

# 中国人寿保险业重大疾病经验发生率表

## ( 2006 - 2010 )

6 病种经验发生率男表 (CI1)

年龄	ix	kx	年龄	ix	kx	年龄	ix	kx
0	0.000350	2.00%	35	0.001218	32.52%	70	0.034692	60.61%
1	0.000312	8.47%	36	0.001351	34.28%	71	0.036997	59.56%
2	0.000276	10.91%	37	0.001508	36.18%	72	0.039483	58.41%
3	0.000244	11.94%	38	0.001691	38.21%	73	0.041442	57.17%
4	0.000229	12.57%	39	0.001905	40.31%	74	0.043501	55.86%
5	0.000223	13.10%	40	0.002151	42.43%	75	0.045666	54.47%
6	0.000217	13.92%	41	0.002434	44.49%	76	0.047943	53.02%
7	0.000213	14.97%	42	0.002757	46.44%	77	0.050338	51.54%
8	0.000210	15.78%	43	0.003123	48.23%	78	0.052172	50.04%
9	0.000209	16.73%	44	0.003535	49.86%	79	0.054090	48.57%
10	0.000210	17.66%	45	0.003997	51.36%	80	0.056377	47.14%
11	0.000212	18.53%	46	0.004512	52.80%	81	0.058783	45.78%
12	0.000217	19.30%	47	0.005084	54.23%	82	0.061314	44.50%
13	0.000224	19.92%	48	0.005715	55.68%	83	0.063460	43.32%
14	0.000232	20.36%	49	0.006406	57.15%	84	0.065722	42.23%
15	0.000244	20.58%	50	0.007155	58.57%	85	0.068104	41.21%
16	0.000257	20.52%	51	0.007960	59.91%	86	0.070612	40.25%
17	0.000274	20.15%	52	0.008818	61.13%	87	0.073252	39.31%
18	0.000293	19.52%	53	0.009726	62.23%	88	0.076030	38.37%
19	0.000315	18.75%	54	0.010681	63.16%	89	0.078952	37.40%
20	0.000340	18.01%	55	0.011682	63.90%	90	0.081576	36.40%
21	0.000368	17.53%	56	0.012725	64.42%	91	0.084315	35.37%
22	0.000399	17.49%	57	0.013809	64.71%	92	0.087175	34.31%

23	0.000434	17.98%	58	0.014930	64.80%	93	0.090160	33.26%
24	0.000472	18.96%	59	0.016086	64.73%	94	0.093276	31.87%
25	0.000514	20.26%	60	0.017274	64.58%	95	0.096528	30.19%
26	0.000560	21.68%	61	0.018492	64.39%	96	0.099922	28.65%
27	0.000610	23.04%	62	0.019737	64.24%	97	0.103466	27.25%
28	0.000663	24.23%	63	0.021006	64.13%	98	0.107164	25.97%
29	0.000721	25.25%	64	0.022298	64.02%	99	0.111026	24.81%
30	0.000783	26.18%	65	0.023845	63.84%	100	0.114981	23.75%
31	0.000850	27.15%	66	0.025712	63.51%	101	0.119140	22.80%
32	0.000924	28.23%	67	0.027942	63.02%	102	0.123482	21.95%
33	0.001007	29.48%	68	0.029876	62.36%	103	0.128017	21.20%
34	0.001104	30.92%	69	0.031957	61.55%	104	0.132753	20.55%
						105	0.137700	13.77%

### 6 病种经验发生率女表 (CI2)

年龄	ix	kx	年龄	ix	kx	年龄	ix	kx
0	0.000479	2.00%	35	0.001454	41.55%	70	0.022095	55.10%

