

Annexure 2: Individual Sum Insured Premium Rate Table

Individual Sum Insured Premium Rate Table for Family Plus (Exclusive of Service Tax)

Individual Sum Insured Premium rate tables - (Zone 1 rates without optional benefits)

Individual Sum Insured Premium rates are based on the age of the insured person.

UIN: RSAHLIP22200V032122

Age (yrs)	Individual Sum Insured				
	2 lac	3 lac	5 lac	10 lac	15 lac
91 days	4,330	5,071	5,737	7,750	8,697
1	4,330	5,071	5,737	7,750	8,697
2	4,330	5,071	5,737	7,750	8,697
3	4,330	5,071	5,737	7,750	8,697
4	4,330	5,071	5,737	7,750	8,697
5	4,330	5,071	5,737	7,750	8,697
6	4,330	5,071	5,737	7,750	8,697
7	4,330	5,071	5,737	7,750	8,697
8	4,330	5,071	5,737	7,750	8,697
9	4,330	5,071	5,737	7,750	8,697
10	4,330	5,071	5,737	7,750	8,697
11	4,330	5,071	5,737	7,750	8,697
12	4,330	5,071	5,737	7,750	8,697
13	4,330	5,071	5,737	7,750	8,697
14	4,330	5,071	5,737	7,750	8,697
15	4,330	5,071	5,737	7,750	8,697
16	4,330	5,071	5,737	7,750	8,697
17	4,330	5,071	5,737	7,750	8,697
18	4,330	5,071	5,737	7,750	8,697
19	4,507	5,252	5,921	8,001	9,028
20	4,683	5,433	6,103	8,253	9,365
21	4,828	5,596	6,286	8,504	9,703
22	4,969	5,756	6,469	8,756	10,048
23	5,109	5,917	6,652	9,006	10,393
24	5,247	6,075	6,835	9,260	10,742
25	5,291	6,138	6,922	9,384	10,877
26	5,334	6,200	7,011	9,511	11,014
27	5,377	6,263	7,101	9,640	11,151
28	5,425	6,331	7,197	9,778	11,288
29	5,480	6,409	7,305	9,928	11,425
30	5,545	6,497	7,425	10,098	11,567
31	5,602	6,578	7,538	10,264	11,697
32	5,747	6,749	7,745	10,534	11,829
33	5,889	6,919	7,951	10,800	11,958
34	6,089	7,150	8,218	11,156	12,344
35	6,285	7,380	8,482	11,511	12,728
36	6,481	7,609	8,746	11,864	13,113
37	6,673	7,837	9,011	12,218	13,495
38	6,861	8,062	9,275	12,573	13,879
39	7,203	8,447	9,701	13,132	14,491
40	7,449	8,734	10,031	13,609	15,025
41	7,860	9,192	10,536	14,278	15,761
42	8,178	9,555	10,946	14,866	16,419
43	8,513	9,938	11,380	15,488	17,115
44	8,866	10,343	11,834	16,140	17,844
45	9,236	10,764	12,311	16,824	18,610
46	9,883	11,475	13,078	18,121	19,973
47	10,524	12,183	13,847	19,410	21,403
48	11,375	13,108	14,836	20,807	22,954
49	12,303	14,113	15,910	22,320	24,633
50	13,552	15,453	17,324	25,056	27,548
51	14,726	16,530	18,447	25,466	28,010
52	15,122	16,980	18,961	26,196	28,826
53	15,459	17,424	19,526	26,999	29,724
54	15,849	17,929	20,160	27,901	30,730
55	16,313	18,514	20,887	28,930	31,877
56	16,875	19,207	21,730	30,127	33,209
57	17,563	20,038	22,723	31,533	34,776
58	18,417	21,045	23,904	33,207	36,643
59	19,443	22,237	25,284	35,365	39,024
60	20,434	23,403	26,648	37,497	41,375

61	21,415	24,620	28,137	39,803	43,921
62	23,115	26,588	30,408	43,157	47,660
63	24,851	28,611	32,756	46,633	51,532
64	26,616	30,690	35,187	50,231	55,536
65	27,718	32,110	36,984	52,882	58,454
66	28,764	33,500	38,780	55,536	61,375
67	29,750	34,855	40,575	58,197	64,302
68	30,671	36,173	42,369	61,011	68,280
69	31,713	37,572	44,163	63,862	72,209
70	32,705	38,944	45,956	66,782	76,041
71	35,543	41,753	49,071	71,574	81,810
72	38,960	45,579	53,355	78,073	89,414
73	42,650	49,706	57,969	85,052	97,441
74	46,619	54,141	62,919	92,502	1,05,891
75	50,870	58,889	68,215	1,00,426	1,14,764
76	55,406	63,953	73,859	1,08,802	1,24,055
77	60,135	69,243	79,766	1,17,467	1,33,595
78	65,151	74,853	86,031	1,26,551	1,43,569
79	70,440	80,779	92,650	1,36,377	1,53,973
80	75,993	87,006	99,612	1,46,731	1,64,808
81	81,787	93,515	1,06,900	1,57,558	1,76,821
82	86,784	99,259	1,13,460	1,67,407	1,88,030
83	91,695	1,04,960	1,20,024	1,77,270	1,99,845
84	96,436	1,10,535	1,26,510	1,87,029	2,12,352
85+	1,00,908	1,15,890	1,32,824	1,96,554	2,25,257

