

★ 秘密

河南恒邦保险销售服务有限公司文件

豫恒邦发[2013]012 号

签发人：吕方

关于下发《河南恒邦保险销售服务有限公司 渠道事业部产品费用率》的通知

渠道事业部、各分公司：

为规范渠道事业部费用，提高工作效率，特制定《河南恒邦保险销售服务有限公司渠道事业部产品费用率》。公司原下发豫合盛元发【2012】053号关于印发《渠道产品费用率》的通知同时废止，现将《河南恒邦保险销售服务有限公司渠道事业部产品费用率》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渠道事业部产品费用率》



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 06 月 03 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 渠道事业部产品费用率

一、产品费用率

保险 公司 名称	险种名 称	缴费年 期	保险 期间	银行签 约比率	分公司 费用率	分公司分项费用率			
						销售费	佣金	管理 奖金	业务 推动 费
中英人 寿	优越人 生两全 保险 (分红 型)B款	10	-	11%	26%	18%	4%	2%	2%
		15	-	12%	29%	20%	5%	2%	2%
		20	-	15%	35%	25%	6%	2%	2%
	优越人 生	5	-	10%	8%	6%	1%	0.5%	0.5%
		10	-	11%	26%	18%	4%	2%	2%
		15	-	12%	29%	20%	5%	2%	2%
		20	-	15%	35%	25%	6%	2%	2%
	金裕丰 年	3	-	10%	2%	1%	1%	0%	0%
		5	-	10%	6%	3%	1%	0%	1%
		10	-	11%	14%	10%	2%	1%	1%
		15	-	15%	14%	10%	2%	1%	1%
生命人 寿	富贵花	趸交	-	3.6%	1%	1%	0%	0%	0%
		3	-	10%	5%	3%	1%	0%	1%
		5	-	10%	12%	8%	2%	1%	1%
		10	-	11%	29%	20%	5%	2%	2%
英大人 寿	财富智 鑫A款	5	-	10%	13%	9%	2%	1%	1%
	财富智 鑫B款	5	-	10%	13%	9%	2%	1%	1%
	元锦	趸交	-	3.4%	1%	0.7%	0.1%	0%	0.2%
中荷人 寿	关爱一 生	5	-	10%	8%	5%	1%	1%	1%
		10	-	11%	29%	20%	5%	2%	2%
		15	-	12%	28%	19%	5%	2%	2%
		20	-	15%	36%	26%	6%	2%	2%
	中荷欢 乐年年 两全保	5	-	10%	10%	6%	2%	1%	1%
		10	-	10%	29%	20%	5%	2%	2%

	险 D 款								
	中荷遇 见未来 养老年 金保险 (分红 型)	3	-	10%	4%	3%	1%	0%	0%
		5-9	-	10%	9%	5%	2%	1%	1%
		10-14	-	10%	29%	20%	5%	2%	2%
		15	-	10%	29%	20%	5%	2%	2%
		20+	-	10%	35%	25%	6%	2%	2%
	一生珍 爱重疾 养老计 划	10	-	10%	19%	13%	3%	1%	1%
		15	-	11%	28%	19%	5%	2%	2%
		20	-	12%	38%	26%	6%	3%	3%
信泰 人寿	爱驾宝	5	-	10%	11%	7%	2%	1%	1%
		10	-	11%	29%	20%	5%	2%	2%
百年 人寿	宝宝安 康卡	1	-	10%	25%	0	0	0	0
中荷 人寿	微笑教 育金两 全保险	2	-	4%	1%	1%	0%	0%	0%
		4—5	-	10%	1%	0%	0%	0%	0%
		6—9	-	10%	13%	9%	2%	1%	1%
		10—14	-	10%	16%	11%	3%	1%	1%
		15—16	-	10%	28%	19%	5%	2%	2%
	璀璨人 生年金 保险	6	-	10%	4%	3%	1%	0%	0%
		10	-	11%	18%	12%	3%	1%	1%
		15	-	12%	29%	20%	5%	2%	2%
		20	-	15%	34%	23%	6%	2%	2%
	小状元 两全保 险	4-5	-	10%	0%	0%	0%	0%	0%
		6-9	-	10%	13%	9%	2%	1%	1%
		10-14	-	10%	20%	14%	3%	1%	1%
		15-18	-	10%	30%	21%	5%	2%	2%
	附加小 状元大 学教育 保险	6-9	-	10%	1%	0%	0%	0%	0%
		10-14	-	10%	11%	8%	2%	1%	1%
		15-16	-	10%	18%	12%	3%	1%	1%
	附加小 状元高 中教育 保险	6-9	-	10%	1%	0%	0%	0%	0%
		10-13	-	10%	11%	8%	2%	1%	1%
	附加小 状元初 中教育 保险	6-9	-	10%	1%	0%	0%	0%	0%
		10	-	10%	11%	8%	2%	1%	1%
	医储宝 终身医 疗保障 计划 A	10-14	-	11%	17%	12%	3%	1%	1%
		15-19	-	11%	28%	19%	5%	2%	2%
		20	-	11%	38%	26%	7%	3%	3%