1	0.000383	15.16%	36	0.001612	43.13%	71	0.023621	54.31%
2	0.000314	16.21%	37	0.001785	44.82%	72	0.025271	53.49%
3	0.000263	17.33%	38	0.001974	46.63%	73	0.026600	52.60%
4	0.000222	18.54%	39	0.002180	48.51%	74	0.028010	51.56%
5	0.000195	19.82%	40	0.002403	50.40%	75	0.029505	50.35%
6	0.000182	21.20%	41	0.002644	52.20%	76	0.031093	48.95%
7	0.000175	22.71%	42	0.002905	53.84%	77	0.032755	47.38%
8	0.000180	23.98%	43	0.003185	55.29%	78	0.033889	45.68%
9	0.000192	25.37%	44	0.003485	56.53%	79	0.035080	43.92%
10	0.000210	26.58%	45	0.003807	57.60%	80	0.036505	42.18%
11	0.000231	27.52%	46	0.004149	58.55%	81	0.037997	40.52%
12	0.000252	28.09%	47	0.004485	59.42%	82	0.039569	39.00%
13	0.000271	28.27%	48	0.004807	60.27%	83	0.041026	37.63%
14	0.000288	28.08%	49	0.005124	61.07%	84	0.042558	36.38%
15	0.000304	27.59%	50	0.005442	61.83%	85	0.044169	35.18%
16	0.000319	26.89%	51	0.005770	62.51%	86	0.045862	34.01%
17	0.000334	26.07%	52	0.006117	63.12%	87	0.047640	32.83%
18	0.000349	25.24%	53	0.006489	63.67%	88	0.049314	31.64%
19	0.000366	24.48%	54	0.006895	64.12%	89	0.051065	30.43%
20	0.000385	23.89%	55	0.007343	64.45%	90	0.052629	29.20%
21	0.000407	23.59%	56	0.007840	64.63%	91	0.054253	27.96%
22	0.000433	23.68%	57	0.008395	64.63%	92	0.055939	26.73%
23	0.000463	24.21%	58	0.009016	64.48%	93	0.057687	25.54%
24	0.000499	25.16%	59	0.009711	64.16%	94	0.059501	24.13%
25	0.000540	26.42%	60	0.010487	63.70%	95	0.061381	22.55%
26	0.000589	27.89%	61	0.011353	63.13%	96	0.063331	21.11%
27	0.000644	29.43%	62	0.012316	62.45%	97	0.065353	19.80%
28	0.000709	30.99%	63	0.013385	61.66%	98	0.067449	18.61%
29	0.000782	32.52%	64	0.014567	60.77%	99	0.069623	17.53%

30	0.000865	34.04%	65	0.015871	59.78%	100	0.071820	16.54%
31	0.000958	35.55%	66	0.016887	58.75%	101	0.074126	15.66%
32	0.001063	37.06%	67	0.018082	57.73%	102	0.076516	14.87%
33	0.001180	38.55%	68	0.019389	56.78%	103	0.078995	14.17%
34	0.001310	40.04%	69	0.020791	55.91%	104	0.081565	13.54%
						105	0.084200	8.42%

### 25 病种经验发生率男表 (CI3)

年龄	ix	kx	年龄	ix	kx	年龄	ix	kx
0	0.000595	2.60%	35	0.001396	35.78%	70	0.038500	67.25%
1	0.000530	11.01%	36	0.001550	37.71%	71	0.041480	66.67%
2	0.000469	14.18%	37	0.001732	39.80%	72	0.044662	65.92%
3	0.000420	15.63%	38	0.001945	42.03%	73	0.047245	65.03%
4	0.000393	16.42%	39	0.002190	44.34%	74	0.049972	64.06%

5	0.000378	17.03%	40	0.002474	46.67%	75	0.052903	63.05%
6	0.000359	17.87%	41	0.002800	48.95%	76	0.056087	62.01%
7	0.000344	18.98%	42	0.003172	51.11%	77	0.059566	60.99%
8	0.000331	19.76%	43	0.003595	53.10%	78	0.062548	60.01%
9	0.000319	20.64%	44	0.004070	54.91%	79	0.065766	59.06%
10	0.000310	21.48%	45	0.004600	56.54%	80	0.069520	58.14%
11	0.000303	22.21%	46	0.005183	58.01%	81	0.073459	57.21%
12	0.000301	22.82%	47	0.005817	59.34%	82	0.077563	56.29%
13	0.000302	23.30%	48	0.006502	60.57%	83	0.081201	55.43%
14	0.000307	23.62%	49	0.007235	61.69%	84	0.085051	54.65%
15	0.000318	23.72%	50	0.008018	62.70%	85	0.089178	53.97%
16	0.000334	23.54%	51	0.008854	63.64%	86	0.093649	53.38%
17	0.000354	23.02%	52	0.009753	64.54%	87	0.098518	52.87%
18	0.000379	22.18%	53	0.010719	65.42%	88	0.103839	52.41%
19	0.000408	21.16%	54	0.011752	66.25%	89	0.109632	51.94%
20	0.000441	20.18%	55	0.012842	66.98%	90	0.115226	51.42%
21	0.000478	19.50%	56	0.013971	67.55%	91	0.121086	50.79%
22	0.000519	19.33%	57	0.015120	67.95%	92	0.127085	50.04%
23	0.000565	19.80%	58	0.016274	68.16%	93	0.133086	49.13%
24	0.000616	20.84%	59	0.017430	68.22%	94	0.138967	47.49%
25	0.000670	22.26%	60	0.018591	68.16%	95	0.144605	45.23%
26	0.000726	23.83%	61	0.019770	68.06%	96	0.149921	43.00%
27	0.000782	25.33%	62	0.020984	67.97%	97	0.155199	40.88%
28	0.000838	26.65%	63	0.022254	67.95%	98	0.159675	38.70%
29	0.000893	27.78%	64	0.023600	67.97%	99	0.164318	36.72%
30	0.000949	28.80%	65	0.025290	68.02%	100	0.169022	34.91%
31	0.001009	29.86%	66	0.027409	68.04%	101	0.173944	33.29%
32	0.001078	31.05%	67	0.030020	68.01%	102	0.179050	31.83%
33	0.001162	32.43%	68	0.032422	67.90%	103	0.184345	30.53%
34	0.001267	34.01%	69	0.035071	67.66%	104	0.189837	29.39%

