

Premium Chart for 2 years (Excluding Tax) (In Rs.)										
Plan type	Age band	500000	750000	1000000	1500000	2000000	2500000	5000000	7500000	10000000
1A+3C	3m-35	30,135	36,710	40,500	51,140	57,640	64,415	70,865	76,890	82,280
	36-45	32,975	39,865	44,525	57,100	65,050	72,210	79,435	86,195	92,235
	46-50	45,360	55,765	64,295	83,645	93,315	1,01,055	1,11,160	1,20,625	1,29,075
	51-55	52,015	64,880	75,905	97,185	1,06,860	1,14,595	1,26,060	1,36,775	1,46,360
	56-60	58,530	73,505	86,835	1,13,920	1,24,560	1,34,230	1,47,660	1,60,215	1,71,435
	61-65	79,985	94,895	1,17,345	1,41,525	1,83,265	2,17,120	2,38,835	2,59,140	2,77,285
	66-70	99,990	1,18,640	1,46,690	1,69,850	2,19,935	2,60,560	2,86,620	3,10,985	3,32,760
	71-75	1,29,995	1,54,255	1,90,720	2,20,825	2,85,925	3,38,735	3,72,620	4,04,300	4,32,600
	>75	1,69,015	2,00,550	2,47,945	2,87,085	3,71,720	4,40,380	4,84,420	5,25,605	5,62,405
2A	3m-35	20,130	25,720	30,075	37,815	43,615	48,455	53,310	57,845	61,900
	36-45	23,420	31,565	36,420	44,160	49,960	54,800	60,285	65,410	69,995
	46-50	43,305	54,180	65,475	73,215	79,020	83,855	92,250	1,00,095	1,07,110
	51-55	45,705	57,080	69,290	77,995	83,800	89,020	97,930	1,06,260	1,13,705
	56-60	55,225	68,980	84,070	92,775	98,580	1,03,800	1,14,190	1,23,900	1,32,580
	61-65	75,035	90,955	1,10,765	1,19,470	1,25,275	1,30,500	1,43,555	1,55,765	1,66,675
	66-70	93,800	1,13,705	1,38,470	1,43,385	1,50,345	1,56,615	1,72,285	1,86,940	2,00,035
	71-75	1,21,950	1,47,830	1,80,025	1,86,410	1,95,460	2,03,625	2,23,995	2,43,045	2,60,065
	>75	1,58,550	1,92,190	2,34,055	2,42,355	2,54,120	2,64,740	2,91,225	3,15,985	3,38,110
2A+1C	3m-35	25,450	32,205	36,940	45,940	51,740	56,580	62,245	67,545	72,285
	36-45	27,715	35,665	41,585	51,260	57,060	61,900	68,100	73,895	79,070
	46-50	45,510	56,695	67,510	77,180	82,985	87,820	96,615	1,04,835	1,12,180
	51-55	49,905	62,420	74,935	85,580	91,770	96,990	1,06,695	1,15,765	1,23,875
	56-60	60,080	74,085	88,075	98,715	1,05,485	1,10,710	1,21,785	1,32,145	1,41,400
	61-65	96,315	1,14,570	1,41,170	1,58,100	1,88,085	2,21,940	2,44,145	2,64,905	2,83,455
	66-70	1,20,400	1,43,230	1,76,485	1,89,735	2,25,720	2,66,345	2,92,985	3,17,890	3,40,150
	71-75	1,56,540	1,86,215	2,29,450	2,46,670	2,93,450	3,46,260	3,80,890	4,13,275	4,42,210
	>75	2,03,510	2,42,105	2,98,305	3,20,685	3,81,490	4,50,150	4,95,165	5,37,265	5,74,880

