

## Health QuBE Super Top

### Prospectus

#### Scope of Covers:

If an insured person suffers an illnesses or accident during the policy period which requires the insured person's Hospitalisation for inpatient care/emergency care or any other Day care treatment listed in annexure I, which is undertaken at any hospital in India, during the policy period, we will reimburse the medical expenses incurred in respect of the Insured person provided that these Medical expenses are reasonable and customary changes which are medically necessary and incurred on medical advice.

Our liability to make payment for claims shall be in excess of the Deductible as stated in the schedule which shall apply in aggregate to all admissible claims arising under the policy in respect to Hospitalisation(s) of insured person (on individual basis in case of individual policy and on family basis in case of family floater policy) in a policy year.

We will pay to you or the nominee as under:

<b>Hospitalization Expenses</b>	Expenses of Hospitalization for a minimum period of 24 consecutive hours only shall be admissible. Daycare Treatments are covered under the policy.
	Time limit of 24 hrs shall not apply when the treatment is undergone in a Day Care Centre
<b>Pre-Hospitalization</b>	For 60 days prior to the date of hospitalization
<b>Post-Hospitalization</b>	For 90 days from the date of discharge from the hospital
<b>Room Rent Limit</b>	<p>Covered up to Single Private AC Room opted. ICU as per actual.</p> <p><b>Note:</b></p> <p>In case of admission to a room higher than the Single Private AC Room, i.e. Super Deluxe room, Suite or any other premium category room over and above Single Private AC room, the reimbursement/payment of all other expenses incurred at the Hospital, with the exception of cost of medicines, shall be effected in the same proportion as the admissible rate per day bears to the actual rate per day of Single Private AC Room charges.</p> <p>Additional allowance of Rs. 1000/ per day if insured has opted for the shared accommodation.</p>
<b>Donor's Medical Expenses</b>	Covered up to Rs. 200,000/-
<b>Domiciliary Hospitalization Expenses</b>	Covered up to Rs. 50,000

<b>AYUSH</b>	Expenses incurred for Inpatient Care treatment under Ayurveda, Yoga and Naturopathy, Unani, Sidha and Homeopathy systems of medicines shall be covered
<b>Pre-Existing Disease</b>	Only PEDs declared in the Proposal Form and accepted for coverage by the Insurer shall be covered after a waiting period of 3 years
<b>No Claim Bonus (NCB)</b>	Option 1: <b>Increase in sum insured</b> - Increase by 10% of SI in respect of each claim free year of insurance maximum up to 50% of current SI. Decrease by 10% of SI for each year with claim made  Option 2: <b>Discount in renewal premium</b> - 10% discount in renewal premium
<b>Renewability</b>	Life Long
<b>Pre-Policy Health Check up</b>	From 55 years onwards or any Past Medical History
<b>Restoration Benefit (Optional Cover)</b>	Restoration of the basic sum insured if the basic sum insured has been exhausted during the policy year (For 3 Lakh and above sum insured & deductible).

### Waiting period

The company shall not be liable to make any payment under the policy in connection with or in respect of following expenses till the expiry of waiting period mentioned below

#### Pre-existing Diseases: (Code-Excl01)

Expenses related to the treatment of a pre-existing disease (PED) and its direct complications shall be excluded until the expiry of 36 months of continuous coverage from the date of inception of the first policy with insurer.

If the insured person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) regulations, then waiting period for the same would be reduced to the extent of prior coverage.

Coverage under the policy after the expiry of 36 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by insurer.

#### Specific waiting period: (Code-Excl02)

Expenses related to the treatment of the listed conditions; surgeries/treatments shall be excluded until the expiry of 12/36 months of continuous coverage after the date of inception of the first policy with the insurer. This exclusion shall not be applicable for claims arising due to an accident.

In case of enhancement of sum insured the exclusion shall apply fresh to the extent of sum insured increase.

If any of the specified disease/procedure falls under the waiting period specified for pre-existing diseases, then the longer of the two waiting periods shall apply.

The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.

If the insured person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.

List of applicable disease for 12 months waiting period are:

1. Benign ENT disorders
2. Tonsillectomy
3. Adenoidectomy
4. Mastoidectomy
5. Tympanoplasty
6. Hysterectomy
7. All internal or external benign tumours, cyst, sinus, polyps of any kind including benign breast lump
8. Benign prostate hypertrophy
9. Cataract and Senile Cataract eye ailments
10. Gastric and Duodenal Ulcer
11. Gout and Rheumatism
12. Hernia of all types, Hydrocele
13. Non-Infective Arthritis
14. Piles, Fissures and Fistula in anus
15. Pilonidal sinus, Sinusitis and related disorders
16. Prolapse inter Vertebral Disc and Spinal Diseases unless arising from accident
17. Calculi in urinary system, Gall Bladder and Bile duct, excluding malignancy.
18. Varicose Veins and Varicose Ulcers

**List of applicable disease for 36 months waiting period are:**

1. Waiting period of 36 months will be applicable under the Policy to all Pre-existing Diseases, and those specifically declared and accepted at the time of proposal
2. Treatment for joint replacement unless arising from an accident.

3. Osteoarthritis and Osteoporosis
4. Pre-Existing Disease
5. Schizophrenia (ICD code: F20 to F29)
6. Bipolar Affective Disorders (ICD code: F31.0 to F31.9)
- 7 Depression (ICD code: F32.0 to F32.9))
8. Obsessive Compulsive Disorders (ICD code: F42)
9. Psychosis (IDC code: F29)
10. Dissociative and conversion disorder (ICD Code: F44.9)

**First Thirty Days Waiting Period:(Code- Excl03)**

I. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

**EXCLUSIONS**

The Company shall not be liable to make any payment under the policy, in respect of any expenses incurred in connection with or in respect of:

**1. Investigation & Evaluation: (Code- Excl04)**

- a) Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
- b) Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

**2. Exclusion Name: Rest Cure, Rehabilitation and Respite Care: (Code- Excl05)**

Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.

Any services for people who are terminally ill to address physical, social, emotional and spiritual needs.

(Note: However, Insurers may endeavour to develop add-on riders to offer respite care and home care. especially, the coverage that kicks in at age 65 onwards, provided the coverage under base policy is continued without break.)

### **3. Obesity/ Weight Control: (Code- Excl06)**

Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

- 1) Surgery to be conducted is upon the advice of the Doctor
- 2) The surgery/Procedure conducted should be supported by clinical protocols
- 3) The member has to be 18 years of age or older and
- 4) Body Mass Index (BMI);
  - a) greater than or equal to 40 or
  - b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
    - i. Obesity-related cardiomyopathy
    - ii. Coronary heart disease
    - iii. Severe Sleep Apnea
    - iv. Uncontrolled Type2 Diabetes

### **4. Change-of-Gender treatments:(Code- Excl07)**

Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

### **5. Cosmetic or Plastic Surgery: (Code- Excl08)**

Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medical necessity, it must be certified by the attending Medical Practitioner.

### **6. Hazardous or Adventure sports: (Code- Excl09)**

Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para- jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

### **7. Breach of law:(Code- Excl10)**

Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

### **8. Excluded Providers: (Code- Excl11)**

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Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website / notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

(Explanation: Details of excluded providers shall be provided with the policy document. Insurers to use various means of communication to notify the policyholders, such as e-mail, SMS about the updated list being uploaded in the website.)

9. Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof. (Code- Excl12)

10. Treatments received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or where admission is arranged wholly or partly for domestic reasons. (Code- Excl13)

11. Dietary supplements and substances that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalization claim or day care procedure (Code- Excl14)

12. Refractive Error: (Code- Excl15)

Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptries.

13. Unproven Treatments: (Code- Excl16)

Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

14. Sterility and Infertility: (Code- Excl17)

Expenses related to Birth Control, sterility and infertility. This includes:

(i) Any type of contraception, sterilization

(ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI

(iii) Gestational Surrogacy

(iv) Reversal of sterilization

15. Maternity Expenses: (Code: Excl 18)

1. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization) except ectopic pregnancy:

2. expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during the policy period

War (whether declared or not) and war like occurrence or invasion, acts of foreign enemies, hostilities, civil war, rebellion, revolutions, insurrections, mutiny, military or usurped power, seizure, capture, arrest, restraints and detainment of all kinds.

16. Nuclear, chemical or biological attack or weapons, contributed to, caused by, resulting from or from any other cause or event contributing concurrently or in any other sequence to the loss, claim or expense. For the purpose of this exclusion:

a) Nuclear attack or weapons means the use of any nuclear weapon or device or waste or combustion of nuclear fuel or the emission, discharge, dispersal, release or escape of fissile/ fusion material emitting a level of radioactivity capable of causing any illness, incapacitating disablement or death.

b) Chemical attack or weapons means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing any illness, incapacitating disablement or death.

c) Biological attack or weapons means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organisms and/or biologically produced toxins (including genetically modified organisms and chemically synthesized toxins) which are capable of causing any illness, incapacitating disablement or death.

17. Any expenses incurred on Outpatient treatment (OPD treatment).

18. Treatment taken outside the geographical limits of India.

19. Injury or Disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not)

20. Any medical expenses incurred on new-born /children below age of 91 days will not be covered under the Policy.

21. In respect of existing diseases, disclosed by the insured and mention in the policy schedule (based on the insured consent), policy holder is not entitled to get the coverage for specified ICD codes.

**Moratorium Period:** After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first policy. Wherever the Sum Insured is enhanced, the completion of sixty continuous months would be applicable from date of enhancement of sums insured only on the enhanced limits.

#### **Who can take this policy?**

Policy can be availed by persons between the age of 18 years and 65 years, as Proposer. Proposer with higher age can obtain policy for family, without covering self.

Policy can be availed for Self and the following family members

a. Legally wedded Spouse

**b. Parents and Parents-in-law**

c. Children between the age of 3 months to 25 years, Maximum Three, if either of the parents are covered with us.

**Sum Insured:**

Sum Insured Options: 2 Lakh, Maximum: 1 Cr

Deductible Options: Minimum:1 Lakh, Maximum: 50 Lakh

Deductible\ Sum Insured	2L	3L	4L	5L	7.50L	10L	15L	20L	25L	30L	40L	50L	75L	90L	95L	1Cr
1L	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No	No	No
2L	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No	No	No
3L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No
4L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No
5L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	Yes*	No
7.50L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	No	No	No
10L	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	No	No	No	Yes	No	No
15L	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
20L	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
30L	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
40L	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes
50L	No	No	No	No	No	No	No	Yes	Yes	Yes	Yes	Yes	Yes	No	No	Yes

\* Option available only if base cover of Rs. 5L Health QuBE comprehensive is opted with us.

Individual basis — SI shall apply to each individual family member

Floater basis - SI shall apply to the entire family (Maximum up to seven member)

**Period of Insurance**

1 Year, 2 Years and 3 Years

Mode of Premium:

Quarterly, Half Yearly and Annually

**Mode of Premium:**

As per Annexure II

Premium for Optional Cover. (Restoration Benefit) As per Annexure III

**Loading & Discount:**

1. Employee Discount:

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5% discount on New and Renewal policy premium if he/she is an employee of Raheja QBE General Insurance Company Limited.

**2. Loyalty Discount:**

5% discount on the on New and Renewal policy premium is applicable for a Health QuBE Insurance Policy customer

**3. Policy Period Discounts & Loading:**Single Premium Discount:

- A discount of 7% for a 2 Year Premium
- A Discount of 12% for a 3 Year Premium

Instalment Premium Loading:

- Quarterly Loading - 3.50%
- Half-Yearly Loading: 2.70%

**4. Direct/Digital Discount:**

A discount of 10% is allowed in lieu of reduced operational cost if the policy is sold directly to the customer or through online portal.

**Medical Underwriting Loading****Pre-Acceptance Medical Test Requirement:**

All Individuals upto 55 years (age last birthday as at Policy inception date): The Company will rely on the declarations made on the Proposal Form. In case the declaration reveals any medical adversity, the Company may require the individual to undergo appropriate medical tests.

For age above 55 years (age last birthday as at Policy inception date): The Individuals would be required to undergo pre-acceptance medical tests as follows-Medical Examination Report, Treadmill Test/ECG, Lipid Profile, HbA1C, Serum Creatinine, Complete Blood Count, Urinalysis.

The Company reserves its right to require any individual to undergo such medical tests or where required any further additional tests, at the sole discretion of the Company to determine the acceptance of a Proposal.

The Health check-up and subsequent Medical reports are valid upto 90 days from date of Health Check-up. In case of accepted proposals,

A 50% reimbursement of the medical test costs will be applicable for accepted proposals (on our pre agreed rates with the network provider). Please refer our website [www.hdfcergo.com](http://www.hdfcergo.com) for the list of DC in your area

**Medical Underwriting:**

We may apply a risk loading on the premium payable (based upon the declarations made in the proposal form and the health status of the persons proposed for insurance). The maximum risk loading applicable for an individual shall not exceed above 100% per diagnosis/medical condition and an overall risk loading of over 150% per person. These loadings are applied from inception of the Policy including subsequent renewal(s) with Us or on the receipt of the request of increase in Sum Insured. We will inform You about the applicable risk loading through a counter offer letter/email/phone. You shall revert to Us with your acceptance and additional premium (if any), within 15 days of the issuance of such counter offer. In case, you neither accept the counter offer nor revert to Us within JS days, We shall refund the premium paid within the next 15 days as per Policy terms and conditions. We would issue the policy only, once we have your acceptance and additional premium (if any) for the loading proposed by us.

**Endorsements:**

Following type of endorsement are permissible under the Policy.

**Premium Bearing**

- Increase in Sum Insured: Subject to medical underwriting permissible at Renewal. Decrease in Sum Insured: Permissible at Renewal unless Policy wrongly issued by us

Addition of member: Newly married spouse or New born baby after completion of 90 days of age permissible at Renewal Policy cancellation

**Non-Premium Bearing**

- Address change
- Corrections: Names, address etc
- Change of Occupation Above list is indicative.

**Revision of Product:**

In case of revision of this product we will communicate to you prior to the revision. Existing policy will continue to remain in force till its expiry, and for existing policyholders the revision will be applicable only from the date of renewal.

