Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the insured person.

Individual

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	858	1,288	2,861	5,150	8,584	9,013
1,500,000	500,000	1,073	1,609	3,576	6,436	10,727	11,263
2,000,000	500,000	1,287	1,931	4,290	7,723	12,871	13,515
4,500,000	500,000	1,663	2,494	5,542	9,976	16,626	17,458
7,000,000	500,000	1,845	2,768	6,150	11,070	18,450	19,372
9,500,000	500,000	1,963	2,944	6,543	11,778	19,630	20,611
1,500,000	1,000,000	751	1,126	2,503	4,505	7,509	7,884
4,000,000	1,000,000	1,126	1,689	3,754	6,758	11,263	11,826
6,500,000	1,000,000	1,269	1,903	4,230	7,614	12,690	13,324
9,000,000	1,000,000	1,359	2,039	4,530	8,154	13,591	14,270
1,000,000	1,500,000	429	644	1,431	2,575	4,292	4,506
3,500,000	1,500,000	778	1,167	2,592	4,666	7,777	8,166
6,000,000	1,500,000	890	1,335	2,968	5,342	8,903	9,348
8,500,000	1,500,000	960	1,440	3,200	5,760	9,600	10,080
3,000,000	2,000,000	601	901	2,002	3,604	6,007	6,307
5,500,000	2,000,000	699	1,049	2,331	4,196	6,994	7,344
8,000,000	2,000,000	759	1,139	2,532	4,557	7,595	7,974
2,500,000	2,500,000	434	652	1,448	2,607	4,344	4,562
5,000,000	2,500,000	515	772	1,716	3,089	5,149	5,406
7,500,000	2,500,000	563	845	1,877	3,379	5,632	5,913

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 1 Adult + 1 Child

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	1,026	1,481	3,123	5,395	8,863	9,306
1,500,000	500,000	1,282	1,850	3,903	6,742	11,075	11,629
2,000,000	500,000	1,539	2,220	4,683	8,090	13,290	13,954
4,500,000	500,000	1,988	2,868	6,049	10,450	17,167	18,025
7,000,000	500,000	2,206	3,183	6,713	11,596	19,050	20,002
9,500,000	500,000	2,347	3,386	7,142	12,337	20,268	21,281
1,500,000	1,000,000	898	1,295	2,732	4,719	7,753	8,140
4,000,000	1,000,000	1,347	1,943	4,098	7,079	11,629	12,211
6,500,000	1,000,000	1,517	2,189	4,617	7,975	13,102	13,757
9,000,000	1,000,000	1,625	2,344	4,945	8,542	14,032	14,734
1,000,000	1,500,000	513	740	1,562	2,697	4,431	4,653
3,500,000	1,500,000	930	1,342	2,829	4,888	8,030	8,431
6,000,000	1,500,000	1,064	1,536	3,239	5,596	9,193	9,652
8,500,000	1,500,000	1,148	1,656	3,493	6,034	9,912	10,408
3,000,000	2,000,000	718	1,036	2,186	3,775	6,202	6,512
5,500,000	2,000,000	836	1,206	2,545	4,396	7,221	7,582
8,000,000	2,000,000	908	1,310	2,763	4,773	7,841	8,233
2,500,000	2,500,000	519	749	1,581	2,730	4,486	4,710
5,000,000	2,500,000	616	888	1,873	3,236	5,316	5,582
7,500,000	2,500,000	673	971	2,049	3,539	5,815	6,105

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 1 Adult + 2 Child

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	1,270	1,752	3,412	5,622	9,120	9,576
1,500,000	500,000	1,587	2,190	4,264	7,025	11,397	11,967
2,000,000	500,000	1,904	2,628	5,116	8,430	13,676	14,360
4,500,000	500,000	2,460	3,394	6,609	10,889	17,666	18,549
7,000,000	500,000	2,730	3,767	7,334	12,083	19,603	20,583
9,500,000	500,000	2,904	4,007	7,803	12,856	20,857	21,900
1,500,000	1,000,000	1,111	1,533	2,985	4,917	7,978	8,377
4,000,000	1,000,000	1,666	2,299	4,477	7,376	11,967	12,565
6,500,000	1,000,000	1,877	2,591	5,044	8,310	13,483	14,157
9,000,000	1,000,000	2,011	2,775	5,402	8,901	14,440	15,162
1,000,000	1,500,000	635	876	1,706	2,811	4,560	4,788
3,500,000	1,500,000	1,151	1,588	3,091	5,093	8,263	8,676
6,000,000	1,500,000	1,317	1,818	3,539	5,831	9,460	9,933
8,500,000	1,500,000	1,420	1,960	3,816	6,287	10,200	10,710
3,000,000	2,000,000	889	1,226	2,388	3,934	6,382	6,702
5,500,000	2,000,000	1,035	1,428	2,780	4,580	7,431	7,802
8,000,000	2,000,000	1,124	1,550	3,019	4,974	8,069	8,473
2,500,000	2,500,000	643	887	1,727	2,845	4,616	4,847
5,000,000	2,500,000	762	1,051	2,047	3,372	5,471	5,744
7,500,000	2,500,000	833	1,150	2,239	3,688	5,984	6,283

