Annexure II: Gross Premium Rate Table

Premium Rate Table for PreSecure Advantage

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

(In INR) **UIN: RSAHLIP25036V012425**

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

Individual

Age (yrs.)	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
91 days	4,615	7,691	10,767	13,075	15,382
1	4,615	7,691	10,767	13,075	15,382
2	4,615	7,691	10,767	13,075	15,382
3	4,615	7,691	10,767	13,075	15,382
4	4,615	7,691	10,767	13,075	15,382
5	4,615	7,691	10,767	13,075	15,382
6	4,615	7,691	10,767	13,075	15,382
7	4,615	7,691	10,767	13,075	15,382
8	4,615	7,691	10,767	13,075	15,382
9	4,615	7,691	10,767	13,075	15,382
10	4,615	7,691	10,767	13,075	15,382
11	4,615	7,691	10,767	13,075	15,382
12	4,615	7,691	10,767	13,075	15,382
13	4,615	7,691	10,767	13,075	15,382
14	4,615	7,691	10,767	13,075	15,382
15	4,615	7,691	10,767	13,075	15,382
16	4,615	7,691	10,767	13,075	15,382
17	4,615	7,691	10,767	13,075	15,382
18	4,615	7,691	10,767	13,075	15,382
19	4,615	7,691	10,767	13,075	15,382
20	4,615	7,691	10,767	13,075	15,382
21	5,306	8,843	12,381	15,034	17,687
22	5,409	9,014	12,620	15,324	18,029
23	5,513	9,189	12,864	15,621	18,377
24	5,620	9,366	13,113	15,923	18,733
25	5,729	9,548	13,367	16,231	19,095
26	5,840	9,733	13,626	16,546	19,465
27	5,953	9,921	13,890	16,866	19,843
28	6,068	10,114	14,159	17,193	20,228
29	6,186	10,310	14,434	17,527	20,620
30	6,306	10,510	14,714	17,867	21,021
31	6,429	10,715	15,000	18,215	21,429
32	6,554	10,923	15,292	18,569	21,846
33	6,681	11,135	15,589	18,930	22,271
34	6,811	11,352	15,893	19,298	22,704
35	7,143	11,905	16,666	20,238	23,809
36	7,491	12,485	17,479	21,224	24,970
37	7,856	13,094	18,332	22,260	26,188
38	8,240	13,734	19,227	23,347	27,468
39	8,643	14,406	20,168	24,489	28,811
40	9,066	15,111	21,155	25,688	30,222

41	9,511	15,851	22,192	26,947	31,703
42	9,977	16,629	23,281	28,269	33,258
43	10,467	17,445	24,424	29,657	34,891
44	10,982	18,303	25,624	31,115	36,605
45	12,062	20,103	28,144	34,175	40,206
46	13,250	22,083	30,917	37,542	44,167
47	14,230	23,717	33,204	40,319	47,434
48	15,284	25,473	35,663	43,305	50,947
49	16,039	26,732	37,425	45,445	53,464
50	16,832	28,054	39,275	47,691	56,108
51	17,665	29,442	41,218	50,051	58,883
52	18,539	30,899	43,258	52,528	61,797
53	19,457	32,429	45,400	55,129	64,857
54	20,421	34,035	47,649	57,859	68,070
55	21,433	35,722	50,010	60,727	71,444
56	22,496	37,493	52,490	63,738	74,986
57	23,612	39,353	55,094	66,899	78,705
58	24,783	41,305	57,827	70,219	82,610
59	26,013	43,355	60,698	73,704	86,711
60	27,047	45,078	63,109	76,632	90,155
61	28,121	46,869	65,616	79,677	93,738
62	28,820	48,033	67,246	81,656	96,066
63	29,536	49,226	68,917	83,685	98,453
64	30,270	50,450	70,629	85,764	1,00,899
65	30,571	50,951	71,331	86,617	1,01,902
66	30,875	51,458	72,041	87,478	1,02,915
67	31,181	51,969	72,757	88,348	1,03,938
68	31,491	52,486	73,480	89,226	1,04,972
69	31,805	53,008	74,211	90,113	1,06,015
70	32,121	53,535	74,949	91,009	1,07,070

Annexure II: Gross Premium Rate Table

Premium Rate Table for PreSecure Advantage

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

(In INR)