Multiplicative factors for Floater Sum Insured

Individual Sum Insured - 2 lac

No. Of Lives in a Policy	Floater Sum Insured							
	3 lac	4 lac	5 lac	10 lac	15 lac	20 lac	25 lac	50 lac
2-5	1.32	1.36	1.38	1.44	1.48	1.53	1.64	2.13
6-9	1.25	1.29	1.31	1.36	1.38	1.41	1.43	1.62
10+	1.19	1.22	1.24	1.29	1.31	1.33	1.35	1.56

Individual Sum Insured - 3 lac

No. Of Lives in a Policy	Floater Sum Insured							
	3 lac	4 lac	5 lac	10 lac	15 lac	20 lac	25 lac	50 lac
2-5	1.20	1.23	1.25	1.31	1.34	1.39	1.49	1.98
6-9	1.15	1.17	1.19	1.24	1.26	1.28	1.30	1.48
10+	1.11	1.13	1.15	1.18	1.19	1.20	1.23	1.43

Individual Sum Insured - 5 lac

No. Of Lives in a Policy	Floater Sum Insured							
	3 lac	4 lac	5 lac	10 lac	15 lac	20 lac	25 lac	50 lac
2-5	1.09	1.13	1.14	1.19	1.21	1.26	1.35	1.80
6-9	1.07	1.10	1.11	1.16	1.17	1.18	1.21	1.38
10+	1.06	1.08	1.10	1.12	1.13	1.14	1.17	1.34

Individual Sum Insured - 10 lac

No. Of Lives in a Policy	Floater Sum Insured							
	3 lac	4 lac	5 lac	10 lac	15 lac	20 lac	25 lac	50 lac
2-5	1.07	1.10	1.11	1.14	1.15	1.16	1.17	1.34
6-9	1.05	1.07	1.08	1.11	1.12	1.13	1.14	1.23
10+	1.04	1.05	1.07	1.09	1.11	1.12	1.13	1.20

Individual Sum Insured - 15 lac

No. Of Lives in a Policy	Floater Sum Insured							
	3 lac	4 lac	5 lac	10 lac	15 lac	20 lac	25 lac	50 lac
2-5	1.06	1.09	1.10	1.13	1.14	1.15	1.16	1.25
6-9	1.05	1.07	1.08	1.11	1.12	1.13	1.14	1.23
10+	1.04	1.05	1.07	1.09	1.11	1.12	1.13	1.20

Annexure 2

Zonal Discount

Zonal Discount (not applicable on Hospital Cash Benefit)

Zone Categorization	Cities	Discount
For Zone 1 (Discount on table premium rates)	Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Gujarat	0%
For Zone 2 (Discount on table premium rates)	Rest of India	15%

Multi-year Policy Discount

Discount for multi-year policy period

Policy Period	Discount
1 Year	0.0%
2 Year	7.5%
3 Year	12.0%

Customer Level Options

Option for Hospital Cash Benefit

Sum Insured	Limit/Day	Loading % at Zone 1 Table premium for Individual SI
2 lac	2,000	14%
3 lac	2,000	12%
5 lac	2,000	11%
10 lac	2,000	8%
15 lac	2,000	7%

Annexure 2

Premium Calculation - Illustration

Individual SI 10 lac
 Floater SI 10 lac
 Proposer City Agra

Member	Relationship	Age (in years)
Member 1	Father (Proposer)	66
Member 2	Mother	65
Member 3	Son	40
Member 4	Daughter-in-law	39
Member 5	Grandson	10

Step 1: Get premium for the Individual SI from the Individual SI Premium Table for Zone 1 and add to find the total Individual SI premium.

Member	Relationship	Age (in years)	Individual SI Premium
Member 1	Father (Proposer)	66	55,536
Member 2	Mother	65	52,882
Member 3	Son	40	13,609
Member 4	Daughter-in-law	39	13,132
Member 5	Grandson	10	7,750
TOTAL			1,42,909

Step 2: Apply Floater SI factor based on Individual & Floater SI and number of persons in a policy on total premium calculated in Step 1.

Total Premium for Individual SI (from Step 1)	1,42,909
Floater SI Factor for Individual SI of 10 lac, Floater SI of 10 lac and a 5-member policy	1.14
Total Premium for Individual and Floater SI	1,62,916

Step 3: Apply Zonal Discount, if Applicable

Zonal discount	15%	
Total Premium after Zonal discount	1,38,479	=162916 X (1 - 15%)

Step 4: Apply Service tax

Service Tax	14%	
Total Premium (with Service tax)	1,57,866	=138479 X (1 + 14%)