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 1 Adult + 3 Child

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	1,497	1,979	3,604	5,815	9,373	9,842
1,500,000	500,000	1,871	2,473	4,503	7,266	11,714	12,299
2,000,000	500,000	2,245	2,968	5,404	8,719	14,056	14,758
4,500,000	500,000	2,900	3,833	6,980	11,263	18,156	19,064
7,000,000	500,000	3,219	4,254	7,746	12,498	20,147	21,155
9,500,000	500,000	3,424	4,526	8,241	13,297	21,436	22,508
1,500,000	1,000,000	1,310	1,731	3,152	5,086	8,200	8,609
4,000,000	1,000,000	1,965	2,597	4,729	7,630	12,299	12,914
6,500,000	1,000,000	2,214	2,926	5,328	8,596	13,857	14,550
9,000,000	1,000,000	2,371	3,133	5,706	9,206	14,841	15,583
1,000,000	1,500,000	749	990	1,802	2,907	4,687	4,921
3,500,000	1,500,000	1,357	1,793	3,265	5,268	8,492	8,917
6,000,000	1,500,000	1,553	2,053	3,738	6,031	9,722	10,208
8,500,000	1,500,000	1,675	2,213	4,031	6,503	10,484	11,008
3,000,000	2,000,000	1,048	1,385	2,522	4,069	6,560	6,888
5,500,000	2,000,000	1,220	1,612	2,936	4,738	7,637	8,019
8,000,000	2,000,000	1,325	1,751	3,188	5,145	8,293	8,708
2,500,000	2,500,000	758	1,002	1,824	2,943	4,744	4,981
5,000,000	2,500,000	898	1,187	2,162	3,488	5,623	5,904
7,500,000	2,500,000	982	1,298	2,364	3,815	6,150	6,457

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 1 Adult + 4 Child

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	2,245	2,757	4,356	5,902	9,442	9,914
1,500,000	500,000	2,806	3,446	5,444	7,376	11,799	12,389
2,000,000	500,000	3,367	4,135	6,532	8,850	14,159	14,867
4,500,000	500,000	4,349	5,341	8,438	11,432	18,289	19,204
7,000,000	500,000	4,826	5,927	9,363	12,686	20,295	21,310
9,500,000	500,000	5,134	6,306	9,962	13,498	21,593	22,673
1,500,000	1,000,000	1,964	2,412	3,811	5,163	8,260	8,673
4,000,000	1,000,000	2,946	3,618	5,716	7,744	12,389	13,009
6,500,000	1,000,000	3,319	4,076	6,440	8,725	13,959	14,657
9,000,000	1,000,000	3,555	4,366	6,897	9,345	14,950	15,697
1,000,000	1,500,000	1,123	1,379	2,178	2,951	4,721	4,957
3,500,000	1,500,000	2,034	2,498	3,947	5,347	8,555	8,982
6,000,000	1,500,000	2,329	2,860	4,518	6,122	9,794	10,283
8,500,000	1,500,000	2,511	3,084	4,872	6,601	10,560	11,088
3,000,000	2,000,000	1,571	1,930	3,049	4,130	6,608	6,938
5,500,000	2,000,000	1,829	2,247	3,549	4,809	7,693	8,078
8,000,000	2,000,000	1,986	2,440	3,854	5,222	8,354	8,772
2,500,000	2,500,000	1,136	1,396	2,205	2,987	4,779	5,018
5,000,000	2,500,000	1,347	1,654	2,613	3,540	5,664	5,947
7,500,000	2,500,000	1,473	1,809	2,858	3,872	6,195	6,504

