	131	46.5%	223	61.1%	315	86.3%
40	16.4%	132	46.7%	224	61.4%	316	86.6%
41	16.8%	133	46.8%	225	61.6%	317	86.8%
42	17.3%	134	47.0%	226	61.9%	318	87.1%
43	17.7%	135	47.2%	227	62.2%	319	87.4%
44	18.1%	136	47.3%	228	62.5%	320	87.7%
45	18.5%	137	47.5%	229	62.7%	321	87.9%
46	18.9%	138	47.6%	230	63.0%	322	88.2%
47	19.3%	139	47.8%	231	63.3%	323	88.5%
48	19.7%	140	47.9%	232	63.6%	324	88.8%
49	20.1%	141	48.1%	233	63.8%	325	89.0%
50	20.5%	142	48.2%	234	64.1%	326	89.3%
51	21.0%	143	48.4%	235	64.4%	327	89.6%
52	21.4%	144	48.5%	236	64.7%	328	89.9%
53	21.8%	145	48.7%	237	64.9%	329	90.1%
54	22.2%	146	48.8%	238	65.2%	330	90.4%
55	22.6%	147	48.9%	239	65.5%	331	90.7%
56	23.0%	148	49.1%	240	65.8%	332	91.0%
57	23.4%	149	49.2%	241	66.0%	333	91.2%
58	23.8%	150	49.3%	242	66.3%	334	91.5%
59	24.2%	151	49.4%	243	66.6%	335	91.8%
60	24.7%	152	49.6%	244	66.8%	336	92.1%
61	25.1%	153	49.7%	245	67.1%	337	92.3%
62	25.5%	154	49.8%	246	67.4%	338	92.6%
63	25.9%	155	49.9%	247	67.7%	339	92.9%
64	26.3%	156	50.0%	248	67.9%	340	93.2%
65	26.7%	157	50.1%	249	68.2%	341	93.4%
66	27.1%	158	50.2%	250	68.5%	342	93.7%
67	27.5%	159	50.3%	251	68.8%	343	94.0%
68	27.9%	160	50.4%	252	69.0%	344	94.2%
69	28.4%	161	50.5%	253	69.3%	345	94.5%
70	28.8%	162	50.6%	254	69.6%	346	94.8%
71	29.2%	163	50.7%	255	69.9%	347	95.1%
72	29.6%	164	50.8%	256	70.1%	348	95.3%
73	30.0%	165	50.9%	257	70.4%	349	95.6%

天数	换算因子	天数	换算因子	天数	换算因子	天数	换算因子
74	30.4%	166	50.9%	258	70.7%	350	95.9%
75	30.8%	167	51.0%	259	71.0%	351	96.2%
76	31.2%	168	51.1%	260	71.2%	352	96.4%
77	31.6%	169	51.2%	261	71.5%	353	96.7%
78	32.1%	170	51.2%	262	71.8%	354	97.0%
79	32.5%	171	51.3%	263	72.1%	355	97.3%
80	32.9%	172	51.4%	264	72.3%	356	97.5%
81	33.3%	173	51.4%	265	72.6%	357	97.8%
82	33.7%	174	51.5%	266	72.9%	358	98.1%
83	34.1%	175	51.5%	267	73.2%	359	98.4%
84	34.5%	176	51.6%	268	73.4%	360	98.6%
85	34.9%	177	51.6%	269	73.7%	361	98.9%
86	35.0%	178	51.7%	270	74.0%	362	99.2%
87	35.0%	179	51.7%	271	74.2%	363	99.5%
88	35.0%	180	51.8%	272	74.5%	364	99.7%
89	35.0%	181	49.6%	273	74.8%	365	100.0%
90	35.0%	182	49.9%	274	75.1%		
91	37.3%	183	50.1%	275	75.3%		
92	37.6%	184	50.4%	276	75.6%		