**Grace Period :**

The grace period for payment of the premium shall be fifteen days where premium payment mode is monthly and thirty days in all other cases.

**CLAIM PROCEDURE**

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**Cashless Facility:** (applicable where the Insured Person/s has opted for cashless facility in a Network Hospital) - The Insured Person must call the helpline and furnish membership number and Policy Number and take an eligibility number to confirm communication. The same has to be quoted in the claim form.

The call must be made 48 hours before admission to Hospital and details of hospitalization like diagnosis, name of Hospital, duration of stay in Hospital should be given. In case of emergency hospitalization the call should be made within 24 hours of admission.

I. The company may provide Cashless facility for Hospitalisation expenses either directly or through the TPA if treatment is undergone at a Network Hospital by issuing Pre-Authorisation letter to the health care service provider.

II. For the purpose of considering Pre-Authorisation and Cashless facility, the Insured Person/s /Hospital shall submit to the TPA complete information of the disease, requiring treatment along with necessary certification from the Hospital/Medical Practitioner

If the claim for treatment appears admissible, the Company either directly or through the TPA shall issue Pre-Authorisation to the Hospital concerned for cashless facility whereby hospitalization expenses shall be paid directly by the Company/through the TPA as confirmed in the Pre-Authorisation.

IV. Cashless facility will not be available in Non-network Hospital and may be declined even for treatment at a network hospital where the information available does not conclusively establish that a claim in respect of the treatment would be admissible. In such cases, the Insured Person/s shall bear such expenses and claim reimbursement immediately after discharge from the Hospital.

V. The list of Network hospitals where we are having cash less arrangement would be made available to the Policy holder and subsequent amendments to the same would also be duly communicated by us/the TPA service provider.

VI. In case where initial covered Medical expenses were not expected to exceed the deductible but subsequently found to be exceeding the opted deductible, notification must be done immediately along with the copy of intimation made to other Insurer (if covered under any other Health Insurance Policy).

1.1 Reimbursement: Notice of claim with particulars relating to Policy numbers, name of the Insured Person in respect of whom claim is made, nature of illness/ injury and name and address of the attending Medical Practitioner/ Hospital/ Nursing Home should be given to Us immediately on hospitalization/ injury/ death, failing which admission of claim would be based on the merits of the case at our discretion. The Insured Person/s shall after intimation as aforesaid, further submit at his/her own expense to the TPA as specified below

Sr No	Type of Claim	Prescribed Time Limit
1.	Reimbursement of hospitalization, Day care and pre hospitalization expenses	Within 30 days of date of discharge
2.	Reimbursement of post hospitalization expenses	Within 30 days from completion of post hospitalization treatment.

**Documents to Be Submitted:**

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Claim form duly completed in all respects

Original Bills, Receipt and Discharge certificate/card from the Hospital.

Original Cash Memos from Hospital(s)/Chemist(s), supported by proper prescriptions.

IV. Original Receipt and Pathological test reports from a Pathologist supported by the note from the attending Medical Practitioner / Surgeon demanding such Pathological tests.

V. Surgeon's certificate stating nature of operation performed and Surgeons' original bill and receipt.

VI. Attending Doctor's/Consultant's/Specialist's/-Anesthetist's original bill and receipt, and certificate regarding diagnosis.

VII. Medical Case History/Summary.

VIII. Original bills & receipts for claiming Ambulance Charges The Insured Person/s shall at any time as may be required authorize and permit the TPA and/or Company to obtain any further information or records from the Hospital, Medical Practitioner, Lab or other agency. in connection with the treatment relating to the claim.

IX. In case original documents being provided to any other Insurance Company or to a reimbursement provider, We shall accept verified photocopies of such document providers attested by such other Insurance Company/ reimbursement

The Company may call for additional documents / information and / or carry out verification on a case to case basis to ascertain the facts collect additional information/documents of the case to determine the extent of loss. Verification carried out will be done by professional Investigators or a member of the Service Provider and costs for such investigations shall be borne by the Company.

The Company may accept claims where documents have been provided after a delayed interval in case such delay is proved to be for reasons beyond the control of the Insured/ Insured Person/s. The Insured shall tender to the Company all reasonable information, assistance and proofs in connection with any claim hereunder respective TPA.

List of TPA link - <https://www.rahejaqbe.com/claims/health-claims>

### **Payment of Claims**

Name: Paramount Health Services 6 Insurance TPA Pvt. Ltd. Address 6 Contact Details: A-442, Road no-28, Ramnagar,

Wagle Industrial Estate, Thane(W), Mumbai, Thane, Maharashtra -400060

Toll Free number: 1800 102 7723

Website Address: [www.paramounttpa.com](http://www.paramounttpa.com)

I. We shall be under no obligation to make any payment under this Policy unless We have received all the premium payments in full and all payments have been realized and We have been provided

with the documentation and information. We have requested to establish the circumstances of the claim, its quantum or Our liability for it.

We will only make payment to You under this Policy. In the event of Your death, We will make payment to the Nominee (as named in the Policy Schedule)/ legal heir as the case may be.

III. Payments under this Policy shall only be made in Indian Rupees.

IV. Our liability to make payment under this policy will only begin when the Deductible as mentioned in Schedule is exceeded.

V. All admissible claims shall be assessed basis following order:

a) Basis of claim payment shall be aggregate of Medical expenses incurred for all hospitalization (s) incepting during each policy year payable under this Policy and which exceeds the Deductible applicable per policy year basis as mentioned in the Policy Schedule.

b) Any claim under this Policy shall be payable by Us only if the sum of the amount of covered Medical Expenses in respect to Hospitalisation(s) of Insured Person (on Individual basis in case of Individual Policy and on Family Floater basis in case of Family Floater Policy) exceeds the Deductible applicable on per year basis and all limits of reimbursement under other Health Insurance policy (if available) to the insured person/s have been exhausted.

c) We are not obliged to make payment for any claim or that part of any claim that could have been avoided or reduced if the Insured Person had taken reasonable care, or that is brought about or contributed to by the Insured Person failing to follow the directions, advice or guidance provided by a Medical Practitioner.

Note: In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer, the Company shall accept the copy of the documents listed under condition and claim settlement advice, duly certified by the other insurer.

Time limit for submission of claim documents to the Company/ TPA:

Documents supporting the pre hospitalization and hospitalization claim must be submitted within 30 days from the date of discharge from the Hospital.

ii. Documents supporting the post hospitalization claim must be submitted within 15 days from completion of post hospitalization treatment.

iii. Any delay in notification or submission may be condoned on merit where delay is proved to be for reasons beyond the control of the Insured Person.

iv. In the event of a claim lodged under the Policy and the original documents having been submitted to any other insurer or reimbursement provider, the Company shall accept the copy of the documents and claim settlement advice, duly certified by the other insurer or reimbursement provider subject to satisfaction of the Company.

#### **Claim Settlement (provision for Penal Interest):**

The Company shall settle or reject a claim, as may be the case, within 30 days from the date of receipt of last necessary document.

In the case of delay in the payment of a claim, the Company shall be liable to pay interest from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.

