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,请认真常司并遵照执行。

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》

二〇一三年六月三日

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						分	公司分	项费用	率
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	销售费	佣金	管理 奖金	业务推动
	优越人	10	_	11%	26%	18%	4%	2%	费 2%
	生两全	15	_	12%	29%	20%	5%	2%	2%
	保险	10		12/0	2070	2070	070	≈70	270
	(分红 型) B 款	20	-	15%	35%	25%	6%	2%	2%
1. 44		5	-	10%	8%	6%	1%	0. 5%	0.5%
中英	优逸人	10	-	11%	26%	18%	4%	2%	2%
人寿	生	15	_	12%	29%	20%	5%	2%	2%
		20	_	15%	35%	25%	6%	2%	2%
		3	_	10%	2%	1%	1%	0%	0%
	金裕丰	5	-	10%	6%	3%	1%	0%	1%
	年	10	-	11%	14%	10%	2%	1%	1%
		15	-	15%	14%	10%	2%	1%	1%
		趸交	-	3.6%	1%	1%	0%	0%	0%
生命	富贵花	3	-	10%	5%	3%	1%	0%	1%
人寿	田贝化	5	-	10%	12%	8%	2%	1%	1%
		10	-	11%	29%	20%	5%	2%	2%
英大	财富智 鑫 A 款	5	-	10%	13%	9%	2%	1%	1%
人寿	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		5	-	10%	8%	5%	1%	1%	1%
人寿	关爱一	10	_	11%	29%	20%	5%	2%	2%
	生	15	-	12%	28%	19%	5%	2%	2%
		20	-	15%	36%	26%	6%	2%	2%
	中荷欢	5	-	10%	10%	6%	2%	1%	1%
	乐年年								
	两全保	10	-	10%	29%	20%	5%	2%	2%

	险 D 款					1			
	中荷遇	3	_	10%	4%	3%	1%	0%	0%
	见未来	5-9	_	10%	9%	5%	2%	1%	1%
	养老年	10-14	_	10%	29%	20%	5%	2%	2%
	金保险	15	_	10%	29%	20%	5%	2%	2%
	(分红 型)	20+	-	10%	35%	25%	6%	2%	2%
		10	_	10%	19%	13%	3%	1%	1%
	爱重疾	15	_	11%	28%	19%	5%	2%	2%
	养老计 划	20	-	12%	38%	26%	6%	3%	3%
信泰		5		10%	11%	7%	2%	1%	1%
人寿	爱驾宝	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		2		4%	1%	1%	0%	0%	0%
人寿	微笑教	4-5	<u>-</u> -	10%	1%	0%	0%	0%	0%
/\/	版天教 育金两	6-9		10%	13%	9%	2%	1%	1%
	全保险	10-14		10%	16%	11%	3%	1%	1%
	T 1/11	15—16		10%	28%	19%	5%	2%	2%
		6		10%	4%	3%	1%	0%	0%
	璀璨人	10		11%	18%	12%	3%	1%	1%
	生年金	15	_	12%	29%	20%	5%	2%	2%
	保险	20		15%	34%	23%	6%	2%	2%
-		4-5	_	10%	0%	0%	0%	0%	0%
	小状元	6-9	_	10%	13%	9%	2%	1%	1%
	两全保	10-14	_	10%	20%	14%	3%	1%	1%
	险	15-18	_	10%	30%	21%	5%	2%	2%
-	附加小	6-9	_	10%	1%	0%	0%	0%	0%
	状元大	10-14	=	10%	11%	8%	2%	1%	1%
	学教育 保险	15-16	-	10%	18%	12%	3%	1%	1%
-	附加小	6-9	_	10%	1%	0%	0%	0%	0%
	状元高	0 0		10/0	170	070	070	070	070
	中教育保险	10-13	-	10%	11%	8%	2%	1%	1%
	附加小	6-9	_	10%	1%	0%	0%	0%	0%
	状元初	- 0		2070	270	370	2,0	370	570
	中教育保险	10	-	10%	11%	8%	2%	1%	1%
	医储宝	10-14	_	11%	17%	12%	3%	1%	1%
	终身医	15-19		11%	28%	19%	5%	2%	2%
	疗保障	10 10		11/0	20/0	10/0	370	~70	~70
	计划 A	20	-	11%	38%	26%	7%	3%	3%