Premium Chart for 2 years (Excluding Tax) (In Rs.)										
Plan type	Age band	500000	750000	1000000	1500000	2000000	2500000	5000000	7500000	10000000
2A+2C	3m-35	28,605	35,725	40,445	49,420	55,225	60,445	66,505	72,160	77,220
	36-45	31,720	39,165	45,475	55,145	60,950	66,175	72,800	78,990	84,525
	46-50	49,090	60,910	71,725	81,400	87,205	92,425	1,01,675	1,10,320	1,18,050
	51-55	54,470	67,585	80,470	90,145	96,915	1,02,720	1,13,000	1,22,615	1,31,205
	56-60	64,450	79,965	95,870	1,06,510	1,13,280	1,19,085	1,31,000	1,42,145	1,52,100
	61-65	1,03,280	1,24,530	1,49,735	1,66,665	1,96,650	2,30,505	2,53,565	2,75,130	2,94,395
	66-70	1,29,105	1,55,665	1,87,180	2,00,010	2,35,990	2,76,615	3,04,280	3,30,155	3,53,275
	71-75	1,67,855	2,02,390	2,43,360	2,60,020	3,06,795	3,59,610	3,95,575	4,29,205	4,59,260
	>75	2,18,230	2,63,115	3,16,390	3,38,040	3,98,845	4,67,500	5,14,260	5,57,985	5,97,050
2A+3C	3m-35	32,860	40,635	45,685	59,230	67,855	75,635	83,210	90,290	96,615
	36-45	37,020	44,430	50,680	64,220	72,925	80,665	88,740	96,295	1,03,045
	46-50	55,125	66,655	76,350	89,890	98,595	1,06,335	1,16,975	1,26,930	1,35,820
	51-55	60,330	74,220	85,095	99,605	1,08,310	1,17,015	1,28,720	1,39,670	1,49,450
	56-60	70,450	87,860	1,04,730	1,26,010	1,36,650	1,47,290	1,62,025	1,75,805	1,88,120
	61-65	1,08,310	1,29,070	1,56,875	1,81,055	2,11,040	2,44,895	2,69,390	2,92,295	3,12,765
	66-70	1,35,395	1,61,355	1,96,100	2,17,285	2,53,265	2,93,895	3,23,290	3,50,780	3,75,340
	71-75	1,76,020	2,09,780	2,54,950	2,82,480	3,29,255	3,82,070	4,20,290	4,56,020	4,87,950
	>75	2,28,835	2,72,730	3,31,445	3,67,235	4,28,055	4,96,715	5,46,395	5,92,845	6,34,350

Premium for midterm inclusion :- Policy Term 2 Years									
Risk period up to	1 mth	3 mths	6 mths	9 mths	12 mths	15 mths	18 mths	21 mths	> 21 mths
Retention on existing plan's premium	23%	30%	40%	50%	60%	70%	80%	90%	NA
Refund on existing plan's premium	77%	70%	60%	50%	40%	30%	20%	10%	
% to be charged on proposed plan's premium	77%	70%	60%	50%	40%	30%	20%	10%	