款								
医储宝 终身医 疗保障 计划 B 款	10-14	-	11%	17%	12%	3%	1%	1%
	15-19	-	12%	27%	19%	5%	2%	2%
	20	-	15%	36%	25%	6%	3%	3%
附加定 期重大 疾病保 险	10-14	-	11%	14%	10%	2%	1%	1%
	15-19	-	12%	17%	12%	3%	1%	1%
	≥ 20	-	15%	19%	13%	3%	1%	1%
附加保 险费豁 免失能 收入损 失保险	5-14	-	11%	18%	12%	3%	1%	1%
	15-19	-	12%	19%	13%	3%	1%	1%
	≥ 20	-	15%	19%	13%	3%	1%	1%
附加亲 子型保 险费豁 免保险	5-14	-	11%	18%	12%	3%	1%	1%
	15-19	-	12%	19%	13%	3%	1%	1%
	20-30	-	15%	19%	13%	3%	1%	1%
附加保 险费豁 免重大 疾病保 险	3-4	-	10%	7%	5%	1%	0%	0%
	5-9	-	10%	13%	9%	2%	1%	1%
	10-14	-	11%	18%	12%	3%	1%	1%
	15-19	-	12%	24%	17%	4%	2%	2%
	≥ 20	-	15%	25%	17%	4%	2%	2%
中荷双 盈报福 还本两 全保险 (分红 型)	6	-	10%	13%	9%	2%	1%	1%
	10	-	11%	18%	12%	3%	1%	1%
	15	-	12%	27%	19%	5%	2%	2%
	20	-	15%	32%	22%	6%	2%	2%
中荷双 盈报吉 还本两 全保险 (分红 型)	6	-	10%	13%	9%	2%	1%	1%
	10	-	11%	18%	12%	3%	1%	1%
	15	-	12%	27%	19%	5%	2%	2%
	20	-	15%	32%	22%	6%	2%	2%
中 荷 安 泰 人 生 终 身 保 险	1	-	3.6%	1%	1%	0%	0%	0%
	10	-	11%	12%	8%	2%	1%	1%
	15	-	12%	24%	17%	4%	2%	2%
	20	-	15%	29%	20%	5%	2%	2%
	30	-	15%	29%	20%	5%	2%	2%
中荷遇 见未来 定投增	5	-	10%	7%	5%	1%	0%	0%
	10	-	11%	16%	11%	3%	1%	1%
	15	-	12%	24%	17%	4%	2%	2%

	值年金 保险(分 红型)	20	-	15%	32%	22%	6%	2%	2%
	中荷安 康增值 两全保 险 B 款 (分红 型)	5	-	10%	7%	5%	1%	0%	0%
		10	-	11%	21%	14%	4%	1%	1%
		20	-	15%	34%	24%	6%	2%	2%
	附加定 期住院 补贴医 疗保险	10-14	-	10%	11%	8%	2%	1%	1%
		15-19	-	10%	11%	8%	2%	1%	1%
		》=20	-	10%	11%	8%	2%	1%	1%
	附加住 院费用 医疗保 险 D 款	1	-	3.6%	15%	11%	3%	1%	1%
信泰 人寿	信泰爱 无忧两 全保险 (分红 型) D 款	1	-	3.6%	0%	0%	0%	0%	0%
		3	-	10%	2%	1%	0%	0%	0%
		5	-	10%	7%	5%	1%	1%	1%
		10	-	11%	24%	17%	4%	2%	2%
		15	-	12%	28%	19%	5%	2%	2%
		20	-	15%	31%	22%	5%	2%	2%
	信泰爱 无忧两 全保险 (分红 型) E 款	1	-	3.6%	0%	0%	0%	0%	0%
		3	-	10%	5%	3%	1%	0%	0%
		5	-	10%	13%	9%	2%	1%	1%
		8	-	10%	22%	15%	4%	2%	2%
		10	-	11%	29%	20%	5%	2%	2%
	锦绣前 程少儿 两全保 险	1	-	3.6%	0%	0%	0%	0%	0%
		5-9	-	10%	7%	5%	1%	0%	0%
		10-14	-	11%	23%	16%	4%	2%	2%
		15	-	12%	28%	19%	5%	2%	2%
	信泰恒 喜年年 两全保 险	5	-	10%	8%	5%	1%	1%	1%
		10	-	11%	25%	17%	4%	2%	2%
		20	-	15%	30%	21%	5%	2%	2%
	信泰恒 升两全 保险(分 红型)	5	-	10%	8%	5%	1%	1%	1%
		10	-	11%	23%	16%	4%	2%	2%
		15	-	12%	28%	19%	5%	2%	2%
		20	-	15%	31%	22%	5%	2%	2%
	信泰恒 瑞两全 保险(分	1	-	3.6%	0%	0%	0%	0%	0%
		3	-	10%	1%	1%	0%	0%	0%
		10	-	11%	24%	17%	4%	2%	2%

