

## **Базовые тарифные ставки по Правилам долевого страхования жизни**

### **1. Общие положения**

В настоящем документе приведены базовые тарифные ставки, рассчитанные в соответствии с Методикой расчета страховых тарифов по Правилам долевого страхования жизни, утвержденной приказом ООО «МАКС-Жизнь».

Фактические тарифные ставки могут отличаться от базовых. Страховщик вправе произвести расчет страховых тарифов с учетом андеррайтинговых повышающих и понижающих коэффициентов. Данные коэффициенты назначаются страховщиком, исходя из обстоятельств, имеющих существенное значение для определения степени страхового риска. Критерий для применения андеррайтинговых коэффициентов основывается на следующих факторах:

- Род деятельности;
- Возраст и пол;
- Состояние здоровья;
- Ожидания страховщика относительно состояния здоровья потенциальных застрахованных;
- Ожидания страховщика относительно степени риска, соответствующего группе потенциальных застрахованных;
- Ожидания страховщика относительно уровня расторжения договоров страхования;
- Территория проживания;
- Форма оплаты страховой премии;
- Размер франшизы;
- Продукт;
- Таблица выплат;
- Другие факторы.

Андеррайтинговые повышающие и понижающие коэффициенты могут назначаться для конкретного потенциального клиента или конкретной группы клиентов. Размер повышающего коэффициента может составлять от 1.0 до 50.0, а понижающего от 0.05 до 0.99.

При страховании на срок менее одного года или на неполное количество лет к тарифам, определенным для страхования на полное количество лет, могут применяться понижающие / повышающие коэффициенты, призванные учесть уменьшение / увеличение срока и изменение уровня риска.

Размер тарифных ставок для конкретного застрахованного, продукта или партнера может отличаться от размера базовых тарифных ставок за счет отличия нагрузки, установленной по данному конкретному застрахованному, продукту или партнеру, от базового значения нагрузки. Нагрузка призвана учесть среди прочих параметров размер агентского вознаграждения и расходы на ведение дел, которые могут определяться в индивидуальном порядке.

Страховая премия по договорам страхования жизни, заключённым в соответствии с Правилами долевого страхования жизни ООО «МАКС-Жизнь», делится на две части: инвестиционная часть страховой премии и страховая часть страховой премии.

Инвестиционная часть страховой премии по договору направляется на приобретение паев паевых инвестиционных фондов (ПИФ) в размере и в порядке, предусмотренными условиями договора.

Страховая часть страховой премии направляется на страховое покрытие по договору страхования, включающее страховые риски «Дожитие до окончания срока страхования», «Дожитие до определённой договором даты» (если данный риск предусмотрен договором страхования), «Смерть от любой причины», и равна сумме страховых премий по страховым рискам, предусмотренным договором страхования.

Базовые тарифные ставки по страховым рискам, представленным в Правилах долевого страхования жизни, приведены в таблицах 1-3.

Брутто-тариф по страховому риску "Дожитие до окончания срока страхования", %  
Единовременная уплата премии