Premium Chart for 1 year (Excluding Tax) (in Rs.)										
Plan type	Age band	500000	750000	1000000	1500000	2000000	2500000	5000000	7500000	10000000
1A	3m-35	7,015	8,540	9,725	12,225	14,100	15,265	16,795	18,225	19,505
	36-45	8,075	10,125	11,775	14,275	16,150	17,615	19,380	21,030	22,505
	46-50	13,200	16,865	19,865	22,365	24,435	26,215	28,840	31,295	33,490
	51-55	16,100	19,635	22,395	26,410	29,875	32,140	35,355	38,365	41,055
	56-60	18,700	22,885	26,170	30,985	34,920	37,665	41,435	44,960	48,110
	61-65	25,750	30,625	34,295	40,610	44,780	47,555	52,315	56,765	60,740
	66-70	35,315	40,830	44,745	49,335	51,730	53,885	59,275	64,315	68,820
	71-75	41,410	49,255	55,170	61,935	64,940	67,655	74,425	80,755	86,410
	>75	54,235	64,190	71,625	79,810	83,680	87,180	95,900	1,04,055	1,11,340
1A+1C	3m-35	9,180	11,340	13,250	16,230	18,730	21,130	23,245	25,225	26,995
	36-45	10,120	12,340	14,670	18,400	20,900	23,900	26,290	28,525	30,525
	46-50	14,240	17,170	20,710	25,710	28,210	31,210	34,335	37,255	39,865
	51-55	16,190	20,600	24,590	29,590	32,590	35,590	39,150	42,480	45,455
	56-60	19,700	26,880	32,300	37,300	40,300	43,300	47,630	51,680	55,300
	61-65	31,420	37,660	44,972	51,472	58,431	73,931	81,325	88,240	94,420
	66-70	39,280	47,080	56,220	61,770	70,120	88,720	97,595	1,05,895	1,13,310
	71-75	51,070	61,210	73,090	80,310	91,160	1,15,340	1,26,875	1,37,660	1,47,300
	>75	66,400	79,580	95,020	1,04,410	1,18,510	1,49,950	1,64,945	1,78,970	1,91,500
1A+2C	3m-35	10,950	13,330	15,000	19,000	21,630	24,130	26,545	28,805	30,825
	36-45	12,020	14,490	16,540	21,540	24,810	27,810	30,595	33,200	35,525
	46-50	19,480	23,330	26,920	31,920	34,920	37,920	41,715	45,265	48,435
	51-55	20,510	24,600	29,040	34,040	37,040	40,040	44,045	47,790	51,140
	56-60	23,580	29,470	35,060	42,060	45,560	49,560	54,520	59,155	63,300
	61-65	36,990	44,059	47,226	53,726	76,588	94,088	1,03,500	1,12,300	1,20,165
	66-70	46,240	55,080	59,040	64,480	91,910	1,12,910	1,24,205	1,34,765	1,44,200
	71-75	60,120	71,610	76,760	83,830	1,19,490	1,46,790	1,61,470	1,75,195	1,87,460
	>75	78,160	93,100	99,790	1,08,980	1,55,340	1,90,830	2,09,915	2,27,760	2,43,705

Premium Chart for 1 year (Excluding Tax) (in Rs.)										
Plan type	Age band	500000	750000	1000000	1500000	2000000	2500000	5000000	7500000	10000000
1A+3C	3m-35	15,590	18,990	20,950	26,450	29,810	33,310	36,645	39,760	42,545
	36-45	17,060	20,620	23,030	29,530	33,640	37,340	41,075	44,570	47,690
	46-50	23,460	28,840	33,250	43,250	48,250	52,250	57,475	62,365	66,735
	51-55	26,900	33,550	39,250	50,250	55,250	59,250	65,175	70,715	75,670
	56-60	30,270	38,010	44,900	58,900	64,400	69,400	76,340	82,830	88,630
	61-65	41,360	49,066	60,670	73,170	94,745	1,12,245	1,23,470	1,33,965	1,43,345
	66-70	51,700	61,340	75,840	87,810	1,13,700	1,34,700	1,48,170	1,60,765	1,72,020
	71-75	67,210	79,750	98,600	1,14,160	1,47,810	1,75,110	1,92,625	2,09,000	2,23,630
	>75	87,380	1,03,680	1,28,180	1,48,410	1,92,160	2,27,650	2,50,415	2,71,705	2,90,725
2A	3m-35	10,420	13,310	15,560	19,560	22,560	25,060	27,570	29,915	32,010
	36-45	12,120	16,330	18,840	22,840	25,840	28,340	31,175	33,825	36,195
	46-50	22,400	28,020	33,860	37,860	40,860	43,360	47,700	51,755	55,380
	51-55	23,640	29,520	35,830	40,330	43,330	46,030	50,635	54,940	58,790
	56-60	28,560	35,670	43,470	47,970	50,970	53,670	59,040	64,060	68,545
	61-65	38,800	47,030	57,270	61,770	64,770	67,470	74,220	80,530	86,170
	66-70	48,500	58,790	71,590	74,130	77,730	80,970	89,070	96,645	1,03,415
	71-75	63,050	76,430	93,070	96,370	1,01,050	1,05,270	1,15,800	1,25,645	1,34,445
	>75	81,970	99,360	1,21,000	1,25,290	1,31,370	1,36,860	1,50,550	1,63,350	1,74,785
2A+1C	3m-35	13,170	16,660	19,110	23,760	26,760	29,260	32,190	34,930	37,380
	36-45	14,340	18,450	21,510	26,510	29,510	32,010	35,215	38,210	40,885
	46-50	23,540	29,320	34,910	39,910	42,910	45,410	49,955	54,205	58,000
	51-55	25,810	32,280	38,750	44,250	47,450	50,150	55,165	59,855	64,045
	56-60	31,070	38,310	45,540	51,040	54,540	57,240	62,965	68,320	73,105
	61-65	49,800	59,235	72,987	81,737	97,237	1,14,737	1,26,215	1,36,945	1,46,535
	66-70	62,250	74,050	91,240	98,090	1,16,690	1,37,690	1,51,460	1,64,335	1,75,840
	71-75	80,930	96,270	1,18,620	1,27,520	1,51,700	1,79,000	1,96,900	2,13,640	2,28,595
	>75	1,05,210	1,25,160	1,54,210	1,65,780	1,97,210	2,32,700	2,55,970	2,77,730	2,97,175