However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest. In any case not later than 30 days from the date of receipt of last necessary document, In such cases, the Company shall settle the claim within 45 days from the date of receipt of last necessary document.

iv. In case of delay beyond stipulated 45 days the Insurer shall be liable to pay interest at a rate 296 above the bank rate from the date of receipt of last necessary document to the date of payment of claim.

Servicing of claims, i.e., claim admissions and assessments, under this Policy by way of pre-authorization of cashless treatment or processing of claims other than cashless claims or both. as per the underlying terms and conditions of the policy.

The services offered by a TPA shall not include

**Claim settlement and claim rejection:**

Any services directly to any insured person or to any other person unless such service is in accordance with the terms and conditions of the Agreement entered into with the Company.

List of TPA link - <https://www.rahejaqbe.com/claims/health-claims>

List of Blacklisted hospitals - <https://www.rahejaqbe.com/hospital-locator>

**GENERAL TERMS & CONDITIONS****Disclosure of Information:**

The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis-description or non-disclosure of any material fact.

(Note: "Material facts" for the purpose of this policy shall mean all important, essential and relevant information sought by the company in the proposal form and other connected documents to enable him to take informed decision in the context of underwriting the risk)

**Condition Precedent to Admission of Liability:**

The due observance and fulfilment of the terms and conditions of the policy, by the insured person, shall be a condition precedent to any liability of the Company to make any payment for claim(s) arising under the policy.

**Material Change:**

The Insured shall notify the Company in writing of any material change in the risk in relation to the declaration made in the proposal form or medical examination report at each Renewal and the Company may, adjust the scope of cover and / or premium, if necessary, accordingly.

**Records to be Maintained:**

The Insured Person shall keep an accurate record containing all relevant medical records and shall allow the Company or its representatives to inspect such records. The Policyholder or Insured Person shall furnish such information as the Company may require under this Policy at any time during the Policy Period or until the final adjustment, if any and resolution of all Claims under this Policy.

**No Constructive Notice:**

Any knowledge or information of any circumstances or condition in relation to the Insured Person which is in the possession of the Company other than that expressly disclosed in the Proposal Form or otherwise in writing to, shall not be held to bind or prejudicially affect the Company notwithstanding subsequent acceptance of any premium.

**Complete Discharge:**

Any payment to the insured person or his/ her nominees or his/ her legal representative or to the Hospital/Nursing Home or assignee, as the case may be, for any benefit under the policy shall in all cases be a full, valid and an effectual discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

**Notice & Communication:**

Any notice, direction, instruction or any other communication related to the Policy should be made in writing. Such communication shall be sent to the address of the Company specified in the Policy Schedule.

The Company shall communicate to the Insured at the address mentioned in the schedule.

**Territorial Limit:**

All medical treatment for the purpose of this insurance will have to be taken in India only.

**Multiple Policies:**

In case of multiple policies taken by an insured during a period from the same or one or more insurers to indemnify treatment costs, the Insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer if chosen by the policy holder shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.

Policyholder having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies, even if the sum insured is not exhausted. Then the Insurer(s) shall independently settle the claim subject to the terms and conditions of this policy.

If the amount to be claimed exceeds the sum insured under a single policy, the Insured person shall have the right to choose insurers from whom he/she wants to claim the balance amount.

IV. Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured shall only be indemnified the hospitalization costs in accordance with the terms and conditions of the chosen policy.

**Fraud:**

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If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the Insured Person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy shall be forfeited.

Any amount already paid against claims which are found fraudulent later under this Policy shall be repaid by all person(s) named in the Policy Schedule, who shall be jointly and severally liable for such repayment.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:

- a) the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;
- b) the active concealment of a fact by the insured person having knowledge or belief of the fact:
- c) any other act fitted to deceive; and
- d) any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the policy on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such mis-statement of or suppression of material fact are within the knowledge of the insurer. Onus of disproving is upon the policyholder. if alive. or beneficiaries

### **Cancellation**

- a) The policyholder may cancel this policy by giving 7 days written notice.
- b) In case the Policyholder requests cancellation of the Policy, where no claims are made under the Policy, the Company shall refund proportionate premium for the unexpired policy period on prorata basis.
- c) In case the Policyholder requests for cancellation of the Policy, where there are claims made under the Policy, then there shall be no refund of premium for the unexpired policy period.
- d) The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation by the insured person by giving 15 days' written notice. There would be no refund of premium upon cancellation on the abovementioned grounds.

### **Automatic change in Coverage under the policy:**

The coverage for the Insured Person shall automatically terminate: In the case of his/ her (Insured Person) demise.

However, the cover shall continue for the remaining Insured Persons till the end of Policy Period. The other Insured Persons may also apply to renew the Policy. In case, the Insured Person is minor, the Policy shall be renewed only through any one of his/her natural guardian or guardian appointed by Court. All relevant particulars in respect of such person (including his/her relationship with the

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Insured person) must be submitted to the Company along with the application. Provided no Claim has been made, and termination takes place on account of death of the Insured Person, pro-rata refund of premium of the deceased Insured Person for the balance period of the Policy will be effective.

**Nomination:**

The policy holder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policy holder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. For claims settlement under reimbursement, the Company will pay the policy holder. In the event of death of policy holder, the company will pay the nominee (as named in the policy schedule/Policy Certificate/Endorsement if any) and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policy holder whose discharge shall be treated as full and final of its liability under the policy.

**Territorial Jurisdiction:**

All disputes or differences under or in relation to the interpretation of the terms, conditions, validity, construct, limitations and/or exclusions contained in the Policy shall be determined by the Indian court and according to Indian law.

**Migration:**

The insured person will have the option to migrate the policy to other health insurance products/plans offered by the company policy by applying for migration of the policy 30 days before the premium due date of his/her existing policy as per extant guidelines on Migration. If such person is presently covered and has been continuously covered without any lapses under any health insurance product/plan offered by the company, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on migration. For Detailed Guidelines on migration, kindly refer the link - [https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability\\_Migration\\_Guideline.pdf](https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf)

**Portability:**

The insured person will have the option to port the policy to other insurers by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 45 days before, but not earlier than 60 days from the premium due date of his/her existing policy as per extant guidelines related to portability. If such person is presently covered and has been continuously covered without any lapses under any health insurance policy with an Indian General/Health insurer, the proposed insured person will get the accrued continuity benefits in waiting periods as per extant guidelines on portability.

For Detailed Guidelines on portability, kindly refer the link - [https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability\\_Migration\\_Guideline.pdf](https://www.rahejaqbe.com/frontend/images/health-basic-guideline/pdf/download/Portability_Migration_Guideline.pdf)

**Renewal of Policy:**

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The Policy shall ordinarily be renewable except on grounds of fraud, moral hazard, misrepresentation by the insured person provided that the policy is not withdrawn. The renewal premium shall be paid to the Company on or before the date of expiry of the Policy or of the subsequent renewal thereof.

- i. The Company shall endeavor to give notice for renewal. However, the Company is not bound to give any notice for renewal.
- ii. Renewal shall not be denied on the ground that the insured had made a claim or claims in the preceding policy years.
- iii. Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.
- iv. At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period to maintain continuity of benefits without Break-in Policy. Coverage is not available during the grace period.
- v. If not renewed within Grace Period after due renewal date, the Policy shall terminate.
- vi. No loading shall apply on renewals based on individual claims experience

**Possibility of Revision of Terms of the Policy Including the Premium Rates:**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified before the changes are effected.