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 2 Adult

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	1,069	1,535	3,356	6,008	9,622	10,104
1,500,000	500,000	1,335	1,919	4,194	7,508	12,025	12,626
2,000,000	500,000	1,602	2,302	5,033	9,009	14,429	15,150
4,500,000	500,000	2,070	2,974	6,501	11,637	18,638	19,570
7,000,000	500,000	2,297	3,300	7,214	12,913	20,682	21,717
9,500,000	500,000	2,444	3,511	7,675	13,739	22,005	23,105
1,500,000	1,000,000	935	1,343	2,936	5,255	8,417	8,838
4,000,000	1,000,000	1,402	2,015	4,404	7,883	12,626	13,257
6,500,000	1,000,000	1,580	2,270	4,962	8,882	14,225	14,936
9,000,000	1,000,000	1,692	2,431	5,314	9,512	15,235	15,997
1,000,000	1,500,000	534	768	1,678	3,004	4,811	5,052
3,500,000	1,500,000	968	1,391	3,041	5,443	8,718	9,154
6,000,000	1,500,000	1,108	1,593	3,481	6,231	9,980	10,480
8,500,000	1,500,000	1,195	1,717	3,754	6,719	10,762	11,300
3,000,000	2,000,000	748	1,075	2,349	4,204	6,734	7,071
5,500,000	2,000,000	871	1,251	2,735	4,895	7,840	8,232
8,000,000	2,000,000	946	1,358	2,969	5,315	8,513	8,939
2,500,000	2,500,000	541	777	1,699	3,041	4,870	5,113
5,000,000	2,500,000	641	921	2,013	3,604	5,772	6,060
7,500,000	2,500,000	701	1,007	2,202	3,942	6,313	6,629

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 2 Adult + 1 Child

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	1,485	2,036	3,966	6,631	11,120	11,676
1,500,000	500,000	1,856	2,545	4,956	8,286	13,896	14,591
2,000,000	500,000	2,227	3,053	5,947	9,943	16,675	17,509
4,500,000	500,000	2,876	3,944	7,681	12,844	21,540	22,617
7,000,000	500,000	3,192	4,377	8,524	14,253	23,902	25,097
9,500,000	500,000	3,396	4,657	9,069	15,164	25,431	26,702
1,500,000	1,000,000	1,299	1,781	3,469	5,800	9,728	10,214
4,000,000	1,000,000	1,949	2,672	5,204	8,701	14,591	15,321
6,500,000	1,000,000	2,195	3,010	5,863	9,803	16,440	17,262
9,000,000	1,000,000	2,351	3,224	6,279	10,499	17,607	18,487
1,000,000	1,500,000	743	1,018	1,983	3,315	5,560	5,838
3,500,000	1,500,000	1,345	1,845	3,593	6,008	10,075	10,579
6,000,000	1,500,000	1,540	2,112	4,113	6,878	11,534	12,111
8,500,000	1,500,000	1,661	2,277	4,435	7,416	12,437	13,059
3,000,000	2,000,000	1,039	1,425	2,775	4,640	7,782	8,171
5,500,000	2,000,000	1,210	1,659	3,231	5,403	9,061	9,514
8,000,000	2,000,000	1,314	1,802	3,509	5,867	9,839	10,331
2,500,000	2,500,000	752	1,031	2,007	3,356	5,628	5,909
5,000,000	2,500,000	891	1,221	2,379	3,977	6,670	7,004
7,500,000	2,500,000	974	1,336	2,602	4,350	7,296	7,660

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 2 Adult + 2 Child

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	1,848	2,417	4,295	6,932	11,485	12,059
1,500,000	500,000	2,309	3,020	5,367	8,663	14,352	15,070
2,000,000	500,000	2,771	3,624	6,440	10,395	17,222	18,083
4,500,000	500,000	3,580	4,681	8,319	13,428	22,246	23,358
7,000,000	500,000	3,972	5,195	9,231	14,900	24,686	25,920
9,500,000	500,000	4,226	5,527	9,822	15,853	26,265	27,578
1,500,000	1,000,000	1,617	2,114	3,757	6,064	10,047	10,549
4,000,000	1,000,000	2,425	3,171	5,635	9,096	15,070	15,823
6,500,000	1,000,000	2,732	3,573	6,349	10,248	16,979	17,828
9,000,000	1,000,000	2,926	3,826	6,800	10,976	18,184	19,094
1,000,000	1,500,000	924	1,208	2,147	3,466	5,743	6,030
3,500,000	1,500,000	1,674	2,190	3,891	6,281	10,405	10,926
6,000,000	1,500,000	1,917	2,507	4,455	7,190	11,912	12,508
8,500,000	1,500,000	2,067	2,703	4,803	7,753	12,845	13,488
3,000,000	2,000,000	1,293	1,691	3,005	4,851	8,037	8,439
5,500,000	2,000,000	1,506	1,969	3,499	5,648	9,358	9,826
8,000,000	2,000,000	1,635	2,138	3,800	6,133	10,161	10,670
2,500,000	2,500,000	935	1,223	2,174	3,508	5,813	6,103
5,000,000	2,500,000	1,109	1,449.65	2,576	4,158	6,889	7,234
7,500,000	2,500,000	1,212	1,586	2,818	4,548	7,535	7,912