款								
医储宝	10-14	_	11%	17%	12%	3%	1%	1%
终身医	15-19	_	12%	27%	19%	5%	2%	2%
疗保障 计划 B	20	_	15%	36%	25%	6%	3%	3%
款								
附加定	10-14	-	11%	14%	10%	2%	1%	1%
期重大	15-19	-	12%	17%	12%	3%	1%	1%
疾病保 险	≥ 20	-	15%	19%	13%	3%	1%	1%
附加保	5-14	_	11%	18%	12%	3%	1%	1%
险费豁	15-19	_	12%	19%	13%	3%	1%	1%
免失能收入损	≥ 20	-	15%	19%	13%	3%	1%	1%
失保险	~ 4.4		4.40/	1.00/	1.00/	00/	4.07	4.07
附加亲	5-14	-	11%	18%	12%	3%	1%	1%
子型保	15-19	_	12%	19%	13%	3%	1%	1%
险费豁 免保险	20-30	-	15%	19%	13%	3%	1%	1%
附加保	3-4	_	10%	7%	5%	1%	0%	0%
险费豁	5-9	-	10%	13%	9%	2%	1%	1%
免重大	10-14	-	11%	18%	12%	3%	1%	1%
疾病保	15-19	-	12%	24%	17%	4%	2%	2%
险	≥ 20	_	15%	25%	17%	4%	2%	2%
中荷双	6	_	10%	13%	9%	2%	1%	1%
盈报福	10	_	11%	18%	12%	3%	1%	1%
还本两	15	_	12%	27%	19%	5%	2%	2%
全保险(分红	20	-	15%	32%	22%	6%	2%	2%
型)			4.00/	4.00/	00/	001	40/	4.07
中荷双	6	_	10%	13%	9%	2%	1%	1%
盈报吉	10	-	11%	18%	12%	3%	1%	1%
还本两人保险	15	-	12%	27%	19%	5%	2%	2%
全保险 (分红 型)	20	-	15%	32%	22%	6%	2%	2%
	1	_	3.6%	1%	1%	0%	0%	0%
中荷安	10	-	11%	12%	8%	2%	1%	1%
泰人生	15	ı	12%	24%	17%	4%	2%	2%
终身保	20	-	15%	29%	20%	5%	2%	2%
险	30	-	15%	29%	20%	5%	2%	2%
中荷遇	5	-	10%	7%	5%	1%	0%	0%
见未来	10	-	11%	16%	11%	3%	1%	1%
定投增	15	_	12%	24%	17%	4%	2%	2%

	值年金								
	保险(分	20	_	15%	32%	22%	6%	2%	2%
	红型)	20		1070	32 n	2270	0,0	270	270
	中荷安	5	_	10%	7%	5%	1%	0%	0%
	康增值	10	_	11%	21%	14%	4%	1%	1%
	两全保								
	险B款	00		1 50/	0.40/	0.40/	00/	Ω0/	00/
	(分红	20	_	15%	34%	24%	6%	2%	2%
	型)								
	附加定	10-14	-	10%	11%	8%	2%	1%	1%
	期住院	15-19	_	10%	11%	8%	2%	1%	1%
	补贴医	» =20	_	10%	11%	8%	2%	1%	1%
	疗保险	<i>" −</i> 20		1070	1170	070	270	170	170
	附加住								
	院费用	1	_	3.6%	15%	11%	3%	1%	1%
	医疗保								
<i>仕</i> ±	险D款	1		0. 00/	00/	00/	00/	00/	00/
信泰人寿	信泰爱	3	-	3.6%	0%	0%	0%	0%	0%
八万	无忧两	5	_	10%	2%	1%	0%	0%	0%
	全保险	10	-	10%	7%	5%	1%	1%	1%
	(分红		-	11%	24%	17%	4%	2%	2%
	型)D款	15 20	_	12% 15%	28% 31%	19% 22%	5% 5%	2% 2%	2% 2%
	企 走	1	-	3. 6%	0%	0%	0%	0%	0%
	信泰爱 无忧两	3	-	10%	5%	3%	1%	0%	0%
	全保险	5		10%	13%	9%	2%	1%	1%
	(分红	8	_	10%	22%	15%	4%	2%	2%
	型)E款	10	_	11%	29%	20%	5%	2%	2%
	锦绣前	10	_	3. 6%	0%	0%	0%	0%	0%
	程少儿	5-9	_	10%	7%	5%	1%	0%	0%
	两全保	10-14	_	11%	23%	16%	4%	2%	2%
	险	15	-	12%	28%	19%	5%	2%	2%
	信泰恒	5	_	10%	8%	5%	1%	1%	1%
	喜年年	10	_	11%	25%	17%	4%	2%	2%
	两全保								
	险	20	-	15%	30%	21%	5%	2%	2%
	信泰恒	5	-	10%	8%	5%	1%	1%	1%
	升两全	10	ı	11%	23%	16%	4%	2%	2%
	保险(分	15	ı	12%	28%	19%	5%	2%	2%
	红型)	20	_	15%	31%	22%	5%	2%	2%
	信泰恒	1	-	3.6%	0%	0%	0%	0%	0%
	瑞两全	3	_	10%	1%	1%	0%	0%	0%
	保险(分	10	-	11%	24%	17%	4%	2%	2%

