# Annexure 2: Individual Sum Insured Premium Rate Table

***Individual Sum Insured Premium Rate Table for Family Plus***

**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**

| | Individual Sum Insured | | | | |
|---|---|---|---|---|---|
| **Age (yrs)** | **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%)** |