Premium Chart for 1 year (Excluding Tax) (in Rs.)										
Plan type	Age band	500000	750000	1000000	1500000	2000000	2500000	5000000	7500000	10000000
2A+2C	3m-35	14,800	18,480	20,920	25,560	28,560	31,260	34,390	37,315	39,930
	36-45	16,410	20,260	23,520	28,520	31,520	34,220	37,645	40,845	43,705
	46-50	25,390	31,500	37,090	42,090	45,090	47,790	52,570	57,040	61,035
	51-55	28,170	34,950	41,610	46,610	50,110	53,110	58,425	63,395	67,835
	56-60	33,330	41,350	49,570	55,070	58,570	61,570	67,730	73,490	78,635
	61-65	53,400	64,384	77,414	86,164	1,01,664	1,19,164	1,31,085	1,42,230	1,52,190
	66-70	66,750	80,480	96,770	1,03,400	1,22,000	1,43,000	1,57,300	1,70,675	1,82,625
	71-75	86,780	1,04,630	1,25,810	1,34,420	1,58,600	1,85,900	2,04,490	2,21,875	2,37,410
	>75	1,12,820	1,36,020	1,63,560	1,74,750	2,06,180	2,41,670	2,65,840	2,88,440	3,08,635
2A+3C	3m-35	17,000	21,020	23,630	30,630	35,090	39,110	43,025	46,685	49,955
	36-45	19,150	22,980	26,210	33,210	37,710	41,710	45,885	49,790	53,280
	46-50	28,510	34,470	39,480	46,480	50,980	54,980	60,480	65,625	70,220
	51-55	31,200	38,380	44,000	51,500	56,000	60,500	66,550	72,210	77,265
	56-60	36,430	45,430	54,150	65,150	70,650	76,150	83,765	90,890	97,255
	61-65	56,000	66,731	81,103	93,603	1,09,103	1,26,603	1,39,265	1,51,105	1,61,685
	66-70	70,000	83,420	1,01,380	1,12,330	1,30,930	1,51,930	1,67,125	1,81,335	1,94,030
	71-75	91,000	1,08,450	1,31,800	1,46,030	1,70,210	1,97,510	2,17,265	2,35,735	2,52,240
	>75	1,18,300	1,40,990	1,71,340	1,89,840	2,21,280	2,56,770	2,82,450	3,06,460	3,27,915

