

MEMBER PREMIUM ZONE I (Mumbai)							
Age Band	Sum	Self	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Child	Self + 1 Child	Self + 2 Child
	Insured		Spouse	+ 1 Child	+ 2 Child	Child	Child
86-90 yrs	500000	27,414	41,122				
81-85 yrs		24,923	37,384				
76-80 yrs		22,657	33,985				
71-75 yrs		20,597	30,895				
66-70 yrs		18,725	28,088				
61-65 yrs		16,414	24,620				
56-60 yrs		14,536	21,804	25,438	29,072	18,171	21,804
51-55 yrs		11,166	16,749	19,541	22,331	13,958	16,749
46-50 yrs		10,343	15,514	18,100	20,685	12,929	15,514
41-45 yrs		5,507	8,260	9,637	11,015	6,884	8,260
36-40 yrs		4,253	6,379	7,442	8,505	5,316	6,379
21-35 yrs	3,705	5,558	6,484	7,410	4,632	5,558	

MEMBER PREMIUM ZONE II (Delhi, Ba)						
Age Band	Self	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Child	Self + 1 Child	Self + 2 Child
	Insured		Spouse	+ 1 Child	+ 2 Child	Child
86-90 yrs	26,057	39,086				
81-85 yrs	23,688	35,533				
76-80 yrs	21,536	32,302				
71-75 yrs	19,577	29,366				
66-70 yrs	17,798	26,696				
61-65 yrs	14,648	21,971				
56-60 yrs	12,495	18,743	21,866	24,990	15,619	18,743
51-55 yrs	11,025	16,538	19,294	22,050	13,781	16,538
46-50 yrs	9,398	14,096	16,446	18,798	11,747	14,096
41-45 yrs	4,715	7,072	8,251	9,429	5,894	7,072
36-40 yrs	3,827	5,741	6,698	7,655	4,784	5,741
21-35 yrs	3,335	5,002	5,836	6,670	4,169	5,002

MEMBER PREMIUM ZONE III (Rest of India)						
Age Band	Self	Self + Spouse	Self + Spouse + 1 Child	Self + Spouse + 2 Child	Self + 1 Child	Self + 2 Child
	Insured		Spouse	+ 1 Child	+ 2 Child	Child
86-90 yrs	22,675	34,013				
81-85 yrs	20,614	30,920				
76-80 yrs	18,740	28,110				
71-75 yrs	17,036	25,555				
66-70 yrs	15,488	23,231				
61-65 yrs	13,089	19,634				
56-60 yrs	11,314	16,971	19,799	22,628	14,142	16,971
51-55 yrs	9,240	13,860	16,170	18,480	11,550	13,860
46-50 yrs	7,954	11,931	13,919	15,908	9,942	11,931
41-45 yrs	4,221	6,332	7,387	8,442	5,276	6,332
36-40 yrs	3,402	5,103	5,954	6,804	4,253	5,103
21-35 yrs	2,964	4,446	5,187	5,928	3,705	4,446

86-93 yrs	700000	34,269	51,403				
81-85 yrs		31,154	46,729				
76-80 yrs		28,321	42,482				
71-75 yrs		25,746	38,620				
66-70 yrs		23,406	35,109				
61-65 yrs		20,517	30,776				
56-60 yrs'		18,170	27,256	31,798	36,341	22,713	27,256
51-55 yrs		13,958	20,936	24,425	27,914	17,447	20,936
46-50 yrs		12,929	19,392	22,624	25,856	16,161	19,392
41-45 yrs		6,884	10,326	12,047	13,768	8,605	10,326
36-40 yrs		5,316	7,974	9,302	10,631	6,644	7,974
21-35 yrs	4,632	6,947	8,105	9,263	5,789	6,947	

86-90 yrs	32,572	48,858				
81-85 yrs	29,611	44,416				
76-80 yrs	26,919	40,378				
71-75 yrs	24,471	36,707				
66-70 yrs	22,247	33,370				
61-65 yrs	18,310	27,464				
56-60 yrs	15,619	23,429	27,333	31,238	19,524	23,429
51-55 yrs	13,781	20,672	24,117	27,563	17,226	20,672
46-50 yrs	11,747	17,620	20,557	23,494	14,683	17,620
41-45 yrs	5,894	8,840	10,313	11,786	7,367	8,840
36-40 yrs	4,784	7,176	8,372	9,569	5,980	7,176
21-35 yrs	4,169	6,253	7,294	8,336	5,210	6,253