Брутто-тарифы для мужчин											
Возраст	Срок страхования, лет										
	1	2	3	4	5	6	7	8	9	10	
18	97.78%	86.03%	75.67%	66.54%	58.51%	51.44%	45.21%	39.74%	34.93%	30.69%	
19	97.76%	85.98%	75.62%	66.48%	58.45%	51.38%	45.16%	39.69%	34.88%	30.65%	
20	97.73%	85.95%	75.57%	66.43%	58.40%	51.33%	45.11%	39.64%	34.84%	30.62%	
21	97.71%	85.91%	75.53%	66.39%	58.35%	51.28%	45.07%	39.61%	34.81%	30.59%	
22	97.69%	85.88%	75.49%	66.35%	58.32%	51.25%	45.04%	39.59%	34.79%	30.57%	
23	97.68%	85.86%	75.47%	66.33%	58.29%	51.23%	45.02%	39.57%	34.77%	30.55%	
24	97.67%	85.84%	75.45%	66.31%	58.27%	51.21%	45.01%	39.55%	34.76%	30.53%	
25	97.66%	85.83%	75.43%	66.29%	58.26%	51.20%	45.00%	39.54%	34.74%	30.51%	
26	97.65%	85.82%	75.43%	66.29%	58.26%	51.20%	44.99%	39.52%	34.71%	30.48%	
27	97.65%	85.82%	75.43%	66.29%	58.25%	51.19%	44.97%	39.50%	34.68%	30.45%	
28	97.65%	85.82%	75.42%	66.28%	58.24%	51.17%	44.94%	39.46%	34.65%	30.41%	
29	97.65%	85.82%	75.42%	66.27%	58.22%	51.14%	44.90%	39.42%	34.60%	30.36%	
30	97.65%	85.81%	75.40%	66.24%	58.18%	51.09%	44.86%	39.37%	34.54%	30.30%	
31	97.64%	85.80%	75.38%	66.21%	58.14%	51.04%	44.80%	39.31%	34.48%	30.24%	
32	97.63%	85.77%	75.34%	66.16%	58.08%	50.98%	44.73%	39.24%	34.41%	30.16%	
33	97.61%	85.74%	75.29%	66.10%	58.01%	50.90%	44.65%	39.16%	34.33%	30.09%	
34	97.59%	85.70%	75.24%	66.04%	57.94%	50.83%	44.57%	39.08%	34.25%	30.00%	
35	97.57%	85.66%	75.18%	65.97%	57.87%	50.74%	44.49%	38.99%	34.16%	29.91%	
36	97.55%	85.61%	75.12%	65.90%	57.79%	50.66%	44.40%	38.90%	34.06%	29.82%	
37	97.52%	85.57%	75.06%	65.82%	57.71%	50.57%	44.31%	38.80%	33.96%	29.72%	
38	97.49%	85.52%	75.00%	65.75%	57.62%	50.48%	44.21%	38.70%	33.86%	29.61%	
39	97.47%	85.47%	74.93%	65.67%	57.53%	50.38%	44.10%	38.59%	33.75%	29.50%	
40	97.44%	85.42%	74.87%	65.59%	57.44%	50.28%	43.99%	38.47%	33.63%	29.37%	
41	97.41%	85.37%	74.79%	65.50%	57.33%	50.16%	43.87%	38.34%	33.50%	29.24%	
42	97.38%	85.31%	74.71%	65.40%	57.22%	50.04%	43.74%	38.21%	33.36%	29.11%	
43	97.34%	85.24%	74.62%	65.29%	57.10%	49.91%	43.59%	38.06%	33.21%	28.97%	
44	97.30%	85.17%	74.52%	65.17%	56.97%	49.76%	43.45%	37.91%	33.07%	28.82%	
45	97.26%	85.10%	74.42%	65.05%	56.82%	49.61%	43.29%	37.76%	32.91%	28.67%	
46	97.22%	85.02%	74.31%	64.92%	56.68%	49.46%	43.14%	37.60%	32.75%	28.50%	
47	97.17%	84.93%	74.19%	64.77%	56.52%	49.30%	42.97%	37.43%	32.58%	28.33%	
48	97.12%	84.84%	74.07%	64.63%	56.37%	49.14%	42.80%	37.25%	32.40%	28.15%	
49	97.06%	84.74%	73.95%	64.50%	56.22%	48.97%	42.62%	37.07%	32.21%	27.97%	
50	97.01%	84.65%	73.83%	64.36%	56.06%	48.79%	42.43%	36.87%	32.02%	27.77%	
51	96.96%	84.57%	73.71%	64.21%	55.88%	48.60%	42.24%	36.67%	31.81%	27.57%	
52	96.91%	84.47%	73.58%	64.04%	55.70%	48.40%	42.02%	36.46%	31.59%	27.35%	
53	96.85%	84.36%	73.42%	63.86%	55.49%	48.18%	41.80%	36.22%	31.36%	27.12%	
54	96.78%	84.24%	73.26%	63.66%	55.28%	47.95%	41.56%	35.98%	31.11%	26.88%	
55	96.71%	84.11%	73.09%	63.46%	55.05%	47.71%	41.31%	35.72%	30.86%	26.62%	
56	96.63%	83.98%	72.91%	63.25%	54.82%	47.46%	41.04%	35.45%	30.59%	26.36%	
57	96.56%	83.84%	72.73%	63.03%	54.57%	47.19%	40.76%	35.17%	30.30%	26.08%	
58	96.48%	83.69%	72.53%	62.79%	54.30%	46.91%	40.47%	34.87%	30.01%	25.78%	
59	96.39%	83.53%	72.32%	62.54%	54.02%	46.61%	40.16%	34.56%	29.70%	25.48%	
60	96.29%	83.37%	72.10%	62.28%	53.73%	46.30%	39.84%	34.23%	29.37%	25.16%	
61	96.19%	83.19%	71.86%	62.00%	53.42%	45.97%	39.50%	33.89%	29.03%	24.82%	
62	96.09%	83.00%	71.61%	61.71%	53.10%	45.62%	39.14%	33.53%	28.67%	24.47%	
63	95.98%	82.81%	71.35%	61.40%	52.76%	45.26%	38.77%	33.15%	28.30%	24.11%	
64	95.86%	82.60%	71.08%	61.07%	52.40%	44.88%	38.38%	32.76%	27.91%	23.73%	
65	95.74%	82.38%	70.79%	60.73%	52.02%	44.49%	37.97%	32.35%	27.51%	23.34%	
66	95.61%	82.15%	70.48%	60.37%	51.63%	44.07%	37.54%	31.92%	27.09%	22.93%	
67	95.47%	81.91%	70.16%	60.00%	51.21%	43.63%	37.10%	31.48%	26.65%	22.51%	
68	95.33%	81.66%	69.82%	59.60%	50.78%	43.18%	36.64%	31.02%	26.20%	22.08%	
69	95.18%	81.39%	69.47%	59.18%	50.32%	42.70%	36.15%	30.54%	25.74%	21.63%	
70	95.01%	81.10%	69.09%	58.75%	49.85%	42.21%	35.65%	30.05%	25.26%	21.17%	
71	94.84%	80.80%	68.70%	58.30%	49.36%	41.69%	35.14%	29.53%	24.76%	20.70%	
72	94.66%	80.49%	68.30%	57.83%	48.85%	41.16%	34.60%	29.01%	24.25%	20.22%	
73	94.48%	80.17%	67.87%	57.33%	48.32%	40.61%	34.05%	28.47%	23.73%	19.73%	
74	94.28%	79.82%	67.43%	56.82%	47.76%	40.04%	33.48%	27.91%	23.20%	19.22%	
75	94.07%	79.47%	66.97%	56.29%	47.19%	39.46%	32.89%	27.34%	22.65%	18.71%	
76	93.86%	79.09%	66.48%	55.74%	46.60%	38.85%	32.29%	26.76%	22.10%	18.19%	
77	93.63%	78.71%	65.99%	55.17%	45.99%	38.23%	31.68%	26.16%	21.53%	17.66%	
78	93.40%	78.30%	65.47%	54.58%	45.36%	37.59%	31.04%	25.55%	20.96%	17.13%	
79	93.15%	77.88%	64.93%	53.97%	44.72%	36.93%	30.40%	24.93%	20.37%	16.59%	
80	92.90%	77.45%	64.37%	53.34%	44.05%	36.26%	29.74%	24.30%	19.78%	16.04%	
81	92.63%	76.99%	63.80%	52.69%	43.37%	35.57%	29.06%	23.66%	19.18%	15.49%	
82	92.35%	76.52%	63.20%	52.02%	42.66%	34.86%	28.38%	23.01%	18.58%	14.94%	
83	92.07%	76.04%	62.58%	51.33%	41.94%	34.15%	27.69%	22.36%	17.98%	14.39%	
84	91.77%	75.53%	61.95%	50.62%	41.21%	33.41%	26.98%	21.70%	17.37%	13.84%	
85	91.45%	75.01%	61.29%	49.90%	40.46%	32.67%	26.27%	21.03%	16.76%	13.30%	
86	91.13%	74.47%	60.63%	49.15%	39.69%	31.92%	25.55%	20.37%	16.17%	12.77%	
87	90.80%	73.92%	59.93%	48.39%	38.91%	31.15%	24.83%	19.71%	15.57%	12.24%	
88	90.46%	73.34%	59.22%	47.62%	38.12%	30.39%	24.12%	19.05%	14.98%	11.71%	
89	90.09%	72.75%	58.49%	46.82%	37.33%	29.63%	23.40%	18.40%	14.38%	11.21%	
90	89.73%	72.15%	57.75%	46.04%	36.54%	28.86%	22.69%	17.74%	13.82%	10.72%	