红型)	15	_	12%	29%	20%	5%	2%	2%
	20	-	15%	31%	22%	5%	2%	2%
	1	_	3.6%	0%	0%	0%	0%	0%
信泰恒	3	_	10%	1%	1%	0%	0%	0%
祥重大	5	_	10%	8%	5%	1%	1%	1%
疾病保	10	-	11%	23%	16%	4%	2%	2%
险	15	_	12%	31%	21%	5%	2%	2%
	20	_	15%	34%	24%	6%	2%	2%
4) 1-)-	1	_	3.6%	0%	0%	0%	0%	0%
信泰恒	10	_	11%	25%	17%	4%	2%	2%
馨定期	15	_	12%	29%	20%	5%	2%	2%
寿险	≥ 20	_	15%	34%	23%	6%	2%	2%
信泰恒	5	_	10%	16%	11%	3%	1%	1%
泰两全	10	_	11%	14%	10%	2%	1%	1%
保险(分	15	_	12%	29%	20%	5%	2%	2%
红型)	20	_	15%	32%	22%	5%	2%	2%
信泰附	5	_	10%	8%	5%	1%	1%	1%
加恒泰	10	_	11%	25%	17%	4%	2%	2%
重疾保	15	_	12%	29%	20%	5%	2%	2%
险(分红								
型)	20	-	15%	32%	22%	5%	2%	2%
信 程 足 人 医 险 保 险	1	-	3. 6%	4%	3%	1%	0%	0%
信加星大住疗 保 院保 院保	1	1	3.6%	4%	3%	1%	0%	0%
信泰附 加世長 星 展 大 保险	1	-	3. 6%	4%	3%	1%	0%	0%
信加星官 程 程 移 行 险	1	-	3. 6%	4%	3%	1%	0%	0%

1	住院津		_						
	贴医疗	1	-	3.6%	16%	11%	3%	1%	1%
	保险								
	住院费								
	用医疗	1		0.00/	1.00/	1.10/	00/	10/	1.0/
	保险(非	1	_	3.6%	16%	11%	3%	1%	1%
	社保型)								
	住院费								
	用医疗	1	_	3.6%	16%	11%	3%	1%	1%
	保险(社	1		3. 070	10/0	1170	070	170	170
	保型)								
		1-4	-	3.6%	0%	0%	0%	0%	0%
	附加额	5-9	-	10%	14%	10%	2%	1%	1%
	外给付	10-14	-	11%	20%	14%	3%	1%	1%
	重大疾	15-19	-	12%	29%	20%	5%	2%	2%
	病保险	20 及 以上	ı	15%	34%	24%	6%	2%	2%
中英	乐和人	5	ı	10%	14%	10%	2%	1%	1%
人寿	生	10	_	11%	20%	14%	3%	1%	1%
	附加乐	5	_	10%	14%	10%	2%	1%	1%
	和人生								
	提前给								
	付重大	10	-	11%	20%	14%	3%	1%	1%
	疾病保								
	险	1		0.00/	70 /	00/	10/	00/	00/
		1	-	3.6%	5%	3%	1%	0%	0%
	安居无	2-4	-	10%	14%	10%	2%	1%	1%
	忧	5-9	_	10%	14%	10%	2%	1%	1%
		10-14	-	11%	20%	14%	3%	1%	1%
			-	12%	32%	22%	6%	2%	2% 0%
		趸交	-	3.6%	2% 3%	1% 2%	0% 1%	0% 0%	0%
	优品人	5	-	10%	7%	5%	1%	1%	1%
	生	10	_	11%	26%	18%	4%	2%	2%
	工	15		12%	29%	20%	5%	2%	2%
		20		15%	35%	24%	6%	2%	2%
		5-9		10%	14%	10%	2%	1%	1%
	中英人	10-14	_	11%	20%	14%	3%	1%	1%
	寿智之	15-19	_	12%	32%	22%	6%	2%	2%
	选定期	20-24	-	15%	37%	26%	6%	3%	3%
	寿险	≥ 25	-	15%	44%	30%	7%	3%	3%
	中英吉	趸交	-	3. 6%	2%	1%	0%	0%	0%
	祥安康	3	_	10%	6%	4%	1%	0%	0%
	II A AC	<u> </u>		10/0		1/0	170	0.70	070