**Free look period:**

The Free Look Period shall be applicable at the inception of the Policy and not on renewals or at the time of porting the policy.

The insured shall be allowed a period of thirty days from date of receipt of the Policy, whether received electronically or otherwise, to review the terms and conditions of the Policy. If the insured has not made any claim during the Free Look Period, the insured shall be entitled to

- i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges; or
- ii. where the risk has already commenced and the option of return of the Policy is exercised by the insured, a deduction towards the proportionate risk premium for period of cover or
- iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period

**Alterations in the Policy:**

This Policy constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved, evidenced by a written endorsement signed and stamped by the Company.

**Change of Sum Insured:**

Sum insured can be changed (increased/ decreased) only at the time of renewal, subject to underwriting by the Company. For any increase in SI, the waiting period shall start afresh for the incremental portion of the sum insured.

**Terms and conditions of the Policy:**

The terms and conditions contained herein and in the Policy Schedule shall be deemed to form part of the Policy and shall be read together as one document.

**Electronic Transactions:**

The Insured agrees to adhere to and comply with policy terms and conditions as the Company may prescribe from time to time, and hereby agrees and confirms that all transactions effected by or through facilities for conducting remote transactions including the Internet, World Wide Web, electronic data interchange, call centers, tele-service operations (whether voice, video, data or combination thereof) or by means of electronic, computer, automated machines network or through other means of telecommunication, established by or on behalf of the Company, for and in respect of the Policy or its terms, shall constitute legally binding and valid transactions when done in adherence to and in compliance with the Company's terms and conditions for such facilities, as may be prescribed from time to time.

Sales through such electronic transactions shall ensure that all conditions of Section 41 of the Insurance Act, 1938 prescribed for the proposal form and all necessary disclosures on terms and conditions and exclusions are made known to the Insured. A voice recording in case of tele-sales or other evidence for sales through the World Wide Web shall be maintained and such consent will be subsequently validated/ confirmed by the Insured.

**Disclaimer:** This is only a summary of the product features. The actual benefits shall be described in the policy, and will be subject to the policy terms, conditions and exclusions.

For more details on risk factors, terms and conditions, read the sales brochure carefully before concluding a sale.

**IRDA Regulation :** This Policy is subject to regulation Master Circular on Operations and Allied Matters of Insurers 2024 - Health Insurance & Insurance Regulatory and Development Authority of India (Protection of Policyholders' Interests, Operations and Allied Matters of Insurers) Regulations, 2024 or any amendment thereof from time to time. Prohibition of Rebates: Section 41 of the Insurance Act, 1938 (and amendments thereof)

1) No person shall allow or offer to allow, either directly or indirectly, as an inducement to any person to take out or continue an insurance in respect of any kind of risk relating to lives or property in India, any rebate of the whole or part of the commission payable or any rebate of premium shown on the policy, nor shall any person taking out or renewing or continuing a policy accept any rebate, except such rebate as may be allowed in accordance with the prospectus or tables of the insurers.

2) Any person making default in complying with the provisions of this section shall be liable for penalty which may extend to ten lakh rupees.

**Annexure I – Indicative Day Care Procedure List**

Sr No	Procedure Name	Sr No	Procedure Name
1	Coronary Angiography	40	Adenoidectomy
2	Insert Non - Tunnel Cv Cath	41	Labyrinthectomy For Severe Vertigo
3	Insert Picc Cath (Peripherally Inserted Central Catheter )	42	Stapedectomy Under Ga
4	Replace Picc Cath (Peripherally Inserted Central Catheter)	43	Stapedectomy Under La
5	Insertion Catheter, Intra Anterior	44	Tympanoplasty (Type IV)
6	Insertion Of Portacath	45	Endolymphatic Sac Surgery For Meniere's Disease
7	Suturing Lacerated Lip	46	Turbinectomy
8	Suturing Oral Mucosa	47	Endoscopic Stapedectomy
9	Oral Biopsy In Case Of Abnormal Tissue Presentation	48	Incision And Drainage Of Perichondritis
10	Myringotomy With Grommet Insertion	49	Septoplasty
11	Tympanoplasty (closure Of An Eardrum Perforation reconstruction Of The Auditory Ossicles)	50	Vestibular Nerve Section
12	Removal Of A Tympanic Drain	51	Thyroplasty Type I
13	Keratoses Removal Under Ga	52	Pseudocyst Of The Pinna - Excision
14	Operations On The Turbinates (nasal Concha)	53	Incision And Drainage - Haematoma Auricle
15	Removal Of Keratoses Obturans	54	Tympanoplasty (Type II)
16	Stapedotomy To Treat Various Lesions In Middle Ear	55	Reduction Of Fracture Of Nasal Bone
17	Revision Of A Stapedectomy	56	Thyroplasty (Type II)
18	Other Operations On The Auditory Ossicles	57	Tracheostomy
19	Myringoplasty (post-aural/endaural Approach As Well As Simple Type-i Tympanoplasty)	58	Excision Of Angioma Septum
20	Fenestration Of The Inner Ear	59	Turbinoectomy
21	Revision Of A Fenestration Of The Inner Ear	60	Incision & Drainage Of Retro Pharyngeal Abscess
22	Palatoplasty	61	Uvulo Palato Pharyngo Plasty
23	Transoral Incision And Drainage Of A Pharyngeal Abscess	62	Adenoidectomy With Grommet Insertion
24	Tonsillectomy Without Adenoidectomy	63	Adenoidectomy Without Grommet Insertion
25	Tonsillectomy With Adenoidectomy	64	Vocal Cord Lateralisation Procedure
26	Excision And Destruction Of A Lingual Tonsil	65	Incision & Drainage Of Para Pharyngeal Abscess
27	Revision Of A Tympanoplasty	66	Tracheoplasty
28	Other Microsurgical Operations On The Middle Ear	67	Cholecystectomy
29	Incision Of The Mastoid Process And Middle Ear	68	Choledcho-jejunostomy
30	Mastoidectomy	69	Duodenostomy
31	Reconstruction Of The Middle Ear	70	Gastrostomy
32	Other Excisions Of The Middle And Inner Ear	71	Exploration Common Bile Duct
33	Incision (opening) And Destruction (elimination) Of The Inner Ear	72	Esophagoscopy.
34	Other Operations On The Middle And Inner Ear	73	Gastrosocopy
		74	Duodenoscopy with Polypectomy
		75	Removal of Foreign Body
		76	Diathery Of Bleeding Lesions