Базовые тарифы по страховым рискам  
Таблица 1

Брутто-тарифы для женщин										
Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	97.86%	86.18%	75.90%	66.84%	58.86%	51.84%	45.65%	40.20%	35.40%	31.17%
19	97.86%	86.18%	75.89%	66.83%	58.85%	51.83%	45.64%	40.19%	35.39%	31.16%
20	97.85%	86.17%	75.89%	66.83%	58.85%	51.82%	45.64%	40.19%	35.38%	31.16%
21	97.85%	86.17%	75.88%	66.82%	58.85%	51.82%	45.63%	40.18%	35.38%	31.15%
22	97.85%	86.17%	75.88%	66.82%	58.84%	51.81%	45.62%	40.17%	35.37%	31.14%
23	97.85%	86.17%	75.88%	66.82%	58.84%	51.81%	45.62%	40.17%	35.36%	31.14%
24	97.85%	86.16%	75.88%	66.81%	58.83%	51.80%	45.61%	40.16%	35.36%	31.13%
25	97.85%	86.16%	75.87%	66.81%	58.82%	51.79%	45.60%	40.15%	35.35%	31.12%
26	97.84%	86.16%	75.87%	66.80%	58.82%	51.78%	45.59%	40.14%	35.34%	31.11%
27	97.84%	86.15%	75.86%	66.79%	58.81%	51.77%	45.58%	40.13%	35.33%	31.10%
28	97.84%	86.15%	75.85%	66.78%	58.80%	51.76%	45.57%	40.12%	35.31%	31.08%
29	97.83%	86.14%	75.84%	66.77%	58.79%	51.75%	45.56%	40.10%	35.30%	31.07%
30	97.83%	86.13%	75.83%	66.76%	58.78%	51.74%	45.55%	40.09%	35.29%	31.05%
31	97.83%	86.13%	75.83%	66.76%	58.77%	51.73%	45.53%	40.08%	35.27%	31.04%
32	97.82%	86.12%	75.82%	66.75%	58.76%	51.72%	45.52%	40.06%	35.25%	31.02%
33	97.82%	86.12%	75.81%	66.73%	58.74%	51.70%	45.50%	40.04%	35.23%	31.00%
34	97.82%	86.11%	75.80%	66.72%	58.72%	51.68%	45.48%	40.02%	35.21%	30.98%
35	97.81%	86.10%	75.79%	66.70%	58.70%	51.66%	45.46%	40.00%	35.19%	30.95%
36	97.81%	86.09%	75.77%	66.69%	58.68%	51.64%	45.43%	39.97%	35.16%	30.92%
37	97.80%	86.08%	75.76%	66.67%	58.66%	51.61%	45.41%	39.94%	35.13%	30.89%
38	97.79%	86.07%	75.74%	66.64%	58.64%	51.59%	45.38%	39.91%	35.10%	30.86%
39	97.79%	86.05%	75.72%	66.62%	58.61%	51.56%	45.35%	39.88%	35.06%	30.82%
40	97.78%	86.04%	75.70%	66.60%	58.58%	51.52%	45.31%	39.84%	35.02%	30.78%
41	97.77%	86.02%	75.68%	66.57%	58.55%	51.49%	45.27%	39.80%	34.98%	30.74%
42	97.76%	86.01%	75.66%	66.54%	58.52%	51.45%	45.23%	39.75%	34.93%	30.69%
43	97.75%	85.99%	75.63%	66.51%	58.48%	51.40%	45.18%	39.70%	34.88%	30.64%
44	97.74%	85.96%	75.60%	66.47%	58.43%	51.35%	45.13%	39.65%	34.83%	30.59%
45	97.73%	85.94%	75.56%	66.42%	58.38%	51.30%	45.07%	39.59%	34.78%	30.54%
46	97.71%	85.91%	75.52%	66.38%	58.33%	51.24%	45.02%	39.54%	34.72%	30.48%
47	97.69%	85.88%	75.48%	66.32%	58.27%	51.19%	44.96%	39.48%	34.66%	30.42%
48	97.67%	85.84%	75.43%	66.28%	58.22%	51.14%	44.90%	39.42%	34.59%	30.35%
49	97.65%	85.81%	75.39%	66.23%	58.17%	51.08%	44.84%	39.35%	34.52%	30.27%
50	97.64%	85.78%	75.36%	66.19%	58.12%	51.02%	44.78%	39.28%	34.44%	30.19%
51	97.62%	85.76%	75.32%	66.14%	58.06%	50.95%	44.70%	39.19%	34.35%	30.09%
52	97.61%	85.73%	75.28%	66.09%	58.00%	50.88%	44.61%	39.10%	34.25%	29.98%
53	97.59%	85.70%	75.23%	66.02%	57.91%	50.78%	44.51%	38.98%	34.13%	29.86%
54	97.57%	85.65%	75.16%	65.94%	57.82%	50.67%	44.39%	38.86%	33.99%	29.72%
55	97.54%	85.60%	75.09%	65.84%	57.70%	50.55%	44.25%	38.71%	33.84%	29.56%
56	97.51%	85.54%	75.00%	65.73%	57.58%	50.41%	44.10%	38.55%	33.67%	29.39%
57	97.47%	85.47%	74.91%	65.61%	57.44%	50.25%	43.93%	38.37%	33.49%	29.20%
58	97.43%	85.39%	74.80%	65.48%	57.28%	50.08%	43.74%	38.17%	33.28%	28.99%
59	97.38%	85.30%	74.67%	65.33%	57.11%	49.88%	43.54%	37.96%	33.06%	28.76%
60	97.33%	85.20%	74.54%	65.16%	56.92%	49.68%	43.31%	37.72%	32.82%	28.51%
61	97.27%	85.09%	74.39%	64.98%	56.71%	49.45%	43.07%	37.46%	32.55%	28.24%
62	97.20%	84.98%	74.23%	64.78%	56.48%	49.19%	42.80%	37.18%	32.26%	27.95%
63	97.13%	84.85%	74.05%	64.56%	56.23%	48.92%	42.50%	36.88%	31.94%	27.63%
64	97.06%	84.71%	73.85%	64.32%	55.96%	48.62%	42.18%	36.54%	31.60%	27.28%
65	96.97%	84.55%	73.64%	64.06%	55.66%	48.29%	41.83%	36.18%	31.23%	26.90%
66	96.88%	84.38%	73.40%	63.78%	55.33%	47.93%	41.45%	35.78%	30.82%	26.50%
67	96.77%	84.19%	73.15%	63.46%	54.97%	47.54%	41.04%	35.35%	30.39%	26.06%
68	96.66%	83.98%	72.86%	63.12%	54.59%	47.12%	40.59%	34.89%	29.92%	25.59%
69	96.54%	83.76%	72.55%	62.75%	54.16%	46.66%	40.11%	34.39%	29.42%	25.09%
70	96.40%	83.51%	72.22%	62.34%	53.70%	46.16%	39.58%	33.86%	28.88%	24.55%
71	96.25%	83.24%	71.85%	61.90%	53.21%	45.62%	39.02%	33.28%	28.30%	23.98%
72	96.09%	82.94%	71.45%	61.42%	52.67%	45.05%	38.42%	32.67%	27.68%	23.37%
73	95.91%	82.62%	71.02%	60.90%	52.09%	44.43%	37.77%	32.01%	27.03%	22.73%
74	95.72%	82.28%	70.55%	60.34%	51.47%	43.76%	37.08%	31.31%	26.34%	22.06%
75	95.51%	81.90%	70.05%	59.74%	50.80%	43.05%	36.35%	30.57%	25.61%	21.35%
76	95.28%	81.49%	69.50%	59.10%	50.08%	42.29%	35.57%	29.79%	24.84%	20.61%
77	95.03%	81.05%	68.92%	58.40%	49.31%	41.48%	34.74%	28.97%	24.04%	19.85%
78	94.76%	80.57%	68.28%	57.65%	48.49%	40.62%	33.87%	28.11%	23.20%	19.05%
79	94.47%	80.06%	67.60%	56.86%	47.63%	39.71%	32.95%	27.21%	22.34%	18.23%
80	94.16%	79.50%	66.87%	56.01%	46.71%	38.76%	32.00%	26.27%	21.44%	17.39%
81	93.82%	78.92%	66.10%	55.12%	45.74%	37.76%	31.00%	25.30%	20.53%	16.54%
82	93.46%	78.28%	65.27%	54.17%	44.72%	36.72%	29.97%	24.31%	19.59%	15.68%
83	93.07%	77.60%	64.40%	53.16%	43.65%	35.63%	28.90%	23.29%	18.65%	14.82%
84	92.65%	76.88%	63.47%	52.11%	42.53%	34.51%	27.81%	22.26%	17.70%	13.97%
85	92.20%	76.12%	62.50%	51.01%	41.38%	33.35%	26.70%	21.22%	16.75%	13.13%
86	91.73%	75.32%	61.47%	49.87%	40.19%	32.17%	25.58%	20.19%	15.82%	12.30%
87	91.23%	74.46%	60.40%	48.68%	38.97%	30.98%	24.45%	19.16%	14.90%	11.50%
88	90.68%	73.57%	59.30%	47.47%	37.73%	29.78%	23.33%	18.15%	14.00%	10.71%
89	90.14%	72.65%	58.16%	46.23%	36.49%	28.59%	22.23%	17.15%	13.13%	9.95%
90	89.55%	71.69%	56.99%	44.98%	35.24%	27.40%	21.15%	16.18%	12.27%	9.23%

Брутто-тариф по страховому риску "Дожитие до определённой договором даты", %  
Единовременная уплата премии