						105	0.195500	19.55%
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### 25 病种经验发生率女表 (CI4)

年龄	ix	kx	年龄	ix	kx	年龄	ix	kx
0	0.000815	2.60%	35	0.001596	43.58%	70	0.025119	61.09%
1	0.000651	19.70%	36	0.001770	45.24%	71	0.027204	60.70%
2	0.000533	21.07%	37	0.001962	47.04%	72	0.029458	60.25%
3	0.000448	22.53%	38	0.002171	48.95%	73	0.031386	59.76%
4	0.000377	24.10%	39	0.002398	50.94%	74	0.033501	59.24%
5	0.000332	25.77%	40	0.002643	52.92%	75	0.035859	58.71%
6	0.000304	27.20%	41	0.002909	54.81%	76	0.038512	58.16%
7	0.000286	28.80%	42	0.003195	56.54%	77	0.041472	57.58%
8	0.000289	30.02%	43	0.003503	58.06%	78	0.043977	56.97%

9	0.000301	31.32%	44	0.003834	59.36%	79	0.046729	56.29%
10	0.000322	32.32%	45	0.004188	60.48%	80	0.049920	55.55%
11	0.000346	32.97%	46	0.004564	61.47%	81	0.053258	54.75%
12	0.000369	33.22%	47	0.004933	62.40%	82	0.056702	53.91%
13	0.000390	33.07%	48	0.005288	63.28%	83	0.059933	53.08%
14	0.000408	32.57%	49	0.005636	64.13%	84	0.063221	52.24%
15	0.000424	31.80%	50	0.005986	64.92%	85	0.066581	51.38%
16	0.000438	30.85%	51	0.006348	65.63%	86	0.070056	50.46%
17	0.000451	29.78%	52	0.006731	66.28%	87	0.073705	49.50%
18	0.000465	28.67%	53	0.007143	66.84%	88	0.077300	48.52%
19	0.000480	27.62%	54	0.007592	67.31%	89	0.081165	47.51%
20	0.000496	26.77%	55	0.008081	67.64%	90	0.084876	46.45%
21	0.000515	26.24%	56	0.008616	67.84%	91	0.088764	45.31%
22	0.000538	26.20%	57	0.009197	67.90%	92	0.092736	44.06%
23	0.000568	26.69%	58	0.009830	67.83%	93	0.096689	42.66%
24	0.000605	27.69%	59	0.010520	67.61%	94	0.100547	40.78%
25	0.000651	29.05%	60	0.011280	67.24%	95	0.104229	38.29%
26	0.000704	30.61%	61	0.012127	66.72%	96	0.107687	35.90%
27	0.000764	32.19%	62	0.013086	66.08%	97	0.111101	33.66%
28	0.000831	33.70%	63	0.014186	65.33%	98	0.113990	31.45%
29	0.000905	35.10%	64	0.015460	64.52%	99	0.116966	29.46%
30	0.000987	36.44%	65	0.016933	63.70%	100	0.119940	27.63%
31	0.001078	37.77%	66	0.018181	62.94%	101	0.123049	26.00%
32	0.001182	39.12%	67	0.019700	62.30%	102	0.125869	24.47%
33	0.001302	40.53%	68	0.021419	61.82%	103	0.128762	23.10%
34	0.001439	42.01%	69	0.023306	61.45%	104	0.131727	21.88%
						105	0.134800	13.48%