**华农财产保险股份有限公司**

**附加个人意外伤害医疗保险费率表**

**一、年基准费率**

|  |  |
| --- | --- |
| **职业类别** | **基准费率（‰）** |
| 一类 | 1.1 |
| 二类 | 1.3 |
| 三类 | 1.5 |
| 四类 | 3 |
| 五类 | 5 |
| 六类 | 8 |

1. **费率调整系数（为以下费率调整系数之积）**
2. **社保情况调整系数（F1）**

|  |  |
| --- | --- |
| **社保情况** | **调整系数** |
| 参加社保 | [0.7,1.0) |
| 未参加社保 | [1.0,1.3] |

1. **累计医疗保险金额调整系数（F2）**

|  |  |
| --- | --- |
| **累计医疗保险金额（万元）** | **调整系数** |
| ＜0.5 | (1.3,1.5] |
| [0.5,2) | (1.1,1.3] |
| [2,5) | (0.9,1.1] |
| [5,10) | (0.6,0.9] |
| ≥10 | [0.4,0.6] |

1. **赔付比例调整系数（F3）**

|  |  |
| --- | --- |
| **赔付比例** | **调整系数** |
| 100% | (1.2,1.4] |
| 90% | (1.0,1.2] |
| 80% | (0.8,1.0] |
| 70% | [0.6,0.8] |

1. **免赔额调整系数（F4）**

|  |  |
| --- | --- |
| **免赔额（元）** | **调整系数** |
| ≤100 | [1.0,1.2] |
| (100,300] | [0.8,1.0) |
| ＞300 | [0.6,0.8) |

1. **销售渠道调整系数（F5）**

|  |  |
| --- | --- |
| **销售渠道类型** | **调整系数** |
| 公司电网销渠道 | [0.7,1.0] |
| 公司非电网销直销渠道 | [0.7,1.2] |
| 银行代理渠道 | [0.7,1.3] |
| 其他代理渠道 | [0.6,1.3] |

1. **单次事故医疗保险金额调整系数（F6）**

|  |  |
| --- | --- |
| **单次事故医疗保险金额/累计医疗保险金额** | **调整系数** |
| ≤20% | [0.8,1.2] |
| (20%,50%] | (1.2,1.4] |
| (50%,100%] | (1.4,1.6] |

1. **保险费计算公式**

年保险费=意外伤害医疗保险金额×基准费率×费率调整系数

1. **短期费率表**

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 保险期间（个月） | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 年费率的百分比（%） | 10 | 20 | 30 | 40 | 50 | 60 | 70 | 80 | 85 | 90 | 95 | 100 |

注：保险期间不足1个月的，按1个月计算；保险期间在1个月以上，不足2个月的，按2

个月计算；保险期间在2个月以上，不足3个月的，按3个月计算，以此类推。