Брутто-тарифы для мужчин											
Возраст	Срок страхования, лет										
	1	2	3	4	5	6	7	8	9	10	
18	97.78%	86.03%	75.67%	66.54%	58.51%	51.44%	45.21%	39.74%	34.93%	30.69%	
19	97.76%	85.98%	75.62%	66.48%	58.45%	51.38%	45.16%	39.69%	34.88%	30.65%	
20	97.73%	85.95%	75.57%	66.43%	58.40%	51.33%	45.11%	39.64%	34.84%	30.62%	
21	97.71%	85.91%	75.53%	66.39%	58.35%	51.28%	45.07%	39.61%	34.81%	30.59%	
22	97.69%	85.88%	75.49%	66.35%	58.32%	51.25%	45.04%	39.59%	34.79%	30.57%	
23	97.68%	85.86%	75.47%	66.33%	58.29%	51.23%	45.02%	39.57%	34.77%	30.55%	
24	97.67%	85.84%	75.45%	66.31%	58.27%	51.21%	45.01%	39.55%	34.76%	30.53%	
25	97.66%	85.83%	75.43%	66.29%	58.26%	51.20%	45.00%	39.54%	34.74%	30.51%	
26	97.65%	85.82%	75.43%	66.29%	58.26%	51.20%	44.99%	39.52%	34.71%	30.48%	
27	97.65%	85.82%	75.43%	66.29%	58.25%	51.19%	44.97%	39.50%	34.68%	30.45%	
28	97.65%	85.82%	75.42%	66.28%	58.24%	51.17%	44.94%	39.46%	34.65%	30.41%	
29	97.65%	85.82%	75.42%	66.27%	58.22%	51.14%	44.90%	39.42%	34.60%	30.36%	
30	97.65%	85.81%	75.40%	66.24%	58.18%	51.09%	44.86%	39.37%	34.54%	30.30%	
31	97.64%	85.80%	75.38%	66.21%	58.14%	51.04%	44.80%	39.31%	34.48%	30.24%	
32	97.63%	85.77%	75.34%	66.16%	58.08%	50.98%	44.73%	39.24%	34.41%	30.16%	
33	97.61%	85.74%	75.29%	66.10%	58.01%	50.90%	44.65%	39.16%	34.33%	30.09%	
34	97.59%	85.70%	75.24%	66.04%	57.94%	50.83%	44.57%	39.08%	34.25%	30.00%	
35	97.57%	85.66%	75.18%	65.97%	57.87%	50.74%	44.49%	38.99%	34.16%	29.91%	
36	97.55%	85.61%	75.12%	65.90%	57.79%	50.66%	44.40%	38.90%	34.06%	29.82%	
37	97.52%	85.57%	75.06%	65.82%	57.71%	50.57%	44.31%	38.80%	33.96%	29.72%	
38	97.49%	85.52%	75.00%	65.75%	57.62%	50.48%	44.21%	38.70%	33.86%	29.61%	
39	97.47%	85.47%	74.93%	65.67%	57.53%	50.38%	44.10%	38.59%	33.75%	29.50%	
40	97.44%	85.42%	74.87%	65.59%	57.44%	50.28%	43.99%	38.47%	33.63%	29.37%	
41	97.41%	85.37%	74.79%	65.50%	57.33%	50.16%	43.87%	38.34%	33.50%	29.24%	
42	97.38%	85.31%	74.71%	65.40%	57.22%	50.04%	43.74%	38.21%	33.36%	29.11%	
43	97.34%	85.24%	74.62%	65.29%	57.10%	49.91%	43.59%	38.06%	33.21%	28.97%	
44	97.30%	85.17%	74.52%	65.17%	56.97%	49.76%	43.45%	37.91%	33.07%	28.82%	
45	97.26%	85.10%	74.42%	65.05%	56.82%	49.61%	43.29%	37.76%	32.91%	28.67%	
46	97.22%	85.02%	74.31%	64.92%	56.68%	49.46%	43.14%	37.60%	32.75%	28.50%	
47	97.17%	84.93%	74.19%	64.77%	56.52%	49.30%	42.97%	37.43%	32.58%	28.33%	
48	97.12%	84.84%	74.07%	64.63%	56.37%	49.14%	42.80%	37.25%	32.40%	28.15%	
49	97.06%	84.74%	73.95%	64.50%	56.22%	48.97%	42.62%	37.07%	32.21%	27.97%	
50	97.01%	84.65%	73.83%	64.36%	56.06%	48.79%	42.43%	36.87%	32.02%	27.77%	
51	96.96%	84.57%	73.71%	64.21%	55.88%	48.60%	42.24%	36.67%	31.81%	27.57%	
52	96.91%	84.47%	73.58%	64.04%	55.70%	48.40%	42.02%	36.46%	31.59%	27.35%	
53	96.85%	84.36%	73.42%	63.86%	55.49%	48.18%	41.80%	36.22%	31.36%	27.12%	
54	96.78%	84.24%	73.26%	63.66%	55.28%	47.95%	41.56%	35.98%	31.11%	26.88%	
55	96.71%	84.11%	73.09%	63.46%	55.05%	47.71%	41.31%	35.72%	30.86%	26.62%	
56	96.63%	83.98%	72.91%	63.25%	54.82%	47.46%	41.04%	35.45%	30.59%	26.36%	
57	96.56%	83.84%	72.73%	63.03%	54.57%	47.19%	40.76%	35.17%	30.30%	26.08%	
58	96.48%	83.69%	72.53%	62.79%	54.30%	46.91%	40.47%	34.87%	30.01%	25.78%	
59	96.39%	83.53%	72.32%	62.54%	54.02%	46.61%	40.16%	34.56%	29.70%	25.48%	
60	96.29%	83.37%	72.10%	62.28%	53.73%	46.30%	39.84%	34.23%	29.37%	25.16%	
61	96.19%	83.19%	71.86%	62.00%	53.42%	45.97%	39.50%	33.89%	29.03%	24.82%	
62	96.09%	83.00%	71.61%	61.71%	53.10%	45.62%	39.14%	33.53%	28.67%	24.47%	
63	95.98%	82.81%	71.35%	61.40%	52.76%	45.26%	38.77%	33.15%	28.30%	24.11%	
64	95.86%	82.60%	71.08%	61.07%	52.40%	44.88%	38.38%	32.76%	27.91%	23.73%	
65	95.74%	82.38%	70.79%	60.73%	52.02%	44.49%	37.97%	32.35%	27.51%	23.34%	
66	95.61%	82.15%	70.48%	60.37%	51.63%	44.07%	37.54%	31.92%	27.09%	22.93%	
67	95.47%	81.91%	70.16%	60.00%	51.21%	43.63%	37.10%	31.48%	26.65%	22.51%	
68	95.33%	81.66%	69.82%	59.60%	50.78%	43.18%	36.64%	31.02%	26.20%	22.08%	
69	95.18%	81.39%	69.47%	59.18%	50.32%	42.70%	36.15%	30.54%	25.74%	21.63%	
70	95.01%	81.10%	69.09%	58.75%	49.85%	42.21%	35.65%	30.05%	25.26%	21.17%	
71	94.84%	80.80%	68.70%	58.30%	49.36%	41.69%	35.14%	29.53%	24.76%	20.70%	
72	94.66%	80.49%	68.30%	57.83%	48.85%	41.16%	34.60%	29.01%	24.25%	20.22%	
73	94.48%	80.17%	67.87%	57.33%	48.32%	40.61%	34.05%	28.47%	23.73%	19.73%	
74	94.28%	79.82%	67.43%	56.82%	47.76%	40.04%	33.48%	27.91%	23.20%	19.22%	
75	94.07%	79.47%	66.97%	56.29%	47.19%	39.46%	32.89%	27.34%	22.65%	18.71%	
76	93.86%	79.09%	66.48%	55.74%	46.60%	38.85%	32.29%	26.76%	22.10%	18.19%	
77	93.63%	78.71%	65.99%	55.17%	45.99%	38.23%	31.68%	26.16%	21.53%	17.66%	
78	93.40%	78.30%	65.47%	54.58%	45.36%	37.59%	31.04%	25.55%	20.96%	17.13%	
79	93.15%	77.88%	64.93%	53.97%	44.72%	36.93%	30.40%	24.93%	20.37%	16.59%	
80	92.90%	77.45%	64.37%	53.34%	44.05%	36.26%	29.74%	24.30%	19.78%	16.04%	
81	92.63%	76.99%	63.80%	52.69%	43.37%	35.57%	29.06%	23.66%	19.18%	15.49%	
82	92.35%	76.52%	63.20%	52.02%	42.66%	34.86%	28.38%	23.01%	18.58%	14.94%	
83	92.07%	76.04%	62.58%	51.33%	41.94%	34.15%	27.69%	22.36%	17.98%	14.39%	
84	91.77%	75.53%	61.95%	50.62%	41.21%	33.41%	26.98%	21.70%	17.37%	13.84%	
85	91.45%	75.01%	61.29%	49.90%	40.46%	32.67%	26.27%	21.03%	16.76%	13.30%	
86	91.13%	74.47%	60.63%	49.15%	39.69%	31.92%	25.55%	20.37%	16.17%	12.77%	
87	90.80%	73.92%	59.93%	48.39%	38.91%	31.15%	24.83%	19.71%	15.57%	12.24%	
88	90.46%	73.34%	59.22%	47.62%	38.12%	30.39%	24.12%	19.05%	14.98%	11.71%	
89	90.09%	72.75%	58.49%	46.82%	37.33%	29.63%	23.40%	18.40%	14.38%	11.21%	
90	89.73%	72.15%	57.75%	46.04%	36.54%	28.86%	22.69%	17.74%	13.82%	10.72%	

