

★ 普通

河南恒邦保险销售服务有限公司文件

豫恒邦发[2013]009 号

签发人：吕方

关于下发《河南恒邦保险销售服务有限公司 险种佣金率》的通知

直营事业部：

根据公司业务需要，特制订《直营事业部险种佣金率》，公司原下发豫合盛元发【2012】050号关于印发《个险事业部险种佣金率》的通知同时废止，现将《河南恒邦保险销售服务有限公司险种佣金率》下发给你们，请认真学习并遵照执行。

附件：《河南恒邦保险销售服务有限公司险种佣金率》



二〇一三年五月六日

抄 送：董事会、总经理室 存档（1）

印发单位：后援中心

印发时间：2013 年 05 月 06 日

拟 稿：杜永娟

校 对：谷明华

附件：

河南恒邦保险销售服务有限公司
险种佣金率表

一、中荷人寿险种佣金率表

| 险种名称 | 险种代码 | 缴费年期 | 首佣 (FYC) | 续佣 (RYC) | | | |
|-------------|------|--------|-------------|----------|-------|-------|-------|
| | | | | 2 | 3 | 4 | 5 |
| 一生珍爱重疾养老计划 | CIC | 10 | 20% | 6% | 4% | 4% | 4% |
| | | 15 | 30% | 12% | 4% | 4% | 4% |
| | | 20 | 35% | 15% | 7% | 7% | 7% |
| 微笑教育金两全保险 | CEC | 1 | 2.0% | | | | |
| | | 2 | 3% | | | | |
| | | 3 | 4% | 3% | 1% | | |
| | | 4—5 | 8% | 4% | 1% | 1% | |
| | | 6—9 | 14% | 4% | 1% | 1% | 1% |
| | | 10—14 | 17% | 10% | 4% | 4% | 4% |
| | | 15—16 | 26% | 10% | 4% | 4% | 4% |
| 璀璨人生年金保险 | DAC | 1 | 0.50% | | | | |
| | | 3 | 3% | 1% | 1% | | |
| | | 6 | 5% | 4% | 1% | | |
| | | 10 | 15% | 6% | 2% | 2% | 2% |
| | | 15 | 25% | 8% | 3% | 3% | 3% |
| | | 20 | 30% | 10% | 4% | 4% | 4% |
| 关爱一生 | CID | 5 | 12% | 4% | 2% | 1% | 1% |
| | | 10 | 20% | 6% | 4% | 4% | 4% |
| | | 15 | 30% | 12% | 4% | 4% | 4% |
| | | 20 | 35% | 15% | 7% | 7% | 7% |
| 小状元两全保险 | CEB | 1 | 2.00% | | | | |
| | | 3 | 5% | 3% | 1% | | |
| | | 4--5 | 5% | 3% | 1% | 0.20% | 0.20% |
| | | 6--9 | 15% | 3% | 2% | 1% | 1% |
| | | 10--14 | 25% | 6% | 3% | 3% | 3% |
| | | 15--18 | 30% | 6% | 3% | 3% | 3% |
| 附加小状元大学教育保险 | CEBA | 1 | 1.50% | | | | |
| | | 3 | 2% | 0.20% | 0.20% | | |
| | | 4--5 | 2% | 0.20% | 0.20% | 0.20% | 0.20% |
| | | 6--9 | 8% | 3% | 2% | 1% | 0.50% |