86-90 yrs	28,344	42,517				
81-85 yrs	25,767	38,651				
76-80 yrs	23,424	35,137				
71-75 yrs	21,295	31,943				
66-70 yrs	19,360	29,039				
61-65 yrs	16,362	24,543				
56-60 yrs	14,142	21,213	24,749	28,285	17,678	21,213
51-55 yrs	11,550	17,325	20,213	23,100	14,438	17,325
46-50 yrs	9,942	14,913	17,399	19,885	12,428	14,913
41-45 yrs	5,276	7,915	9,234	10,553	6,595	7,915
36-40 yrs	4,253	6,379	7,442	8,505	5,316	6,379
21-35 yrs	3,705	5,558	6,484	7,410	4,632	5,558

86-90 yrs	41,122	61,683				
81-85 yrs	37,384	56,076				
76-80 yrs	33,985	50,978				
71-75 yrs	30,895	46,344				
66-70 yrs	28,088	42,130				

86-90 yrs	39,086	58,629				
81-85 yrs	35,533	53,299				
76-80 yrs	32,302	48,453				
71-75 yrs	29,366	44,049				
66-70 yrs	26,696	40,045				

86-90 yrs	34,013	51,020				
81-85 yrs	30,920	46,382				
76-80 yrs	28,110	42,165				
71-75 yrs	25,555	38,331				
66-70 yrs	23,231	34,847				

61-65 yrs	1000000	24,620	36,931				
56-60 yrs		21,804	32,706	38,158	43,609	27,256	32,706
51-55 yrs		16,749	25,123	29,310	33,497	20,936	25,123
46-50 yrs		15,514	23,271	27,149	31,028	19,392	23,271
41-45 yrs		8,260	12,391	14,455	16,521	10,326	12,391
36-40 yrs		6,379	9,569	11,163	12,758	7,974	9,569
21-35 yrs		5,558	8,336	9,726	11,115	6,947	8,336

21,971	32,957					
18,743	28,114	32,800	37,488	23,429	28,114	
16,538	24,806	28,941	33,075	20,672	24,806	
14,096	21,145	24,669	28,193	17,620	21,145	
7,072	10,608	12,375	14,144	8,840	10,608	
5,741	8,611	10,046	11,482	7,176	8,611	
5,002	7,502	8,753	10,003	6,253	7,502	

19,634	29,451					
16,971	25,456	29,698	33,941	21,213	25,456	
13,863	20,790	24,255	27,720	17,325	20,790	
11,931	17,896	20,878	23,861	14,913	17,896	
6,332	9,497	11,081	12,663	7,915	9,497	
5,103	7,655	8,930	10,206	6,379	7,655	
4,446	6,670	7,781	8,892	5,558	6,670	

86-90 yrs	1500000	55,515	83,272				
81-85 yrs		50,468	75,702				
76-80 yrs		45,880	68,820				
71-75 yrs		41,709	62,564				
66-70 yrs		36,513	54,770				
61-65 yrs		32,006	48,010				
56-60 yrs		28,346	42,519	49,605	56,692	35,432	42,519
51-55 yrs		20,936	31,403	36,638	41,872	26,169	31,403
46-50 yrs		19,392	29,088	33,936	38,785	24,240	29,088
41-45 yrs		9,913	14,869	17,347	19,825	12,391	14,869
36-40 yrs		7,655	11,482	13,396	15,309	9,569	11,482
21-35 yrs	6,670	10,003	11,671	13,338	8,336	10,003	

52,766	79,149					
47,969	71,953					
43,609	65,413					
39,644	59,466					
34,706	52,058					
28,563	42,844					
24,365	36,548	42,639	48,731	30,456	36,548	
20,672	31,008	36,176	41,344	25,839	31,008	
17,620	26,431	30,835	35,241	22,026	26,431	
8,486	12,729	14,851	16,972	10,608	12,729	
6,889	10,334	12,056	13,778	8,611	10,334	
6,002	9,004	10,504	12,005	7,502	9,004	

45,918	68,876					
41,743	62,615					
37,948	56,923					
34,499	51,747					
30,201	45,301					
25,523	38,286					
22,062	33,093	38,609	44,124	27,577	33,093	
17,325	25,988	30,319	34,653	21,656	25,988	
14,913	22,370	26,098	29,826	18,642	22,370	
7,598	11,397	13,296	15,196	9,497	11,397	
6,124	9,185	10,716	12,247	7,655	9,185	
5,335	8,003	9,337	10,670	6,670	8,003	

86-90 yrs	2000000	65,230	97,845				
81-85 yrs		59,300	88,950				
76-80 yrs		53,909	80,864				
71-75 yrs		49,009	73,513				
66-70 yrs		41,991	62,985				
61-65 yrs		36,808	55,211				
56-60 yrs		32,597	48,896	57,045	65,195	40,746	48,896
51-55 yrs		23,553	35,329	41,217	47,105	29,441	35,329
46-50 yrs		21,816	32,724	38,178	43,633	27,271	32,724
41-45 yrs		10,904	16,356	19,082	21,807	13,630	16,356
36-40 yrs		8,420	12,630	14,735	16,840	10,525	12,630
21-35 yrs	7,336	11,004	12,838	14,672	9,170	11,004	