Базовые тарифы по страховым рискам  
Таблица 2

Брутто-тарифы для женщин											
Возраст	Срок страхования, лет										
	1	2	3	4	5	6	7	8	9	10	
18	97.86%	86.18%	75.90%	66.84%	58.86%	51.84%	45.65%	40.20%	35.40%	31.17%	
19	97.86%	86.18%	75.89%	66.83%	58.85%	51.83%	45.64%	40.19%	35.39%	31.16%	
20	97.85%	86.17%	75.89%	66.83%	58.85%	51.82%	45.64%	40.19%	35.38%	31.16%	
21	97.85%	86.17%	75.88%	66.82%	58.85%	51.82%	45.63%	40.18%	35.38%	31.15%	
22	97.85%	86.17%	75.88%	66.82%	58.84%	51.81%	45.62%	40.17%	35.37%	31.14%	
23	97.85%	86.17%	75.88%	66.82%	58.84%	51.81%	45.62%	40.17%	35.36%	31.14%	
24	97.85%	86.16%	75.88%	66.81%	58.83%	51.80%	45.61%	40.16%	35.36%	31.13%	
25	97.85%	86.16%	75.87%	66.81%	58.82%	51.79%	45.60%	40.15%	35.35%	31.12%	
26	97.84%	86.16%	75.87%	66.80%	58.82%	51.78%	45.59%	40.14%	35.34%	31.11%	
27	97.84%	86.15%	75.86%	66.79%	58.81%	51.77%	45.58%	40.13%	35.33%	31.10%	
28	97.84%	86.15%	75.85%	66.78%	58.80%	51.76%	45.57%	40.12%	35.31%	31.08%	
29	97.83%	86.14%	75.84%	66.77%	58.79%	51.75%	45.56%	40.10%	35.30%	31.07%	
30	97.83%	86.13%	75.83%	66.76%	58.78%	51.74%	45.55%	40.09%	35.29%	31.05%	
31	97.83%	86.13%	75.83%	66.76%	58.77%	51.73%	45.53%	40.08%	35.27%	31.04%	
32	97.82%	86.12%	75.82%	66.75%	58.76%	51.72%	45.52%	40.06%	35.25%	31.02%	
33	97.82%	86.12%	75.81%	66.73%	58.74%	51.70%	45.50%	40.04%	35.23%	31.00%	
34	97.82%	86.11%	75.80%	66.72%	58.72%	51.68%	45.48%	40.02%	35.21%	30.98%	
35	97.81%	86.10%	75.79%	66.70%	58.70%	51.66%	45.46%	40.00%	35.19%	30.95%	
36	97.81%	86.09%	75.77%	66.69%	58.68%	51.64%	45.43%	39.97%	35.16%	30.92%	
37	97.80%	86.08%	75.76%	66.67%	58.66%	51.61%	45.41%	39.94%	35.13%	30.89%	
38	97.79%	86.07%	75.74%	66.64%	58.64%	51.59%	45.38%	39.91%	35.10%	30.86%	
39	97.79%	86.05%	75.72%	66.62%	58.61%	51.56%	45.35%	39.88%	35.06%	30.82%	
40	97.78%	86.04%	75.70%	66.60%	58.58%	51.52%	45.31%	39.84%	35.02%	30.78%	
41	97.77%	86.02%	75.68%	66.57%	58.55%	51.49%	45.27%	39.80%	34.98%	30.74%	
42	97.76%	86.01%	75.66%	66.54%	58.52%	51.45%	45.23%	39.75%	34.93%	30.69%	
43	97.75%	85.99%	75.63%	66.51%	58.48%	51.40%	45.18%	39.70%	34.88%	30.64%	
44	97.74%	85.96%	75.60%	66.47%	58.43%	51.35%	45.13%	39.65%	34.83%	30.59%	
45	97.73%	85.94%	75.56%	66.42%	58.38%	51.30%	45.07%	39.59%	34.78%	30.54%	
46	97.71%	85.91%	75.52%	66.38%	58.33%	51.24%	45.02%	39.54%	34.72%	30.48%	
47	97.69%	85.88%	75.48%	66.32%	58.27%	51.19%	44.96%	39.48%	34.66%	30.42%	
48	97.67%	85.84%	75.43%	66.28%	58.22%	51.14%	44.90%	39.42%	34.59%	30.35%	
49	97.65%	85.81%	75.39%	66.23%	58.17%	51.08%	44.84%	39.35%	34.52%	30.27%	
50	97.64%	85.78%	75.36%	66.19%	58.12%	51.02%	44.78%	39.28%	34.44%	30.19%	
51	97.62%	85.76%	75.32%	66.14%	58.06%	50.95%	44.70%	39.19%	34.35%	30.09%	
52	97.61%	85.73%	75.28%	66.09%	58.00%	50.88%	44.61%	39.10%	34.25%	29.98%	