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 2 Adult + 3 Child

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	2,285	2,862	4,701	7,396	12,125	12,731
1,500,000	500,000	2,856	3,577	5,875	9,242	15,152	15,909
2,000,000	500,000	3,427	4,292	7,049	11,090	18,181	19,090
4,500,000	500,000	4,427	5,544	9,106	14,325	23,485	24,659
7,000,000	500,000	4,912	6,152	10,104	15,897	26,061	27,364
9,500,000	500,000	5,226	6,546	10,751	16,913	27,727	29,114
1,500,000	1,000,000	1,999	2,504	4,112	6,470	10,606	11,136
4,000,000	1,000,000	2,999	3,756	6,168	9,704	15,909	16,705
6,500,000	1,000,000	3,379	4,231	6,950	10,933	17,924	18,820
9,000,000	1,000,000	3,619	4,532	7,443	11,710	19,197	20,157
1,000,000	1,500,000	1,143	1,431	2,351	3,698	6,062	6,365
3,500,000	1,500,000	2,071	2,593	4,259	6,701	10,985	11,534
6,000,000	1,500,000	2,370	2,969	4,876	7,671	12,576	13,205
8,500,000	1,500,000	2,556	3,201	5,258	8,272	13,561	14,239
3,000,000	2,000,000	1,599	2,003	3,290	5,176	8,485	8,909
5,500,000	2,000,000	1,862	2,332	3,830	6,026	9,879	10,373
8,000,000	2,000,000	2,022	2,532	4,159	6,543	10,727	11,264
2,500,000	2,500,000	1,157	1,449	2,379	3,743	6,136	6,443
5,000,000	2,500,000	1,371	1,717	2,820	4,436	7,273	7,636
7,500,000	2,500,000	1,499	1,878	3,084	4,852	7,955	8,352

Annexure II: Gross Premium Rate Table

Gross Premium Rate Table for Advanced Top Up Health Insurance plan

(In INR) **UIN: RSAHLIP23029V012223**

Premium rates are based on the age of the eldest member to be insured in the family.

Family Floater: 2 Adult + 4 Child

Sum Insured	Deductible	Upto 25 years	26 - 45 Yrs	46- 60 Yrs	61-65 Yrs	66-70 Yrs	70+ Yrs
1,000,000	500,000	2,555	3,122	4,891	7,563	12,305	12,920
1,500,000	500,000	3,193	3,901	6,112	9,451	15,377	16,146
2,000,000	500,000	3,831	4,681	7,335	11,341	18,451	19,374
4,500,000	500,000	4,949	6,047	9,474	14,650	23,834	25,026
7,000,000	500,000	5,492	6,710	10,513	16,256	26,448	27,770
9,500,000	500,000	5,843	7,139	11,186	17,296	28,139	29,546
1,500,000	1,000,000	2,235	2,731	4,279	6,616	10,764	11,302
4,000,000	1,000,000	3,352	4,096	6,418	9,924	16,146	16,953
6,500,000	1,000,000	3,777	4,615	7,231	11,181	18,191	19,100
9,000,000	1,000,000	4,045	4,943	7,744	11,975	19,482	20,456
1,000,000	1,500,000	1,277	1,561	2,446	3,782	6,152	6,460
3,500,000	1,500,000	2,315	2,828	4,432	6,852	11,148	11,706
6,000,000	1,500,000	2,650	3,238	5,073	7,845	12,763	13,401
8,500,000	1,500,000	2,858	3,491	5,471	8,459	13,762	14,450
3,000,000	2,000,000	1,788	2,185	3,423	5,293	8,611	9,042
5,500,000	2,000,000	2,082	2,543	3,985	6,162	10,026	10,527
8,000,000	2,000,000	2,261	2,762	4,328	6,692	10,887	11,431
2,500,000	2,500,000	1,293	1,580	2,476	3,828	6,228	6,539
5,000,000	2,500,000	1,533	1,873	2,934	4,537	7,381	7,750
7,500,000	2,500,000	1,676	2,048	3,209	4,962	8,073	8,476

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Customer level options

Multi-year Policy Discount

Discount for multi-year policy period

Policy Period	Discount
1 Year	0%
2 Year	6%
3 Year	9%

Optional cover

Cover	Loading
Reduce PED from 36 months to 24 months	5%

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Premium Illustration for Advanced Top Up Health Insurance plan

Illustration

	Sum Insured	1,500,000	
	Deductible	500,000	
	Cover	2A1C	*2 Adults and 1 Child*
	Age of oldest policyholder	30 years	
	Reduction in PED cover	Yes	
	Policy period	2 Year	
	Premium Calculation		
Step 1	Premium for 2A1C cover with oldest member in the policy of age 30 years	2,545	
Step 2	Premium for 2A1C cover with oldest member in the policy of age 31 years	2,545	
Step 3	Total Table premium	5,089	*=2,545+2,545*
Step 4	Loading for optional cover	5%	
Step 5	Discount for policy period	6%	
Step 6	Final Premium	5,023	*=5,089*(1+5%)*(1-6%)*