35	Excision And Destruction Of Diseased Tissue Of The Nose	77	Pancreatic Pseudocyst Eus & Drainage
36	Other Operations On The Nose	78	Rf Ablation For Barrett's Oesophagus
37	Nasal Sinus Aspiration	79	Ercp And Papillotomy
38	Foreign Body Removal From Nose	80	Esophagoscope And Sclerosant Injection
39	Other Operations On The Tonsils And Adenoids	81	Eus + Submucosal Resection
82	Construction Of Gastrostomy Tube	130	Infected Lipoma Excision
83	Eus + Aspiration Pancreatic Cyst	131	Maximal Anal Dilatation
84	Small Bowel Endoscopy (therapeutic)	132	Piles
85	Colonoscopy ,lesion Removal	133	A) Injection Sclerotherapy
86	ERCP	134	B) Piles Banding
87	Colonoscopy Stenting Of Stricture	135	Liver Abscess- Catheter Drainage
88	Percutaneous Endoscopic Gastrostomy	136	Fissure In Ano- Fissurectomy
89	Eus And Pancreatic Pseudo Cyst Drainage	137	Fibroadenoma Breast Excision
90	ERCP And Choledochoscopy	138	Oesophageal Varices Sclerotherapy
91	Proctosigmoidoscopy Volvulus Detorsion	139	ERCP - Pancreatic Duct Stone Removal
92	ERCP And Sphincterotomy	140	Perianal Abscess I&d
93	Esophageal Stent Placement	141	Perianal Hematoma Evacuation
94	ERCP + Placement Of Biliary Stents	142	Ugi Scopy And Polypectomy Oesophagus
95	Sigmoidoscopy W / Stent	143	Breast Abscess I& D
96	Eus + Coeliac Node Biopsy	144	Feeding Gastrostomy
97	Ugi Scopy And Injection Of Adrenaline, Sclerosants Bleeding Ulcers	145	Oesophagoscopy And Biopsy Of Growth Oesophagus
98	Incision Of A Pilonidal Sinus / Abscess	146	ERCP - Bile Duct Stone Removal
99	Fissure In Ano Sphincterotomy	147	Ileostomy Closure
100	Surgical Treatment Of A Varicocele And A Hydrocele Of the Spermatic Cord	148	Colonoscopy
		149	Polypectomy Colon
101	Orchidopexy	150	Splenic Abscesses Laparoscopic Drainage
102	Abdominal Exploration In Cryptorchidism	151	Ugi Scopy And Polypectomy Stomach
103	Surgical Treatment Of Anal Fistulas	152	Rigid Oesophagoscopy For Fb Removal
104	Division Of The Anal Sphincter (sphincterotomy)	153	Feeding Jejunostomy
105	Epididymectomy	154	Colostomy
106	Incision Of The Breast Abscess	155	Ileostomy
107	Operations On The Nipple	156	Colostomy Closure
108	Excision Of Single Breast Lump	157	Submandibular Salivary Duct Stone Removal
109	Incision And Excision Of Tissue In The Perianal Region	158	Pneumatic Reduction Of Intussusception
110	Surgical Treatment Of Hemorrhoids	159	Varicose Veins Legs - Injection Sclerotherapy
111	Other Operations On The Anus	160	Rigid Oesophagoscopy For Plummer Vinson Syndrome
112	Ultrasound Guided Aspirations	161	Pancreatic Pseudocysts Endoscopic Drainage
113	Sclerotherapy, Etc	162	Zadek's Nail Bed Excision
114	Laparotomy For Grading Lymphoma With Splenectomy.	163	Subcutaneous Mastectomy

115	Laparotomy For Grading Lymphoma with Liver Biopsy	164	Excision Of Ranula Under Ga
116	Laparotomy For Grading Lymphoma with Lymph Node Biopsy	165	Rigid Oesophagoscopy For Dilation Of Benign Strictures
117	Therapeutic Laparoscopy With Laser	166	Eversion Of Sac
118	Appendicectomy With Drainage	167	Unilateral
119	Appendicectomy without Drainage	168	Bilateral
120	Infected Keloid Excision	169	Lord's Plication
121	Axillary Lymphadenectomy	170	Jaboulay's Procedure
122	Wound Debridement And Cover	171	Scrotoplasty
123	Abscess-decompression	172	Circumcision For Trauma
124	Cervical Lymphadenectomy	173	Meatoplasty
125	Infected Sebaceous Cyst	174	Intersphincteric Abscess Incision And Drainage
126	Inguinal Lymphadenectomy	175	Psoas Abscess Incision And Drainage
127	Incision And Drainage Of Abscess	176	Thyroid Abscess Incision And Drainage
128	Suturing Of Lacerations	177	Tips Procedure For Portal Hypertension
129	Scalp Suturing	178	Esophageal Growth Stent
180	Tru Cut Liver Biopsy	179	Pair Procedure Of Hydatid Cyst Liver
181	Photodynamic Therapy Or Esophageal Tumour And Lung Tumour	228	Laparoscopic Paraovarian Cyst Excision
		229	Uterine Artery Embolization
182	Excision Of Cervical Rib	230	Laparoscopic Cystectomy
183	Laparoscopic Reduction Of Intussusception	231	Hymenectomy( Imperforate Hymen)
184	Microdocheotomy Breast	232	Endometrial Ablation
185	Surgery For Fracture Penis	233	Vaginal Wall Cyst Excision
186	Sentinel Node Biopsy	234	Vulval Cyst Excision
187	Parastomal Hernia	235	Laparoscopic Paratubal Cyst Excision
188	Revision Colostomy	236	Repair Of Vagina ( Vaginal Atresia )
189	Prolapsed Colostomy- Correction	237	Hysteroscopy, Removal Of Myoma
190	Testicular Biopsy	238	Turbt
191	Laparoscopic Cardiomyotomy( Hellers)	239	Ureterocoele Repair - Congenital Internal
192	Sentinel Node Biopsy Malignant Melanoma	240	Vaginal Mesh For Pop
193	Laparoscopic Pyloromyotomy( Ramstedt)	241	Laparoscopic Myomectomy
194	Operations On Bartholin's Glands (cyst)	242	Surgery For Sui
195	Incision Of The Ovary	243	Repair Recto- Vagina Fistula
196	Insufflations Of The Fallopian Tubes	244	Pelvic Floor Repair( Excluding Fistula Repair)
197	Other Operations On The Fallopian Tube	245	URS + LL
198	Dilatation Of The Cervical Canal	246	Laparoscopic Oophorectomy
199	Conisation Of The Uterine Cervix	247	Normal Vaginal Delivery And Variants
200	Therapeutic Curettage With Colposcopy.	248	Facial Nerve Glycerol Rhizotomy
201	Therapeutic Curettage With Biopsy	249	Spinal Cord Stimulation
202	Therapeutic Curettage With Diathermy	250	Motor Cortex Stimulation
203	Therapeutic Curettage With Cryosurgery	251	Stereotactic Radiosurgery