Premium for Optional Cover Premium Excluding Tax (in Rs)		
Age band in years	Additional premium to be paid	
	1-year policies	2-year policies
3m-35	20%	10%
36-45	30%	15%
46-50	35%	17.5%
Above 50	50%	25%

Premium for midterm inclusion :- Policy Term 1 Year					
Risk period up to	1 mth	3 mths	6 mths	9 mths	> 9 mths
Refund on existing plan's premium	74%	60%	40%	20%	NA
% to be charged on proposed plan's premium	74%	60%	40%	20%	

Premium Chart for 2 years (Excluding Tax) (In Rs.)										
Plan type	Age band	500000	750000	1000000	1500000	2000000	2500000	5000000	7500000	10000000
1A	3m-35	13,545	16,495	18,785	23,625	27,250	29,505	32,465	35,230	37,705
	36-45	15,595	19,560	22,750	27,590	31,215	34,050	37,465	40,655	43,510
	46-50	25,510	32,600	38,405	43,240	47,245	50,685	55,765	60,515	64,760
	51-55	31,120	37,960	43,295	51,065	57,770	62,150	68,370	74,195	79,395
	56-60	36,150	44,245	50,600	59,915	67,530	72,840	80,130	86,950	93,045
	61-65	49,790	59,220	66,320	78,535	86,605	91,970	1,01,180	1,09,790	1,17,480
	66-70	68,290	78,960	86,535	95,415	1,00,050	1,04,215	1,14,645	1,24,395	1,33,110
	71-75	80,085	95,260	1,06,705	1,19,790	1,25,605	1,30,855	1,43,955	1,56,200	1,67,140
	>75	1,04,895	1,24,155	1,38,535	1,54,370	1,61,860	1,68,630	1,85,500	2,01,275	2,15,370
1A+1C	3m-35	17,730	21,910	25,605	31,370	36,205	40,850	44,940	48,770	52,195
	36-45	19,550	23,845	28,355	35,570	40,405	46,210	50,835	55,155	59,025
	46-50	27,520	33,190	40,040	49,710	54,545	60,350	66,395	72,045	77,095
	51-55	31,295	39,825	47,545	57,215	63,020	68,825	75,710	82,155	87,910
	56-60	38,085	51,975	62,460	72,130	77,935	83,740	92,115	99,950	1,06,955
	61-65	60,755	72,830	86,975	99,550	1,13,010	1,42,995	1,57,300	1,70,680	1,82,635
	66-70	75,965	91,050	1,08,735	1,19,470	1,35,625	1,71,610	1,88,780	2,04,835	2,19,180
	71-75	98,770	1,18,390	1,41,370	1,55,340	1,76,330	2,23,105	2,45,420	2,66,285	2,84,935
	>75	1,28,430	1,53,925	1,83,795	2,01,960	2,29,240	2,90,065	3,19,070	3,46,205	3,70,445
1A+2C	3m-35	21,155	25,760	28,990	36,730	41,815	46,655	51,325	55,700	59,605
	36-45	23,225	28,005	31,970	41,645	47,970	53,775	59,160	64,200	68,700
	46-50	37,660	45,105	52,050	61,725	67,530	73,330	80,675	87,540	93,675
	51-55	39,650	47,565	56,155	65,825	71,630	77,435	85,180	92,425	98,905
	56-60	45,590	56,985	67,800	81,340	88,110	95,850	1,05,445	1,14,415	1,22,430
	61-65	71,535	85,210	91,335	1,03,910	1,48,135	1,81,995	2,00,200	2,17,225	2,32,440
	66-70	89,425	1,06,530	1,14,190	1,24,715	1,77,780	2,18,405	2,40,255	2,60,685	2,78,940
	71-75	1,16,280	1,38,510	1,48,470	1,62,150	2,31,135	2,83,950	3,12,350	3,38,900	3,62,630
	>75	1,51,180	1,80,080	1,93,025	2,10,805	3,00,490	3,69,150	4,06,070	4,40,590	4,71,440