62,000	93,001					
56,364	84,546					
51,240	76,860					
46,581	69,872					
39,911	59,867					
32,847	49,270					
28,020	42,030	49,035	56,041	35,025	42,030	
23,255	34,884	40,698	46,512	29,070	34,884	
19,823	29,734	34,690	39,646	24,779	29,734	
9,335	14,002	16,336	18,669	11,669	14,002	
7,578	11,367	13,262	15,156	9,472	11,367	
6,602	9,904	11,554	13,205	8,253	9,904	

53,953	80,930					
49,048	73,572					
44,589	66,884					
40,535	60,803					
34,731	52,096					
29,353	44,030					
25,371	38,056	44,399	50,742	31,714	38,056	
19,491	29,236	34,108	38,981	24,363	29,236	
16,778	25,166	29,360	33,555	20,972	25,166	
8,358	12,536	14,625	16,715	10,448	12,536	
6,736	10,104	11,788	13,472	8,420	10,104	
5,868	8,803	10,270	11,738	7,336	8,803	

EMPLOYEE PREMIUM ZONE I (Mumbai)							
Age Band	Sum Insured	Self	Self +		Self +1		Self +2
			Spouse	+1 Child	+2 Child	Child	
	56-60 yrs	300000	9,818	14,726	17,181	19,635	12,272
51-55 yrs	8,329		12,493	14,574	16,656	10,411	12,493
46-50 yrs	7,184		10,776	12,572	14,368	8,980	10,776
41-45 yrs	3,695		5,543	6,467	7,390	4,619	5,543
36-40 yrs	2,970		4,456	5,199	5,942	3,714	4,456
21-35 yrs	2,481		3,721	4,341	4,961	3,101	3,721

EMPLOYEE PREMIUM ZONE II (Dehi, Bangalore)							
Age Band	Sum Insured	Self	Self +		Self +1	Self +2	
			Spouse	+1 Child			+2 Child
	56-60 yrs	300000	8,836	13,254	15,462	17,672	11,045
51-55 yrs	7,496		11,243	13,117	14,991	9,369	11,243
46-50 yrs	6,466		9,698	11,315	12,931	8,082	9,698
41-45 yrs	3,325		4,989	5,820	6,652	4,157	4,989
36-40 yrs	2,673		4,011	4,679	5,348	3,342	4,011
21-35 yrs	2,232		3,348	3,907	4,466	2,791	3,348

EMPLOYEE PREMIUM ZONE III (Rest of India)							
Age Band	Sum Insured	Self	Self +		Self +1	Self +2	
			Spouse	+1 Child			+2 Child
	56-60 yrs	300000	7,854	11,781	13,745	15,708	9,818
51-55 yrs	6,662		9,994	11,659	13,326	8,329	9,994
46-50 yrs	5,747		8,621	10,058	11,494	7,184	8,621
41-45 yrs	2,956		4,434	5,173	5,913	3,695	4,434
36-40 yrs	2,376		3,565	4,159	4,753	2,970	3,565
21-35 yrs	1,985		2,977	3,473	3,969	2,481	2,977

Age Band	Sum Insured	500000						
		56-60 yrs	14,536	21,804	25,438	29,072	18,170	21,804
		51-55 yrs	11,166	16,749	19,541	22,331	13,958	16,749
		46-50 yrs	10,343	15,514	18,100	20,685	12,929	15,514
		41-45 yrs	5,507	8,260	9,637	11,015	6,884	8,260
		36-40 yrs	4,253	6,379	7,442	8,505	5,316	6,379
		21-35 yrs	3,705	5,558	6,484	7,410	4,632	5,558

Age Band	Sum Insured	500000						
		56-60 yrs	12,495	18,743	21,866	24,990	15,619	18,743
		51-55 yrs	11,025	16,538	19,294	22,050	13,781	16,538
		46-50 yrs	9,398	14,096	16,446	18,795	11,747	14,096
		41-45 yrs	4,715	7,072	8,251	9,429	5,894	7,072
		36-40 yrs	3,827	5,741	6,698	7,655	4,784	5,741
		21-35 yrs	3,335	5,002	5,836	6,670	4,169	5,002