204	Laser Therapy Of Cervix For Various Lesions Of Uterus	252	Percutaneous Cordotomy
205	Other Operations On The Uterine Cervix	253	Intrathecal Baclofen Therapy
206	Incision Of The Uterus (hysterectomy)	254	Entrapment Neuropathy Release
207	Local Excision And Destruction Of Diseased Tissue Of The Vagina And The Pouch Of Douglas	255	Diagnostic Cerebral Angiography
		256	Vp Shunt
208	Incision Of Vagina	257	Ventriculoatrial Shunt
209	Incision Of Vulva	258	Radiotherapy For Cancer
210	Culdotomy	259	Cancer Chemotherapy
211	Salpingo-oophorectomy Via Laparotomy	260	IV Push Chemotherapy
212	Endoscopic Polypectomy	261	HBI - Hemibody Radiotherapy
213	Hysteroscopic Removal Of Myoma	262	Infusional Targeted Therapy
214	D&C	263	SRT - Stereotactic Arc Therapy
215	Hysteroscopic Resection Of Septum	264	Sc Administration Of Growth Factors
216	Thermal Cauterisation Of Cervix	265	Continuous Infusional Chemotherapy
217	Mirena Insertion	266	Infusional Chemotherapy
218	Hysteroscopic Adhesiolysis	267	CCRT - Concurrent Chemo + Rt
219	Leep	268	2D Radiotherapy
220	Cryocauterisation Of Cervix	269	3D Conformal Radiotherapy
221	Polypectomy Endometrium	270	IGRT - Image Guided Radiotherapy
222	Hysteroscopic Resection Of Fibroid	271	IMRT - Step & Shoot
223	Lletz	272	Infusional Bisphosphonates
224	Conization	273	IMRT - DMLC
225	Polypectomy Cervix	274	Rotational Arc Therapy
226	Hysteroscopic Resection Of Endometrial Polyp	275	Tele Gamma Therapy
227	Vulval Wart Excision	276	FSRT - Fractionated Srt
278	SBRT - Stereotactic Body Radiotherapy	277	VMAT - Volumetric Modulated Arc Therapy
279	Helical Tomotherapy	324	Simple Restoration Of Surface Continuity Of The Skin And Subcutaneous Tissues
280	SRS - Stereotactic Radiosurgery		
281	X - Knife Srs	325	Free Skin Transplantation, Donor Site
282	Gammaknife Srs	326	Free Skin Transplantation, Recipient Site
283	TBI - Total Body Radiotherapy	327	Revision Of Skin Plasty
284	Intraluminal Brachytherapy	328	Other Restoration And Reconstruction Of The Skin And Subcutaneous Tissues
285	TSET - Total Electron Skin Therapy	329	Chemosurgery To The Skin
286	Extracorporeal Irradiation Of Blood Products	330	Destruction Of Diseased Tissue In The Skin And Subcutaneous Tissues
287	Telecobalt Therapy		
288	Telecesium Therapy	331	Reconstruction Of Deformity/defect In Nail Bed
289	External Mould Brachytherapy	332	Excision Of Bursitis

290	Interstitial Brachytherapy	333	Tennis Elbow Release
291	Intracavity Brachytherapy	334	Incision, Excision And Destruction Of Diseased Tissue Of The Tongue
292	3D Brachytherapy		
293	Implant Brachytherapy	335	Partial Glossectomy
294	Intravesical Brachytherapy	336	Glossectomy
295	Adjuvant Radiotherapy	337	Reconstruction Of The Tongue
296	Afterloading Catheter Brachytherapy	338	Other Operations On The Tongue
297	Conditioning Radiotherapy For Bmt	339	Surgery For Cataract
298	Nerve Biopsy	340	Incision Of Tear Glands
299	Muscle Biopsy	341	Other Operations On The Tear Ducts
300	Epidural Steroid Injection	342	Incision Of Diseased Eyelids
301	Extracorporeal Irradiation To The Homologous Bone Grafts	343	Excision And Destruction Of Diseased Tissue Of The Eyelid
302	Radical Chemotherapy	344	Operations On The Canthus And Epicanthus
303	Neoadjuvant Radiotherapy	345	Corrective Surgery For Entropion And Ectropion
304	LDR Brachytherapy	346	Corrective Surgery For Blepharoptosis
305	Palliative Radiotherapy	347	Removal Of A Foreign Body From The Conjunctiva
306	Radical Radiotherapy	348	Removal Of A Foreign Body From The Cornea
307	Palliative Chemotherapy	349	Incision Of The Cornea
308	Template Brachytherapy	350	Operations For Pterygium
309	Neoadjuvant Chemotherapy	351	Other Operations On The Cornea
310	Adjuvant Chemotherapy	352	Removal Of A Foreign Body From The Lens Of The Eye
311	Induction Chemotherapy	353	Removal Of A Foreign Body From The Posterior Chamber Of The Eye
312	Consolidation Chemotherapy		
313	Maintenance Chemotherapy	354	Removal Of A Foreign Body From The Orbit And Eyeball
314	HDR Brachytherapy	355	Correction Of Eyelid Ptosis By Levator Palpebrae Superioris Resection (bilateral)
315	Incision And Lancing Of A Salivary Gland And A Salivary Duct		
316	Excision Of Diseased Tissue Of A Salivary Gland And A Salivary Duct	356	Correction Of Eyelid Ptosis By Fascia Lata Graft (bilateral)
		357	Diathermy/cryotherapy To Treat Retinal Tear
317	Resection Of A Salivary Gland	358	Anterior Chamber Paracentesis.
318	Reconstruction Of A Salivary Gland And A Salivary Duct	359	Anterior Chamber Cyclodiathermy
319	Other Operations On The Salivary Glands And Salivary Ducts	360	Anterior Chamber Cyclocryotherapy
320	Other Incisions Of The Skin And Subcutaneous Tissues	361	Anterior Chamber Goniotomy
321	Surgical Wound Toilet (wound Debridement) And Removal Of Diseased Tissue Of The Skin And Subcutaneous Tissues	362	Anterior Chamber Trabeculotomy



		363	Anterior Chamber Filtering
322	Local Excision Of Diseased Tissue Of The Skin And Subcutaneous Tissues	364	Allied Operations to Treat Glaucoma
		365	Enucleation Of Eye Without Implant
323	Other Excisions Of The Skin And Subcutaneous Tissues	366	Dacryocystorhinostomy For Various Lesions Of Lacrimal Gland
367	Laser Photocoagulation To Treat Retinal Tear	416	Remove/graft Leg Bone Lesion
368	Biopsy Of Tear Gland	417	Repair/graft Achilles Tendon
369	Treatment Of Retinal Lesion	418	Remove Of Tissue Expander
370	Surgery For Meniscus Tear	419	Biopsy Elbow Joint Lining
371	Incision On Bone, Septic And Aseptic	420	Removal Of Wrist Prosthesis
372	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis	421	Biopsy Finger Joint Lining
372	Closed Reduction On Fracture, Luxation Or Epiphyseolysis With Osteosynthesis	422	Tendon Lengthening
373	Suture and Other Operations On Tendons And Tendon Sheath	423	Treatment of Shoulder Dislocation
374	Reduction of Dislocation Under Ga	424	Lengthening of Hand Tendon
375	Arthroscopic Knee Aspiration	425	Removal of Elbow Bursa
376	Surgery For Ligament Tear	426	Fixation of Knee Joint
377	Surgery For Hemoarthrosis/pyoarthrosis	427	Treatment of Foot Dislocation
378	Removal Of Fracture Pins/nails	428	Surgery of Bunion
379	Removal Of Metal Wire	429	Tendon Transfer Procedure
380	Closed Reduction On Fracture, Luxation	430	Removal of Knee Cap Bursa
381	Reduction Of Dislocation Under Ga	431	Treatment of Fracture of Ulna
382	Epiphyseolysis With Osteosynthesis	432	Treatment of Scapula Fracture
383	Excision Of Various Lesions In Coccyx	433	Removal of Tumor of Arm Under GA
384	Arthroscopic Repair Of Acl Tear Knee	434	Removal of Tumor of Arm under RA
385	Closed Reduction Of Minor Fractures	435	Removal of Tumor of Elbow Under GA
386	Arthroscopic Repair Of Pcl Tear Knee	436	Removal of Tumor of Elbow Under RA
387	Tendon Shortening	437	Repair of Ruptured Tendon
388	Arthroscopic Meniscectomy - Knee	438	Decompress Forearm Space
389	Treatment of Clavicle Dislocation	439	Revision Of Neck Muscle (torticollis Release )
390	Haemarthrosis Knee- Lavage	440	Lengthening of Thigh Tendons
391	Abscess Knee Joint Drainage	441	Treatment Fracture of Radius & Ulna
392	Carpal Tunnel Release	442	Repair of Knee Joint
393	Closed Reduction of Minor Dislocation	443	External Incision and Drainage in The Region of The Mouth.
394	Repair of Knee Cap Tendon	444	External Incision and Drainage in the Region of the Jaw.
395	Orif With K Wire Fixation- Small Bones	445	External Incision and Drainage in the Region of the Face.
396	Release of Midfoot Joint	446	Incision of The Hard and Soft Palate
397	Orif With Plating- Small Long Bones	447	Excision and Destruction of Diseased Hard Palate