53	97.59%	85.70%	75.23%	66.02%	57.91%	50.78%	44.51%	38.98%	34.13%	29.86%	
54	97.57%	85.65%	75.16%	65.94%	57.82%	50.67%	44.39%	38.86%	33.99%	29.72%	
55	97.54%	85.60%	75.09%	65.84%	57.70%	50.55%	44.25%	38.71%	33.84%	29.56%	
56	97.51%	85.54%	75.00%	65.73%	57.58%	50.41%	44.10%	38.55%	33.67%	29.39%	
57	97.47%	85.47%	74.91%	65.61%	57.44%	50.25%	43.93%	38.37%	33.49%	29.20%	
58	97.43%	85.39%	74.80%	65.48%	57.28%	50.08%	43.74%	38.17%	33.28%	28.99%	
59	97.38%	85.30%	74.67%	65.33%	57.11%	49.88%	43.54%	37.96%	33.06%	28.76%	
60	97.33%	85.20%	74.54%	65.16%	56.92%	49.68%	43.31%	37.72%	32.82%	28.51%	
61	97.27%	85.09%	74.39%	64.98%	56.71%	49.45%	43.07%	37.46%	32.55%	28.24%	
62	97.20%	84.98%	74.23%	64.78%	56.48%	49.19%	42.80%	37.18%	32.26%	27.95%	
63	97.13%	84.85%	74.05%	64.56%	56.23%	48.92%	42.50%	36.88%	31.94%	27.63%	
64	97.06%	84.71%	73.85%	64.32%	55.96%	48.62%	42.18%	36.54%	31.60%	27.28%	
65	96.97%	84.55%	73.64%	64.06%	55.66%	48.29%	41.83%	36.18%	31.23%	26.90%	
66	96.88%	84.38%	73.40%	63.78%	55.33%	47.93%	41.45%	35.78%	30.82%	26.50%	
67	96.77%	84.19%	73.15%	63.46%	54.97%	47.54%	41.04%	35.35%	30.39%	26.06%	
68	96.66%	83.98%	72.86%	63.12%	54.59%	47.12%	40.59%	34.89%	29.92%	25.59%	
69	96.54%	83.76%	72.55%	62.75%	54.16%	46.66%	40.11%	34.39%	29.42%	25.09%	
70	96.40%	83.51%	72.22%	62.34%	53.70%	46.16%	39.58%	33.86%	28.88%	24.55%	
71	96.25%	83.24%	71.85%	61.90%	53.21%	45.62%	39.02%	33.28%	28.30%	23.98%	
72	96.09%	82.94%	71.45%	61.42%	52.67%	45.05%	38.42%	32.67%	27.68%	23.37%	
73	95.91%	82.62%	71.02%	60.90%	52.09%	44.43%	37.77%	32.01%	27.03%	22.73%	
74	95.72%	82.28%	70.55%	60.34%	51.47%	43.76%	37.08%	31.31%	26.34%	22.06%	
75	95.51%	81.90%	70.05%	59.74%	50.80%	43.05%	36.35%	30.57%	25.61%	21.35%	
76	95.28%	81.49%	69.50%	59.10%	50.08%	42.29%	35.57%	29.79%	24.84%	20.61%	
77	95.03%	81.05%	68.92%	58.40%	49.31%	41.48%	34.74%	28.97%	24.04%	19.85%	
78	94.76%	80.57%	68.28%	57.65%	48.49%	40.62%	33.87%	28.11%	23.20%	19.05%	
79	94.47%	80.06%	67.60%	56.86%	47.63%	39.71%	32.95%	27.21%	22.34%	18.23%	
80	94.16%	79.50%	66.87%	56.01%	46.71%	38.76%	32.00%	26.27%	21.44%	17.39%	
81	93.82%	78.92%	66.10%	55.12%	45.74%	37.76%	31.00%	25.30%	20.53%	16.54%	
82	93.46%	78.28%	65.27%	54.17%	44.72%	36.72%	29.97%	24.31%	19.59%	15.68%	
83	93.07%	77.60%	64.40%	53.16%	43.65%	35.63%	28.90%	23.29%	18.65%	14.82%	
84	92.65%	76.88%	63.47%	52.11%	42.53%	34.51%	27.81%	22.26%	17.70%	13.97%	
85	92.20%	76.12%	62.50%	51.01%	41.38%	33.35%	26.70%	21.22%	16.75%	13.13%	
86	91.73%	75.32%	61.47%	49.87%	40.19%	32.17%	25.58%	20.19%	15.82%	12.30%	
87	91.23%	74.46%	60.40%	48.68%	38.97%	30.98%	24.45%	19.16%	14.90%	11.50%	
88	90.68%	73.57%	59.30%	47.47%	37.73%	29.78%	23.33%	18.15%	14.00%	10.71%	
89	90.14%	72.65%	58.16%	46.23%	36.49%	28.59%	22.23%	17.15%	13.13%	9.95%	
90	89.55%	71.69%	56.99%	44.98%	35.24%	27.40%	21.15%	16.18%	12.27%	9.23%	