Age Band	Sum Insured	500000						
		56-60 yrs	11,314	16,971	19,799	22,628	14,142	16,971
		51-55 yrs	9,240	13,860	16,170	18,480	11,550	13,860
		46-50 yrs	7,954	11,931	13,919	15,908	9,942	11,931
		41-45 yrs	4,221	6,332	7,387	8,442	5,276	6,332
		36-40 yrs	3,402	5,103	5,954	6,804	4,253	5,103
		21-35 yrs	2,964	4,446	5,187	5,928	3,705	4,446

STUDENT PREMIUM	ZONE I	ZONE II	ZONE III	
16-35 yrs	1,00,000	827	709	630
	2,00,000	1,288	1,105	982

EMBER'S PARENT Zone 1 (Mumbai)			
Age Band	Sum Insured	1 parent	2 parents
86-90 yrs	5,00,000	29,159	43,737
81-85 yrs		26,507	39,761
76-80 yrs		24,098	36,146
71-75 yrs		20,937	31,406
66-70 yrs		18,588	27,878
61-65 yrs		15,918	23,877
56-60 yrs		13,215	19,823
51-55 yrs		10,918	16,377

ZONE II (Delhi & Bangalore)			
Age Band	Sum Insured	1 parent	2 parents
86-90 yrs	5,00,000	26,243	39,363
81-85 yrs		23,857	35,785
76-80 yrs		21,688	32,532
71-75 yrs		18,843	28,265
66-70 yrs		16,727	25,090
61-65 yrs		14,326	21,489
56-60 yrs		11,893	17,841
51-55 yrs		9,826	14,739

Zone III			
Age Band	Sum Insured	1 parent	2 parents
86-90 yrs	5,00,000	23,327	34,989
81-85 yrs		21,206	31,809
76-80 yrs		19,278	28,917
71-75 yrs		16,750	25,124
66-70 yrs		14,868	22,302
61-65 yrs		12,734	19,102
56-60 yrs		10,572	15,858
51-55 yrs		8,734	13,102

86-90 yrs	7,00,000	36,448	54,671
81-85 yrs		33,134	49,701
76-80 yrs		30,122	45,183
71-75 yrs		26,171	39,257
66-70 yrs		23,231	34,847
61-65 yrs		19,898	29,846
56-60 yrs		16,520	24,779
51-55 yrs		13,648	20,471

		32,803	49,204
		29,821	44,731
		27,110	40,664
		23,555	35,331
		20,909	31,362
		17,908	26,862
		14,867	22,301
		12,283	18,424

		29,159	43,737
		26,507	39,761
		24,098	36,146
		20,937	31,406
		18,585	27,878
		15,918	23,877
		13,215	19,823
		10,918	16,377

86-90 yrs	10,00,000	43,737	65,605
81-85 yrs		39,761	59,641
76-80 yrs		36,146	54,220
71-75 yrs		31,406	47,108
66-70 yrs		27,878	41,816
61-65 yrs		23,877	35,816
56-60 yrs		19,823	29,735
51-55 yrs		16,377	24,566

		39,363	59,045
		35,785	53,677
		32,532	48,798
		28,265	42,398
		25,090	37,635
		21,489	32,234
		17,841	26,761
		14,739	22,109

		34,989	52,484
		31,809	47,713
		28,917	43,376
		25,124	37,687
		22,302	33,453
		19,102	28,652
		15,858	23,788
		13,102	19,652

EMPLOYEE'S PAREN		ZONE I (Mumbai)	
Age Band	Sum Insur	1 paren	2 parents
76-80 yrs	3,00,000	14,313	21,469
71-75 yrs		12,467	18,701
66-70 yrs		11,004	16,506
61-65 yrs		9,702	14,553
56-60 yrs		7,770	11,655
51-55 yrs		6,615	9,923

ZONE II(Delhi & Bangalore)	
1 parent	2 parents
12,881	19,322
11,220	16,830
9,904	14,855
8,732	13,098
6,993	10,490
5,954	8,930

ZONE III	
1 paren	2 parents
11,450	17,175
9,973	14,960
8,803	13,205
7,762	11,642
6,216	9,324
5,292	7,938

76-80 yrs	5,00,000	24,098	36,146
71-75 yrs		20,937	31,406
66-70 yrs		18,585	27,878
61-65 yrs		15,918	23,877
56-60 yrs		13,215	19,823
51-55 yrs		10,918	16,377

21,688	32,532
18,843	28,265
16,727	25,090
14,326	21,489
11,893	17,841
9,826	14,739

19,278	28,917
16,750	25,124
14,868	22,302
12,734	19,102
10,572	15,858
8,734	13,102

Loading in premium for renewal between age of 81-85 years-10% per year on the expiring policy premium
 Loading in premium for renewal between age of 86-90 years-20% per year on the expiring policy premium