| | | | | | | | |
|-------------------|------|--------|-------|-------|-------|-------|-------|
| | | 10--14 | 15% | 3% | 2% | 1% | 0.50% |
| | | 15--16 | 20% | 3% | 2% | 1% | 0.50% |
| 附加小状元高中教育保险 | CEBB | 1 | 1.50% | | | | |
| | | 3 | 2% | 0.20% | 0.20% | | |
| | | 4--5 | 2% | 0.20% | 0.20% | 0.20% | 0.20% |
| | | 6--9 | 8% | 3% | 2% | 1% | 0.50% |
| | | 10--13 | 15% | 3% | 2% | 1% | 0.50% |
| 附加小状元初中教育保险 | CEBC | 1 | 1.50% | | | | |
| | | 3 | 2% | 0.20% | 0.20% | | |
| | | 4--5 | 2% | 0.20% | 0.20% | 0.20% | 0.20% |
| | | 6--9 | 8% | 3% | 2% | 1% | 0.50% |
| | | 10 | 15% | 3% | 2% | 1% | 0.50% |
| 医储宝终身医疗保障计划 A 款 | WMRA | 10--14 | 18% | 6% | 4% | 4% | 4% |
| | | 15--19 | 25% | 12% | 4% | 4% | 4% |
| | | 20 | 35% | 15% | 6% | 6% | 6% |
| 储宝终身医疗保障计划 B 款 | WMRB | 10--14 | 18% | 6% | 4% | 4% | 4% |
| | | 15--19 | 25% | 12% | 4% | 4% | 4% |
| | | 20 | 35% | 15% | 6% | 6% | 6% |
| 附加定期重大疾病保险 | DDR | 10--14 | 15% | 8% | 8% | 8% | 8% |
| | | 15--19 | 18% | 10% | 10% | 10% | 10% |
| | | ≥20 | 20% | 12% | 12% | 12% | 12% |
| 附加保险费豁免失能收入损失保险 | WP | 5--14 | 10% | 10% | 10% | 10% | 10% |
| | | 15--19 | 12% | 12% | 12% | 12% | 12% |
| | | ≥20 | 15% | 15% | 15% | 15% | 15% |
| 附加亲子型保险费豁免保险 | WPA | 5--14 | 10% | 10% | 10% | 10% | 10% |
| | | 15--19 | 12% | 12% | 12% | 12% | 12% |
| | | 20--30 | 15% | 15% | 15% | 15% | 15% |
| 附加保险费豁免重大疾病保险 | WPB | 3--4 | 10% | 2% | | | |
| | | 5--9 | 15% | 4% | 2% | 2% | 2% |
| | | 10--14 | 20% | 6% | 4% | 4% | 4% |
| | | 15--19 | 20% | 8% | 4% | 4% | 4% |
| | | ≥20 | 20% | 12% | 5% | 5% | 5% |
| 中荷双盈报福还本两全保险(分红型) | LSEC | 3 | 2% | 2% | 2% | 0% | 0% |
| | | 6 | 10% | 5% | 5% | 0% | 0% |
| | | 10 | 15% | 8% | 5% | 5% | 5% |
| | | 15 | 25% | 10% | 5% | 5% | 5% |
| | | 20 | 30% | 12% | 6% | 6% | 6% |
| 中荷双盈报吉还本两全保险(分红型) | LSED | 3 | 2% | 2% | 2% | 0% | 0% |
| | | 6 | 10% | 5% | 5% | 0% | 0% |
| | | 10 | 15% | 8% | 5% | 5% | 5% |
| | | 15 | 25% | 10% | 5% | 5% | 5% |
| | | 20 | 30% | 12% | 6% | 6% | 6% |

| | | | | | | | |
|---------------------|--------|-------|-----|-----|-----|-----|-----|
| 中荷安泰人生终身保险 | WL | 1 | 3% | 0% | 0% | 0% | 0% |
| | | 10 | 15% | 6% | 4% | 4% | 4% |
| | | 15 | 25% | 10% | 4% | 4% | 4% |
| | | 20 | 30% | 10% | 4% | 4% | 4% |
| | | 30 | 30% | 10% | 4% | 4% | 4% |
| 中荷欢乐年年两全保险 B 款 | LEC | 3 | 10% | 2% | 2% | 0% | 0% |
| | | 6 | 11% | 4% | 2% | 2% | 1% |
| | | 9 | 18% | 5% | 2% | 2% | 2% |
| 中荷欢乐年年两全保险 D 款 | LED | 5 | 10% | 3% | 2% | 2% | 1% |
| | | 10 | 20% | 5% | 2% | 2% | 2% |
| 中荷遇见未来养老年金保险（分红型） | DAD | 3 | 5% | 1% | 1% | 0% | 0% |
| | | 5-9 | 10% | 3% | 1% | 1% | 1% |
| | | 10-14 | 18% | 5% | 2% | 1% | 1% |
| | | 15 | 25% | 6% | 3% | 2% | 2% |
| | | 20+ | 35% | 8% | 4% | 3% | 3% |
| 中荷遇见未来定投增值年金保险（分红型） | DAE | 5 | 10% | 3% | 1% | 1% | 1% |
| | | 10 | 18% | 5% | 2% | 2% | 2% |
| | | 15 | 25% | 7% | 3% | 3% | 3% |
| | | 20 | 35% | 10% | 4% | 4% | 4% |
| 中荷安康增值两全保险 B 款（分红型） | IEB | 5 | 5% | 4% | 1% | 1% | 0% |
| | | 10 | 15% | 5% | 3% | 3% | 3% |
| | | 20 | 28% | 10% | 3% | 3% | 3% |
| 附加定期住院补贴医疗保险 | HI, SI | 10-14 | 10% | 10% | 10% | 10% | 10% |
| | | 15-19 | 10% | 10% | 10% | 10% | 10% |
| | | 》=20 | 10% | 10% | 10% | 10% | 10% |
| 附加住院费用医疗保险 D 款 | HRD | | 10% | 10% | 10% | 10% | 10% |