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

Family Floater: 1 Adult + 1 Child

Age (yrs.)	1 Lakh	2 Lakhs	3 Lakhs	4 Lakhs	5 Lakhs
18	6,568	10,947	15,326	18,610	21,894
19	6,568	10,947	15,326	18,610	21,894
20	6,568	10,947	15,326	18,610	21,894
21	7,536	12,561	17,585	21,353	25,121
22	7,680	12,800	17,920	21,760	25,600
23	7,826	13,044	18,261	22,175	26,088
24	7,976	13,293	18,610	22,598	26,585
25	8,128	13,547	18,965	23,029	27,093
26	8,170	13,617	19,064	23,149	27,234
27	8,326	13,877	19,428	23,591	27,755
28	8,486	14,143	19,800	24,043	28,286
29	8,648	14,414	20,179	24,503	28,827
30	8,814	14,690	20,566	24,973	29,380
31	8,858	14,763	20,669	25,098	29,527
32	9,028	15,047	21,065	25,580	30,094
33	9,201	15,336	21,470	26,071	30,671
34	9,378	15,630	21,883	26,572	31,261
35	9,829	16,382	22,935	27,849	32,764
36	10,010	16,684	23,357	28,362	33,367
37	10,493	17,488	24,483	29,730	34,976
38	10,999	18,332	25,665	31,165	36,665
39	11,531	19,219	26,907	32,672	38,438
40	12,090	20,150	28,210	34,255	40,300
41	12,677	21,128	29,579	35,917	42,255
42	13,292	22,154	31,016	37,662	44,308
43	13,939	23,232	32,524	39,494	46,463
44	14,618	24,363	34,109	41,418	48,727
45	16,044	26,740	37,436	45,458	53,480
46	16,697	27,829	38,961	47,309	55,658
47	17,923	29,871	41,820	50,781	59,742
48	19,240	32,067	44,893	54,513	64,133
49	20,184	33,640	47,096	57,188	67,280
50	21,175	35,292	49,409	59,996	70,584
51	22,216	37,027	51,837	62,945	74,053
52	23,309	38,848	54,387	66,042	77,696
53	24,456	40,760	57,065	69,293	81,521
54	25,661	42,768	59,876	72,706	85,537
55	26,926	44,877	62,828	76,291	89,754
56	27,585	45,975	64,365	78,158	91,950
57	28,946	48,244	67,541	82,014	96,488
58	30,376	50,626	70,876	86,064	1,01,252
59	31,876	53,127	74,378	90,317	1,06,255
60	33,137	55,228	77,320	93,888	1,10,457
61	34,448	57,414	80,379	97,603	1,14,827
62	35,300	58,834	82,368	1,00,018	1,17,668
63	36,174	60,290	84,406	1,02,493	1,20,580
64	37,069	61,782	86,495	1,05,030	1,23,564
65	37,436	62,394	87,352	1,06,070	1,24,788
66	37,807	63,012	88,217	1,07,120	1,26,024
67	38,182	63,636	89,090	1,08,181	1,27,272
68	38,560	64,266	89,973	1,09,253	1,28,533
69	38,942	64,903	90,864	1,10,335	1,29,806
70	39,328	65,546	91,765	1,11,428	1,31,092

Annexure II: Gross Premium Rate Table

Zonal Discount

Zonal Discount

Zone Categorization	Cities	Discount
For Zone 1 (Discount on premium rate)	Delhi (NCR), Mumbai including Suburbs, Chennai, Bengaluru, Hyderabad, Kolkata, Pune, Gujarat	0%
For Zone 2 (Discount on premium rate)	Rest of India	10%

Multi-year Policy Discount

Discount for multi-year policy period

Policy Period	Discount
1 Year	0.0%
2 Year	6.0%
3 Year	9.0%

Annexure II: Gross Premium Rate Table

Customer Level Options

Reduction in Co-payment

Co-pay options	Loading
20%	60%
30%	40%
40%	20%

Annexure 2: Premium Rate Table (In INR)

Premium Calculation-Illustration

Sum Insured (INR)	**2 Lakhs**
Member Max Age	37 years
Family combination	1A
Policy period	1 Year
Premium Calculation	
Base Premium for 1A policy for member aged 37 years	13,094

Annexure 2: Premium Rate Table (In INR)

Premium Calculation-Illustration

	Sum Insured (INR)	**2 Lakhs**	
	Member Max Age	37 years	
	Family combination	1A	
	Policy period	1 Year	
	Co-Pay opted	20%	
	Premium Calculation		
Step 1	Base Premium for 1A policy for member aged 37 years	13,094	*(A)*
Step 2	Loading for 20% Co-pay = 60%	7,856	*(B) = 60% * (A)*
Step 3	Total Premium with 20% co-payment option chosen	20,950	*(C) = (A) + (B)*

Annexure 2: Premium Rate Table (In INR)

Premium Calculation-Illustration

	Sum Insured (INR)	**5 Lakhs**	
	Member Max Age	37 years	
	Family combination	1A + 1C	
	Policy period	2 Year	
	Co-pay option chosen	40%	
	Premium Calculation		
Step 1	Base for 1A1C with oldest member in the policy of age 37 years	34,976	*(A)*
Step 2	Base for 1A1C with oldest member in the policy of age 38 years	36,665	*(B)*
Step 3	Two-year Premium for 1A1C with oldest member aged 37 years	71,641	*(C) = (A) + (B)*
Step 4	Loading for 40% Co-pay = 20%	14,328	*(D) = (C) * 20%*
Step 5	Total Premium with 40% co-payment option chosen	85,969	*(E) = (C) + (D)*
Step 6	Discount for 2 year policy period	6.0%	
Step 7	Final premium with multi year discount	80,811	*(F) = (E) * (1 - 6.0%)*

Annexure 2: Premium Rate Table (In INR)

Premium Calculation-Illustration

	Sum Insured (INR)	**2 Lakhs**	
	Member Max Age	37 years	
	Family combination	1A	
	Policy period	1 Year	
	Zone	Zone 2	
	Co-Pay opted	20%	
	Premium Calculation		
Step 1	Base Premium for 1A policy for member aged 37 years	13,094	*(A)*
Step 2	Loading for 20% Co-pay = 60%	7,856	*(B) = 60% * (A)*
Step 3	Total Premium with 20% co-payment option chosen	20,950	*(C) = (A) + (B)*
Step 4	Zone 2 Discount	2,095	*(D) = (C) * 10%*
Step 5	Total Zone 2 Premium with 20% co-pay option chosen	18,855	*(E) = (C) - (D)*