短期换算因子

天数	换算因子	天数	换算因子	天数	换算因子	天数	换算因子	天数	换算因子	天数	换算因子	天数	换算因子	天数	换算因子
1	0.020	51	0.210	101	0.400	151	0.494	201	0.551	251	0.688	301	0.825	351	0.962
2	0.020	52	0.214	102	0.402	152	0.496	202	0.553	252	0.690	302	0.827	352	0.964
3	0.020	53	0.218	103	0.405	153	0.497	203	0.556	253	0.693	303	0.830	353	0.967
4	0.020	54	0.222	104	0.407	154	0.498	204	0.559	254	0.696	304	0.833	354	0.970
5	0.030	55	0.226	105	0.410	155	0.499	205	0.562	255	0.699	305	0.836	355	0.973
6	0.030	56	0.230	106	0.412	156	0.500	206	0.564	256	0.701	306	0.838	356	0.975
7	0.030	57	0.234	107	0.415	157	0.501	207	0.567	257	0.704	307	0.841	357	0.978
8	0.040	58	0.238	108	0.417	158	0.502	208	0.570	258	0.707	308	0.844	358	0.981
9	0.040	59	0.242	109	0.420	159	0.503	209	0.573	259	0.710	309	0.847	359	0.984
10	0.040	60	0.247	110	0.422	160	0.504	210	0.575	260	0.712	310	0.849	360	0.986
11	0.045	61	0.251	111	0.424	161	0.505	211	0.578	261	0.715	311	0.852	361	0.989
12	0.049	62	0.255	112	0.427	162	0.506	212	0.581	262	0.718	312	0.855	362	0.992
13	0.053	63	0.259	113	0.429	163	0.507	213	0.584	263	0.721	313	0.858	363	0.995
14	0.058	64	0.263	114	0.431	164	0.508	214	0.586	264	0.723	314	0.860	364	0.997
15	0.062	65	0.267	115	0.433	165	0.509	215	0.589	265	0.726	315	0.863	365	1.000
16	0.066	66	0.271	116	0.435	166	0.509	216	0.592	266	0.729	316	0.866		
17	0.070	67	0.275	117	0.438	167	0.510	217	0.595	267	0.732	317	0.868		
18	0.074	68	0.279	118	0.440	168	0.511	218	0.597	268	0.734	318	0.871		
19	0.078	69	0.284	119	0.442	169	0.512	219	0.600	269	0.737	319	0.874		
20	0.082	70	0.288	120	0.444	170	0.512	220	0.603	270	0.740	320	0.877		
21	0.086	71	0.292	121	0.446	171	0.513	221	0.605	271	0.742	321	0.879		
22	0.090	72	0.296	122	0.448	172	0.514	222	0.608	272	0.745	322	0.882		
23	0.095	73	0.300	123	0.450	173	0.514	223	0.611	273	0.748	323	0.885		
24	0.099	74	0.304	124	0.452	174	0.515	224	0.614	274	0.751	324	0.888		
25	0.103	75	0.308	125	0.454	175	0.515	225	0.616	275	0.753	325	0.890		
26	0.107	76	0.312	126	0.456	176	0.516	226	0.619	276	0.756	326	0.893		
27	0.111	77	0.316	127	0.458	177	0.516	227	0.622	277	0.759	327	0.896		
28	0.115	78	0.321	128	0.459	178	0.517	228	0.625	278	0.762	328	0.899		
29	0.119	79	0.325	129	0.461	179	0.517	229	0.627	279	0.764	329	0.901		
30	0.123	80	0.329	130	0.463	180	0.518	230	0.630	280	0.767	330	0.904		
31	0.127	81	0.333	131	0.465	181	0.496	231	0.633	281	0.770	331	0.907		
32	0.132	82	0.337	132	0.467	182	0.499	232	0.636	282	0.773	332	0.910		
33	0.136	83	0.341	133	0.468	183	0.501	233	0.638	283	0.775	333	0.912		
34	0.140	84	0.345	134	0.470	184	0.504	234	0.641	284	0.778	334	0.915		
35	0.144	85	0.349	135	0.472	185	0.507	235	0.644	285	0.781	335	0.918		
36	0.148	86	0.350	136	0.473	186	0.510	236	0.647	286	0.784	336	0.921		
37	0.152	87	0.350	137	0.475	187	0.512	237	0.649	287	0.786	337	0.923		
38	0.156	88	0.350	138	0.476	188	0.515	238	0.652	288	0.789	338	0.926		
39	0.160	89	0.350	139	0.478	189	0.518	239	0.655	289	0.792	339	0.929		
40	0.164	90	0.350	140	0.479	190	0.521	240	0.658	290	0.795	340	0.932		
41	0.168	91	0.373	141	0.481	191	0.523	241	0.660	291	0.797	341	0.934		
42	0.173	92	0.376	142	0.482	192	0.526	242	0.663	292	0.800	342	0.937		
43	0.177	93	0.378	143	0.484	193	0.529	243	0.666	293	0.803	343	0.940		
44	0.181	94	0.381	144	0.485	194	0.532	244	0.668	294	0.805	344	0.942		
45	0.185	95	0.384	145	0.487	195	0.534	245	0.671	295	0.808	345	0.945		
46	0.189	96	0.387	146	0.488	196	0.537	246	0.674	296	0.811	346	0.948		
47	0.193	97	0.389	147	0.489	197	0.540	247	0.677	297	0.814	347	0.951		
48	0.197	98	0.392	148	0.491	198	0.542	248	0.679	298	0.816	348	0.953		
49	0.201	99	0.395	149	0.492	199	0.545	249	0.682	299	0.819	349	0.956		
50	0.205	100	0.397	150	0.493	200	0.548	250	0.685	300	0.822	350	0.959		