二、信泰人寿险种佣金率表

| 险种名称 | 险种代码 | 缴费年期 | 首佣 | 续佣 | | | |
|--------------------|--------|------|-------|----|----|----|----|
| | | | 1 | 2 | 3 | 4 | 5 |
| 信泰爱无忧两全保险(分红型) D 款 | 118300 | 1 | 2.50% | | | | |
| | | 3 | 8% | 1% | 1% | | |
| | | 5 | 11% | 3% | 1% | 1% | 1% |
| | | 10 | 22% | 5% | 3% | 3% | 3% |
| | | 15 | 25% | 9% | 4% | 4% | 4% |

| | | | | | | | |
|--------------------|--------|-------|-------|-----|----|----|----|
| | | 20 | 30% | 14% | 5% | 5% | 5% |
| 信泰爱无忧两全保险(分红型) E 款 | 119100 | 1 | 3% | | | | |
| | | 3 | 7% | 2% | 1% | | |
| | | 5 | 11% | 3% | 2% | 2% | 2% |
| | | 8 | 16% | 5% | 4% | 3% | 3% |
| | | 10 | 20% | 8% | 4% | 3% | 3% |
| 锦绣前程少儿两全保险 | 112200 | 1 | 3% | | | | |
| | | 5-9 | 10% | 5% | 4% | 3% | 2% |
| | | 10-14 | 21% | 8% | 5% | 3% | 2% |
| | | 15 | 25% | 10% | 6% | 4% | 2% |
| 信泰恒喜年年两全保险 | 111000 | 5 | 12% | 3% | 3% | 2% | 2% |
| | | 10 | 23% | 5% | 3% | 2% | 2% |
| | | 20 | 28% | 10% | 5% | 3% | 3% |
| 信泰恒升两全保险(分红型) | 112500 | 5 | 12% | 2% | 2% | 1% | 1% |
| | | 10 | 21% | 5% | 5% | 2% | 2% |
| | | 15 | 25% | 5% | 5% | 2% | 2% |
| | | 20 | 30% | 7% | 7% | 3% | 3% |
| 信泰恒瑞两全保险(分红型) | 110400 | 1 | 2.50% | | | | |
| | | 3 | 7% | 2% | 1% | | |
| | | 10 | 22% | 4% | 2% | 1% | 1% |
| | | 15 | 28% | 5% | 5% | 1% | 1% |
| | | 20 | 30% | 9% | 5% | 1% | 1% |
| 信泰恒祥重大疾病保险 | 120300 | 1 | 3% | | | | |
| | | 3 | 7% | 3% | 2% | | |
| | | 5 | 12% | 4% | 2% | 2% | 2% |
| | | 10 | 21% | 6% | 5% | 2% | 2% |
| | | 15 | 31% | 10% | 6% | 2% | 2% |

| | | | | | | | |
|----------------------------|--------|-----|-----|--------|-------|-------|-------|
| | | 20 | 36% | 15% | 7% | 2% | 2% |
| 信泰恒馨定期 寿险 | 111100 | 1 | 3% | | | | |
| | | 10 | 23% | 7% | 5% | 1% | 1% |
| | | 15 | 28% | 9% | 5% | 1% | 1% |
| | | ≥20 | 35% | 14% | 7% | 2% | 2% |
| 信泰恒泰两全 保险(分红型) | 111600 | 5 | 12% | 4% | 2% | 2% | 2% |
| | | 10 | 23% | 6% | 5% | 2% | 2% |
| | | 15 | 28% | 15% | 6% | 2% | 2% |
| | | 20 | 31% | 18% | 7% | 2% | 2% |
| 信泰附加恒泰 重疾保险(分 红型) | 125000 | 5 | 12% | 4% | 2% | 2% | 2% |
| | 125100 | 10 | 23% | 6% | 5% | 2% | 2% |
| | 125200 | 15 | 28% | 15% | 6% | 2% | 2% |
| | 125300 | 20 | 31% | 18% | 7% | 2% | 2% |
| 信泰世纪星辰 个人住院医疗 保险 | 121100 | 1 | 10% | | | | |
| 信泰附加世纪 星辰重大疾病 住院医疗保险 | 121200 | 1 | 10% | | | | |
| 信泰附加世纪 星辰手术医疗 保险 | 121300 | 1 | 10% | | | | |
| 信泰附加世纪 星辰器官移植 医疗保险 | 121400 | | 10% | | | | |
| 信泰爱驾宝 | | 5 | 12% | 5.00% | 2.00% | 2.00% | 2.00% |
| | | 10 | 22% | 10.00% | 4.00% | 4.00% | 4.00% |

三、生命人寿险种佣金率表

| 险种名称 | 险种 代码 | 缴费年期 | 首佣 (FYC) | 续佣 (RYC) | | | |
|------|----------|------|-------------|----------|------|---|---|
| | | | | 2 | 3 | 4 | 5 |
| 富贵花 | | 趸交 | 3% | | | | |
| | | 3 | 8% | 3% | 0.5% | | |

| | | | | | | | |
|--|--|----|-----|----|----|----|----|
| | | 5 | 13% | 4% | 2% | 2% | 1% |
| | | 10 | 20% | 5% | 3% | 2% | 2% |

四、附则

1、本管理办法自**2013年4月26日**起执行，公司原下发豫合盛元发**【2012】050**号关于印发《个险事业部险种佣金率》的通知同时废止。

2、本管理办法由省公司负责解释。