	两全保	5	_	10%	14%	10%	2%	1%	1%
	<u>险</u>	10	_	11%	26%	18%	4%	2%	2%
		15	_	12%	29%	20%	5%	2%	2%
		20	_	15%	34%	23%	6%	2%	2%
	中英人	趸交	_	3.6%	2%	1%	0%	0%	0%
	寿吉祥	3	_	10%	6%	4%	1%	0%	0%
	安康提	5	_	10%	14%	10%	2%	1%	1%
	前给付	10	_	11%	26%	18%	4%	2%	2%
	重大疾	15	_	12%	29%	20%	5%	2%	2%
	病保险	20	_	15%	34%	23%	6%	2%	2%
		趸交	_	3.6%	2%	1%	0%	0%	0%
	保安康	5	_	10%	14%	10%	2%	1%	1%
	终身寿	10	_	11%	20%	14%	3%	1%	1%
	险A款	15	_	12%	32%	22%	6%	2%	2%
		20	-	15%	35%	24%	6%	2%	2%
		6-9	-	10%	14%	10%	2%	1%	1%
	小太阳	10-14	-	11%	20%	14%	3%	1%	1%
		15-18	-	12%	29%	20%	5%	2%	2%
	附加保	6-9	-	10%	14%	10%	2%	1%	1%
	费豁免	10-14	1	11%	20%	14%	3%	1%	1%
	重大疾 病保险	15-18	-	12%	29%	20%	5%	2%	2%
		趸交	_	3.6%	1%	1%	0%	0%	0%
	幸福祥	3	-	10%	10%	7%	2%	1%	1%
	利两全	5	-	10%	17%	12%	3%	1%	1%
	保险(分	10	-	11%	28%	19%	5%	2%	2%
	红型)	15	1	12%	34%	24%	6%	2%	2%
		20	-	15%	38%	26%	7%	3%	3%
		趸交	-	3.6%	0%	0%	0%	0%	0%
	丰油 出	2	-	4%	3%	2%	1%	0%	0%
	幸福成	3-4	_	10%	6%	4%	1%	0%	0%
	长少儿 两全保	5-6	-	10%	11%	7%	2%	1%	1%
	险	7-9	-	10%	13%	9%	2%	1%	1%
	1,2 <u>17.</u>	10-14	-	11%	19%	13%	3%	1%	1%
		15	_	12%	23%	16%	4%	2%	2%
国华		10-14	_	11%	28%	19%	5%	2%	2%
	国华定	15-19	-	12%	32%	22%	6%	2%	2%
	期寿险	20 年 以上	-	15%	35%	24%	6%	2%	2%
	国华终	<u> </u>	-	3.6%	0%	0%	0%	0%	0%
	身寿险	2-4	_	10%	1%	0%	0%	0%	0%
	(分红	5-9	_	10%	13%	9%	2%	1%	1%
	型)	10-14	-	11%	25%	17%	4%	2%	2%

		15-19	_	12%	31%	21%	5%	2%	2%
		20	_	15%	34%	24%	6%	2%	2%
	日化ム	1		3.6%	0%	0%	0%	0%	0%
	国华金 禧连连	5	20年	10%	11%	8%	2%	1%	1%
	一 倍迁迁 两全保	10		11%	19%	13%	3%	1%	1%
	险(分红	1		3.6%	0%	0%	0%	0%	0%
	型)	10	30年	10%	25%	17%	4%	2%	2%
	生)	20		11%	26%	18%	4%	2%	2%
	畅行无 忧	10	-	11%	29%	20%	5%	2%	2%
	英大随	趸交	-	3.6%	1%	1%	0%	0%	0%
	心宝两	5	-	10%	14%	10%	2%	1%	1%
	全保险	10	-	11%	28%	19%	5%	2%	2%
英大	(分红 型)	20	ı	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%
	水土	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。