Брутто-тариф по страховому риску "Смерть от любой причины", %  
Единовременная уплата премии

Брутто-тарифы для мужчин										
Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	0.11%	0.24%	0.36%	0.49%	0.61%	0.72%	0.83%	0.92%	1.01%	1.09%
19	0.14%	0.28%	0.43%	0.56%	0.69%	0.81%	0.92%	1.02%	1.11%	1.18%
20	0.16%	0.32%	0.48%	0.63%	0.76%	0.89%	1.00%	1.10%	1.18%	1.26%
21	0.18%	0.36%	0.53%	0.68%	0.82%	0.95%	1.06%	1.16%	1.25%	1.33%
22	0.20%	0.39%	0.57%	0.73%	0.87%	1.00%	1.11%	1.21%	1.30%	1.38%
23	0.22%	0.42%	0.60%	0.76%	0.91%	1.04%	1.15%	1.25%	1.34%	1.42%
24	0.23%	0.44%	0.62%	0.79%	0.93%	1.06%	1.18%	1.28%	1.37%	1.46%
25	0.24%	0.45%	0.64%	0.80%	0.95%	1.08%	1.19%	1.30%	1.40%	1.50%
26	0.24%	0.46%	0.64%	0.81%	0.96%	1.09%	1.21%	1.32%	1.43%	1.53%
27	0.24%	0.46%	0.65%	0.81%	0.96%	1.10%	1.23%	1.35%	1.47%	1.58%
28	0.24%	0.46%	0.65%	0.82%	0.98%	1.12%	1.26%	1.39%	1.52%	1.63%
29	0.24%	0.46%	0.65%	0.83%	1.00%	1.16%	1.31%	1.45%	1.58%	1.71%
30	0.25%	0.47%	0.67%	0.86%	1.04%	1.21%	1.37%	1.52%	1.67%	1.80%
31	0.25%	0.48%	0.70%	0.90%	1.10%	1.28%	1.45%	1.61%	1.77%	1.91%
32	0.26%	0.51%	0.74%	0.96%	1.17%	1.37%	1.55%	1.72%	1.89%	2.04%
33	0.28%	0.55%	0.80%	1.03%	1.26%	1.47%	1.66%	1.85%	2.02%	2.18%
34	0.30%	0.59%	0.86%	1.11%	1.35%	1.57%	1.78%	1.98%	2.16%	2.33%
35	0.32%	0.63%	0.92%	1.19%	1.45%	1.69%	1.91%	2.11%	2.31%	2.49%
36	0.35%	0.68%	0.99%	1.28%	1.55%	1.80%	2.04%	2.26%	2.47%	2.66%
37	0.38%	0.73%	1.06%	1.37%	1.66%	1.92%	2.18%	2.41%	2.63%	2.84%
38	0.40%	0.78%	1.13%	1.46%	1.76%	2.05%	2.32%	2.57%	2.81%	3.03%
39	0.43%	0.83%	1.20%	1.55%	1.88%	2.19%	2.47%	2.74%	2.99%	3.23%
40	0.46%	0.88%	1.28%	1.65%	2.00%	2.33%	2.64%	2.92%	3.19%	3.45%
41	0.49%	0.94%	1.36%	1.76%	2.14%	2.49%	2.81%	3.12%	3.41%	3.68%
42	0.52%	1.00%	1.46%	1.88%	2.28%	2.65%	3.01%	3.33%	3.64%	3.92%
43	0.55%	1.07%	1.56%	2.01%	2.44%	2.84%	3.22%	3.56%	3.88%	4.18%
44	0.59%	1.15%	1.67%	2.15%	2.61%	3.04%	3.44%	3.80%	4.14%	4.45%
45	0.63%	1.23%	1.78%	2.30%	2.79%	3.25%	3.66%	4.05%	4.40%	4.73%
46	0.68%	1.31%	1.91%	2.46%	2.98%	3.46%	3.90%	4.31%	4.68%	5.03%
47	0.72%	1.41%	2.04%	2.64%	3.18%	3.68%	4.15%	4.58%	4.98%	5.35%
48	0.78%	1.51%	2.19%	2.81%	3.38%	3.91%	4.41%	4.86%	5.29%	5.68%
49	0.84%	1.61%	2.32%	2.98%	3.59%	4.15%	4.67%	5.16%	5.60%	6.02%
50	0.89%	1.70%	2.46%	3.15%	3.80%	4.39%	4.95%	5.46%	5.93%	6.37%
51	0.94%	1.80%	2.59%	3.33%	4.02%	4.65%	5.24%	5.78%	6.27%	6.73%
52	0.99%	1.90%	2.75%	3.53%	4.26%	4.93%	5.55%	6.12%	6.64%	7.13%
53	1.05%	2.02%	2.92%	3.75%	4.52%	5.23%	5.88%	6.49%	7.04%	7.55%
54	1.11%	2.15%	3.10%	3.99%	4.80%	5.55%	6.24%	6.88%	7.46%	8.00%
55	1.19%	2.28%	3.30%	4.23%	5.09%	5.89%	6.62%	7.29%	7.90%	8.47%
56	1.26%	2.43%	3.50%	4.49%	5.40%	6.24%	7.01%	7.72%	8.37%	8.96%
57	1.34%	2.57%	3.71%	4.76%	5.72%	6.61%	7.42%	8.17%	8.85%	9.47%
58	1.42%	2.73%	3.94%	5.05%	6.07%	7.00%	7.86%	8.65%	9.36%	10.02%
59	1.51%	2.90%	4.18%	5.35%	6.43%	7.42%	8.32%	9.15%	9.90%	10.59%
60	1.60%	3.08%	4.43%	5.67%	6.81%	7.85%	8.81%	9.67%	10.47%	11.18%
61	1.70%	3.26%	4.70%	6.01%	7.21%	8.31%	9.32%	10.23%	11.06%	11.81%
62	1.81%	3.46%	4.98%	6.37%	7.64%	8.80%	9.85%	10.81%	11.68%	12.47%
63	1.92%	3.67%	5.28%	6.74%	8.08%	9.30%	10.41%	11.42%	12.33%	13.15%
64	2.03%	3.89%	5.59%	7.14%	8.55%	9.83%	11.00%	12.05%	13.01%	13.86%
65	2.15%	4.12%	5.92%	7.56%	9.04%	10.39%	11.61%	12.72%	13.71%	14.61%
66	2.28%	4.37%	6.27%	7.99%	9.56%	10.98%	12.26%	13.42%	14.45%	15.39%
67	2.42%	4.63%	6.63%	8.45%	10.10%	11.59%	12.94%	14.14%	15.23%	16.19%
68	2.57%	4.90%	7.02%	8.94%	10.67%	12.24%	13.64%	14.90%	16.03%	17.03%
69	2.72%	5.19%	7.43%	9.45%	11.27%	12.91%	14.37%	15.69%	16.86%	17.90%
70	2.88%	5.49%	7.85%	9.98%	11.89%	13.61%	15.14%	16.51%	17.72%	18.80%
71	3.05%	5.81%	8.30%	10.53%	12.54%	14.33%	15.93%	17.35%	18.61%	19.73%
72	3.23%	6.15%	8.76%	11.11%	13.21%	15.09%	16.75%	18.23%	19.54%	20.68%
73	3.42%	6.49%	9.25%	11.72%	13.91%	15.87%	17.60%	19.14%	20.48%	21.67%
74	3.61%	6.86%	9.76%	12.34%	14.64%	16.68%	18.48%	20.07%	21.46%	22.68%
75	3.82%	7.24%	10.29%	13.00%	15.40%	17.52%	19.39%	21.03%	22.47%	23.72%
76	4.04%	7.64%	10.84%	13.68%	16.18%	18.39%	20.33%	22.02%	23.50%	24.78%
77	4.26%	8.05%	11.41%	14.38%	16.99%	19.29%	21.29%	23.04%	24.56%	25.87%
78	4.50%	8.48%	12.01%	15.11%	17.83%	20.21%	22.28%	24.08%	25.64%	26.98%
79	4.74%	8.93%	12.62%	15.86%	18.69%	21.16%	23.30%	25.15%	26.74%	28.11%
80	5.00%	9.40%	13.26%	16.64%	19.58%	22.14%	24.34%	26.24%	27.87%	29.26%
81	5.27%	9.88%	13.92%	17.44%	20.50%	23.14%	25.41%	27.36%	29.02%	30.43%
82	5.54%	10.39%	14.61%	18.27%	21.44%	24.17%	26.50%	28.49%	30.19%	31.62%
83	5.83%	10.91%	15.32%	19.13%	22.41%	25.22%	27.62%	29.65%	31.37%	32.82%
84	6.13%	11.45%	16.05%	20.01%	23.40%	26.29%	28.75%	30.83%	32.58%	34.03%
85	6.45%	12.01%	16.81%	20.91%	24.42%	27.39%	29.91%	32.02%	33.79%	35.25%
86	6.76%	12.59%	17.57%	21.83%	25.45%	28.50%	31.08%	33.22%	35.00%	36.47%
87	7.10%	13.18%	18.37%	22.78%	26.51%	29.64%	32.26%	34.42%	36.22%	37.70%
88	7.44%	13.80%	19.19%	23.75%	27.59%	30.78%	33.44%	35.64%	37.44%	38.93%
89	7.81%	14.43%	20.03%	24.75%	28.67%	31.93%	34.64%	36.86%	38.68%	40.15%
90	8.17%	15.08%	20.89%	25.73%	29.76%	33.09%	35.82%	38.08%	39.89%	41.35%