红型)	15	-	12%	29%	20%	5%	2%	2%
	20	-	15%	31%	22%	5%	2%	2%
信泰恒祥重大疾病保险	1	-	3.6%	0%	0%	0%	0%	0%
	3	-	10%	1%	1%	0%	0%	0%
	5	-	10%	8%	5%	1%	1%	1%
	10	-	11%	23%	16%	4%	2%	2%
	15	-	12%	31%	21%	5%	2%	2%
	20	-	15%	34%	24%	6%	2%	2%
信泰恒馨定期寿险	1	-	3.6%	0%	0%	0%	0%	0%
	10	-	11%	25%	17%	4%	2%	2%
	15	-	12%	29%	20%	5%	2%	2%
	≥ 20	-	15%	34%	23%	6%	2%	2%
信泰恒泰两全保险(分红型)	5	-	10%	16%	11%	3%	1%	1%
	10	-	11%	14%	10%	2%	1%	1%
	15	-	12%	29%	20%	5%	2%	2%
	20	-	15%	32%	22%	5%	2%	2%
信泰附加恒泰重疾保险(分红型)	5	-	10%	8%	5%	1%	1%	1%
	10	-	11%	25%	17%	4%	2%	2%
	15	-	12%	29%	20%	5%	2%	2%
	20	-	15%	32%	22%	5%	2%	2%
信泰世纪星辰个人住院医疗保险	1	-	3.6%	4%	3%	1%	0%	0%
信泰附加世纪星辰重大疾病住院医疗保险	1	-	3.6%	4%	3%	1%	0%	0%
信泰附加世纪星辰手术医疗保险	1	-	3.6%	4%	3%	1%	0%	0%
信泰附加世纪星辰器官移植医疗保险	1	-	3.6%	4%	3%	1%	0%	0%

	住院津贴医疗保险	1	-	3.6%	16%	11%	3%	1%	1%
	住院费用医疗保险(非社保型)	1	-	3.6%	16%	11%	3%	1%	1%
	住院费用医疗保险(社保型)	1	-	3.6%	16%	11%	3%	1%	1%
	附加额外给付重大疾病保险	1-4	-	3.6%	0%	0%	0%	0%	0%
		5-9	-	10%	14%	10%	2%	1%	1%
		10-14	-	11%	20%	14%	3%	1%	1%
		15-19	-	12%	29%	20%	5%	2%	2%
		20及以上	-	15%	34%	24%	6%	2%	2%
中英人寿	乐和人生	5	-	10%	14%	10%	2%	1%	1%
		10	-	11%	20%	14%	3%	1%	1%
	附加乐和人生提前给付重大疾病保险	5	-	10%	14%	10%	2%	1%	1%
		10	-	11%	20%	14%	3%	1%	1%
	安居无忧	1	-	3.6%	5%	3%	1%	0%	0%
		2-4	-	10%	14%	10%	2%	1%	1%
		5-9	-	10%	14%	10%	2%	1%	1%
		10-14	-	11%	20%	14%	3%	1%	1%
		15	-	12%	32%	22%	6%	2%	2%
	优品人生	趸交	-	3.6%	2%	1%	0%	0%	0%
		3	-	10%	3%	2%	1%	0%	0%
		5	-	10%	7%	5%	1%	1%	1%
		10	-	11%	26%	18%	4%	2%	2%
		15	-	12%	29%	20%	5%	2%	2%
		20	-	15%	35%	24%	6%	2%	2%
	中英人寿智之选定期寿险	5-9	-	10%	14%	10%	2%	1%	1%
		10-14	-	11%	20%	14%	3%	1%	1%
		15-19	-	12%	32%	22%	6%	2%	2%
		20-24	-	15%	37%	26%	6%	3%	3%
		≥25	-	15%	44%	30%	7%	3%	3%
	中英吉祥安康	趸交	-	3.6%	2%	1%	0%	0%	0%
		3	-	10%	6%	4%	1%	0%	0%