Базовые тарифы по страховым рискам  
Таблица 3

Брутто-тарифы для женщин										
Возраст	Срок страхования, лет									
	1	2	3	4	5	6	7	8	9	10
18	0.04%	0.07%	0.11%	0.14%	0.17%	0.19%	0.21%	0.23%	0.25%	0.27%
19	0.04%	0.08%	0.11%	0.15%	0.18%	0.20%	0.22%	0.25%	0.26%	0.28%
20	0.04%	0.08%	0.12%	0.15%	0.18%	0.21%	0.23%	0.26%	0.28%	0.30%
21	0.05%	0.09%	0.13%	0.16%	0.19%	0.22%	0.24%	0.26%	0.29%	0.31%
22	0.05%	0.09%	0.13%	0.16%	0.19%	0.22%	0.25%	0.27%	0.30%	0.32%
23	0.05%	0.09%	0.13%	0.17%	0.20%	0.23%	0.26%	0.28%	0.31%	0.33%
24	0.05%	0.09%	0.13%	0.17%	0.20%	0.24%	0.27%	0.29%	0.32%	0.34%
25	0.05%	0.10%	0.14%	0.18%	0.21%	0.25%	0.28%	0.31%	0.33%	0.36%
26	0.05%	0.10%	0.14%	0.19%	0.22%	0.26%	0.29%	0.32%	0.35%	0.38%
27	0.05%	0.10%	0.15%	0.20%	0.24%	0.27%	0.31%	0.34%	0.37%	0.40%
28	0.06%	0.11%	0.16%	0.21%	0.25%	0.29%	0.33%	0.36%	0.39%	0.42%
29	0.06%	0.12%	0.17%	0.22%	0.26%	0.30%	0.34%	0.38%	0.41%	0.44%
30	0.07%	0.12%	0.18%	0.23%	0.28%	0.32%	0.36%	0.40%	0.43%	0.47%
31	0.07%	0.13%	0.19%	0.24%	0.29%	0.33%	0.38%	0.42%	0.46%	0.50%
32	0.07%	0.13%	0.19%	0.25%	0.30%	0.35%	0.40%	0.44%	0.49%	0.53%
33	0.07%	0.14%	0.21%	0.26%	0.32%	0.37%	0.43%	0.47%	0.52%	0.56%
34	0.08%	0.15%	0.22%	0.28%	0.34%	0.40%	0.45%	0.51%	0.55%	0.60%
35	0.08%	0.16%	0.23%	0.30%	0.37%	0.43%	0.49%	0.54%	0.59%	0.64%
36	0.09%	0.17%	0.25%	0.32%	0.39%	0.46%	0.52%	0.58%	0.64%	0.69%
37	0.09%	0.18%	0.27%	0.35%	0.42%	0.49%	0.56%	0.63%	0.69%	0.74%
38	0.10%	0.20%	0.29%	0.37%	0.45%	0.53%	0.60%	0.67%	0.74%	0.80%
39	0.11%	0.21%	0.31%	0.40%	0.49%	0.57%	0.65%	0.73%	0.80%	0.87%
40	0.12%	0.23%	0.33%	0.43%	0.52%	0.61%	0.70%	0.78%	0.86%	0.94%
41	0.13%	0.24%	0.36%	0.46%	0.56%	0.66%	0.75%	0.84%	0.93%	1.01%
42	0.13%	0.26%	0.38%	0.50%	0.61%	0.71%	0.82%	0.92%	1.01%	1.09%
43	0.14%	0.28%	0.41%	0.54%	0.66%	0.78%	0.89%	0.99%	1.09%	1.18%
44	0.16%	0.31%	0.45%	0.59%	0.72%	0.84%	0.96%	1.08%	1.18%	1.27%
45	0.17%	0.33%	0.49%	0.64%	0.78%	0.92%	1.04%	1.16%	1.27%	1.37%
46	0.18%	0.36%	0.53%	0.70%	0.85%	0.99%	1.13%	1.25%	1.37%	1.48%
47	0.20%	0.40%	0.58%	0.76%	0.92%	1.07%	1.21%	1.34%	1.47%	1.59%
48	0.22%	0.43%	0.63%	0.82%	0.99%	1.15%	1.30%	1.44%	1.58%	1.71%
49	0.24%	0.47%	0.68%	0.88%	1.06%	1.23%	1.39%	1.55%	1.70%	1.84%
50	0.26%	0.50%	0.72%	0.93%	1.12%	1.31%	1.49%	1.66%	1.82%	1.98%
51	0.27%	0.53%	0.76%	0.98%	1.19%	1.40%	1.59%	1.78%	1.96%	2.14%
52	0.29%	0.55%	0.81%	1.05%	1.28%	1.50%	1.71%	1.92%	2.12%	2.31%
53	0.30%	0.59%	0.87%	1.13%	1.38%	1.62%	1.86%	2.09%	2.31%	2.52%
54	0.33%	0.64%	0.94%	1.23%	1.50%	1.77%	2.03%	2.28%	2.52%	2.76%
55	0.36%	0.70%	1.02%	1.34%	1.65%	1.94%	2.23%	2.50%	2.77%	3.02%
56	0.39%	0.76%	1.12%	1.47%	1.80%	2.13%	2.44%	2.75%	3.04%	3.32%
57	0.42%	0.83%	1.23%	1.61%	1.98%	2.34%	2.69%	3.02%	3.34%	3.64%
58	0.47%	0.92%	1.36%	1.78%	2.18%	2.58%	2.96%	3.32%	3.67%	4.00%
59	0.52%	1.01%	1.49%	1.96%	2.41%	2.84%	3.25%	3.65%	4.03%	4.40%
60	0.57%	1.12%	1.65%	2.16%	2.65%	3.12%	3.58%	4.02%	4.43%	4.84%
61	0.63%	1.23%	1.82%	2.38%	2.92%	3.44%	3.94%	4.41%	4.87%	5.31%
62	0.69%	1.36%	2.00%	2.62%	3.21%	3.78%	4.33%	4.85%	5.35%	5.83%
63	0.76%	1.50%	2.20%	2.88%	3.53%	4.16%	4.75%	5.33%	5.87%	6.39%
64	0.84%	1.65%	2.42%	3.17%	3.88%	4.57%	5.22%	5.84%	6.44%	7.00%
65	0.92%	1.81%	2.67%	3.48%	4.27%	5.02%	5.73%	6.41%	7.06%	7.67%
66	1.02%	2.00%	2.93%	3.83%	4.69%	5.51%	6.29%	7.03%	7.73%	8.39%
67	1.12%	2.20%	3.23%	4.21%	5.15%	6.04%	6.89%	7.69%	8.45%	9.17%
68	1.23%	2.42%	3.55%	4.62%	5.65%	6.62%	7.55%	8.42%	9.24%	10.01%
69	1.36%	2.66%	3.90%	5.08%	6.20%	7.26%	8.26%	9.20%	10.09%	10.92%
70	1.49%	2.92%	4.28%	5.57%	6.79%	7.94%	9.03%	10.05%	11.00%	11.89%
71	1.64%	3.21%	4.69%	6.10%	7.43%	8.68%	9.86%	10.96%	11.98%	12.94%
72	1.81%	3.52%	5.15%	6.68%	8.13%	9.48%	10.75%	11.94%	13.04%	14.05%
73	1.98%	3.86%	5.64%	7.31%	8.88%	10.35%	11.72%	12.99%	14.16%	15.24%
74	2.18%	4.23%	6.17%	7.99%	9.69%	11.27%	12.75%	14.11%	15.36%	16.50%
75	2.39%	4.64%	6.75%	8.72%	10.56%	12.27%	13.85%	15.30%	16.63%	17.84%
76	2.62%	5.07%	7.37%	9.51%	11.50%	13.33%	15.02%	16.57%	17.97%	19.25%
77	2.86%	5.54%	8.04%	10.35%	12.50%	14.47%	16.27%	17.91%	19.39%	20.73%
78	3.13%	6.05%	8.76%	11.26%	13.57%	15.67%	17.59%	19.33%	20.89%	22.28%
79	3.42%	6.60%	9.54%	12.24%	14.71%	16.95%	18.99%	20.82%	22.45%	23.90%
80	3.74%	7.19%	10.37%	13.27%	15.92%	18.31%	20.46%	22.38%	24.09%	25.58%
81	4.07%	7.82%	11.25%	14.37%	17.20%	19.73%	22.00%	24.01%	25.78%	27.32%
82	4.44%	8.50%	12.19%	15.54%	18.54%	21.23%	23.61%	25.70%	27.53%	29.11%
83	4.83%	9.22%	13.20%	16.77%	19.96%	22.79%	25.28%	27.45%	29.33%	30.93%
84	5.24%	9.99%	14.26%	18.07%	21.45%	24.42%	27.01%	29.25%	31.17%	32.79%
85	5.69%	10.81%	15.38%	19.43%	22.99%	26.10%	28.79%	31.09%	33.03%	34.67%
86	6.16%	11.67%	16.56%	20.85%	24.59%	27.83%	30.60%	32.95%	34.92%	36.55%
87	6.67%	12.59%	17.78%	22.32%	26.24%	29.60%	32.44%	34.83%	36.81%	38.44%
88	7.21%	13.54%	19.06%	23.84%	27.93%	31.39%	34.30%	36.71%	38.70%	40.32%
89	7.75%	14.52%	20.38%	25.38%	29.63%	33.19%	36.14%	38.58%	40.56%	42.18%
90	8.34%	15.56%	21.73%	26.96%	31.35%	34.99%	37.99%	40.44%	42.43%	44.01%