	两全保险	5	-	10%	14%	10%	2%	1%	1%
		10	-	11%	26%	18%	4%	2%	2%
		15	-	12%	29%	20%	5%	2%	2%
		20	-	15%	34%	23%	6%	2%	2%
	中英人寿吉祥安康提前给付重大疾病保险	趸交	-	3.6%	2%	1%	0%	0%	0%
		3	-	10%	6%	4%	1%	0%	0%
		5	-	10%	14%	10%	2%	1%	1%
		10	-	11%	26%	18%	4%	2%	2%
		15	-	12%	29%	20%	5%	2%	2%
		20	-	15%	34%	23%	6%	2%	2%
	保安康终身寿险 A 款	趸交	-	3.6%	2%	1%	0%	0%	0%
		5	-	10%	14%	10%	2%	1%	1%
		10	-	11%	20%	14%	3%	1%	1%
		15	-	12%	32%	22%	6%	2%	2%
		20	-	15%	35%	24%	6%	2%	2%
	小太阳	6-9	-	10%	14%	10%	2%	1%	1%
		10-14	-	11%	20%	14%	3%	1%	1%
		15-18	-	12%	29%	20%	5%	2%	2%
	附加保费豁免重大疾病保险	6-9	-	10%	14%	10%	2%	1%	1%
		10-14	-	11%	20%	14%	3%	1%	1%
		15-18	-	12%	29%	20%	5%	2%	2%
	幸福祥利两全保险(分红型)	趸交	-	3.6%	1%	1%	0%	0%	0%
		3	-	10%	10%	7%	2%	1%	1%
		5	-	10%	17%	12%	3%	1%	1%
		10	-	11%	28%	19%	5%	2%	2%
		15	-	12%	34%	24%	6%	2%	2%
		20	-	15%	38%	26%	7%	3%	3%
	幸福成长少儿两全保险	趸交	-	3.6%	0%	0%	0%	0%	0%
		2	-	4%	3%	2%	1%	0%	0%
		3-4	-	10%	6%	4%	1%	0%	0%
		5-6	-	10%	11%	7%	2%	1%	1%
		7-9	-	10%	13%	9%	2%	1%	1%
		10-14	-	11%	19%	13%	3%	1%	1%
		15	-	12%	23%	16%	4%	2%	2%
国华	国华定期寿险	10-14	-	11%	28%	19%	5%	2%	2%
		15-19	-	12%	32%	22%	6%	2%	2%
		20 年以上	-	15%	35%	24%	6%	2%	2%
	国华终身寿险(分红型)	趸交	-	3.6%	0%	0%	0%	0%	0%
		2-4	-	10%	1%	0%	0%	0%	0%
		5-9	-	10%	13%	9%	2%	1%	1%
		10-14	-	11%	25%	17%	4%	2%	2%

		15-19	-	12%	31%	21%	5%	2%	2%
		20	-	15%	34%	24%	6%	2%	2%
	国华金 禧连连 两全保 险(分红 型)	1	20 年	3.6%	0%	0%	0%	0%	0%
		5		10%	11%	8%	2%	1%	1%
		10		11%	19%	13%	3%	1%	1%
		1	30 年	3.6%	0%	0%	0%	0%	0%
		10		10%	25%	17%	4%	2%	2%
		20		11%	26%	18%	4%	2%	2%
	畅行无 忧	10	-	11%	29%	20%	5%	2%	2%
英大	英大随 心宝两 全保险 (分红 型)	趸交	-	3.6%	1%	1%	0%	0%	0%
		5	-	10%	14%	10%	2%	1%	1%
		10	-	11%	28%	19%	5%	2%	2%
		20	-	15%	37%	25%	6%	3%	3%
	安康宝 附加安 康宝	5	-	10%	14%	10%	2%	1%	1%
		10	-	11%	28%	19%	5%	2%	2%
		15	-	12%	34%	23%	6%	2%	2%
		20	-	15%	37%	25%	6%	3%	3%

二、附则

- 1、该文件自**2013年4月1日**起执行，公司原下发豫合盛元发【2012】053号关于印发《渠道产品费用率》的通知同时废止；
- 2、本管理办法由省公司负责解释。