398	Implant Removal Minor	448	Excision and Destruction of Diseased Soft Palate
399	K Wire Removal	449	Incision, Excision and Destruction in The Mouth
400	Closed Reduction and External Fixation	450	Other Operations in The Mouth
401	Arthrotomy Hip Joint	451	Excision of Fistula-in-ano
402	Syme's Amputation	452	Excision Juvenile Polyps Rectum
403	Arthroplasty	453	Vaginoplasty
404	Partial Removal of Rib	454	Dilatation of Accidental Caustic Stricture Oesophageal
405	Treatment of Sesamoid Bone Fracture	455	Presacral Teratomas Excision
406	Shoulder Arthroscopy / Surgery	456	Removal of Vesical Stone
407	Elbow Arthroscopy	457	Excision Sigmoid Polyp
408	Amputation of Metacarpal Bone	458	Sternomastoid Tenotomy
409	Release of Thumb Contracture	459	Infantile Hypertrophic Pyloric Stenosis Pyloromyotomy
410	Incision Of Foot Fascia	460	Excision Of Soft Tissue Rhabdomyosarcoma
411	Partial Removal Of Metatarsal	461	Mediastinal Lymph Node Biopsy
412	Repair / Graft Of Foot Tendon	462	High Orchidectomy For Testis Tumours
413	Revision/removal Of Knee Cap	463	Excision Of Cervical Teratoma
414	Amputation Follow-up Surgery	464	Rectal-myomectomy
415	Exploration Of Ankle Joint	465	Rectal Prolapse (delorme's Procedure)
466	Detorsion Of Torsion Testis	516	Operations On The Foreskin
467	Eua + Biopsy Multiple Fistula In Ano	517	Local Excision And Destruction Of Diseased Tissue Of The Penis
468	Construction Skin Pedicle Flap	517	Local Excision And Destruction Of Diseased Tissue Of The
469	Gluteal Pressure Ulcer-excision	518	Penis
			Amputation Of The Penis
470	Muscle-skin Graft, Leg	519	Other Operations On The Penis
471	Removal Of Bone For Graft	520	Cystoscopic Removal Of Stones
472	Muscle-skin Graft Duct Fistula	521	Lithotripsy
473	Removal Cartilage Graft	522	Biopsy Oftemporal Artery For Various Lesions
474	Myocutaneous Flap	523	External Arterio-venous Shunt
475	Fibro Myocutaneous Flap	524	Av Fistula - Wrist
476	Breast Reconstruction Surgery After Mastectomy	525	Ursl With Stenting
477	Sling Operation For Facial Palsy	526	Ursl With Lithotripsy
478	Split Skin Grafting Under Ra	527	Cystoscopic Litholapaxy
479	Wolfe Skin Graft	528	Eswl
480	Plastic Surgery To The Floor Of The Mouth Under Ga	529	Bladder Neck Incision
481	Thoracoscopy And Lung Biopsy	530	Cystoscopy & Biopsy
482	Excision Of Cervical Sympathetic Chain Thorascopic	531	Cystoscopy And Removal Of Polyp
483	Laser Ablation Of Barrett's Oesophagus	532	Suprapubic Cystostomy
484	Pleurodesis	533	Percutaneous Nephrostomy
485	Thoracoscopy And Pleural Biopsy	534	Cystoscopy And "sling" Procedure

486	Ebus + Biopsy	535	Tuna- Prostate
487	Thoracoscopy Ligation Thoracic Duct	536	Excision Of Urethral Diverticulum
	Thoracoscopy Assisted Empyema Drainage	537	Removal Of Urethral Stone
488			
489	Haemodialysis	538	Excision Of Urethral Prolapse
490	Lithotripsy/nephrolithotomy For Renal Calculus	539	Mega-ureter Reconstruction
491	Excision Of Renal Cyst	540	Kidney Renoscopy And Biopsy
492	Drainage Of Pyonephrosis Abscess	541	Ureter Endoscopy And Treatment
493	Drainage Of Perinephric Abscess	542	Vesico Ureteric Reflux Correction
494	Incision Of The Prostate	543	Surgery For Pelvi Ureteric Junction Obstruction
495	Transurethral Excision And Destruction Of Prostate Tissue	544	Anderson Hynes Operation
496	Transurethral And Percutaneous Destruction Of Prostate Tissue	545	Kidney Endoscopy And Biopsy
497	Open Surgical Excision And Destruction Of Prostate Tissue	546	Paraphimosis Surgery
498	Radical Prostatovesiculectomy	547	Injury Prepuce- Circumcision
499	Other Excision And Destruction Of Prostate Tissue	548	Frenular Tear Repair
500	Operations On The Seminal Vesicles	549	Meatotomy For Meatal Stenosis
501	Incision And Excision Of Periprosthetic Tissue	550	Surgery For Fournier's Gangrene Scrotum
502	Other Operations On The Prostate	551	Surgery Filarial Scrotum
503	Incision Of The Scrotum And Tunica Vaginalis Testis	552	Surgery For Watering Can Perineum
504	Operation On A Testicular Hydrocele	553	Repair Of Penile Torsion
505	Excision And Destruction Of Diseased Scrotal Tissue	554	Drainage Of Prostate Abscess
506	Other Operations On The Scrotum And Tunica Vaginalis Testis	555	Orchiectomy
507	Incision Of The Testes	556	Cystoscopy And Removal Of Fb
508	Excision And Destruction Of Diseased Tissue Of The Testes	557	RF Ablation Heart
509	Unilateral Orchiectomy	558	RF Ablation Uterus
510	Bilateral Orchiectomy	559	RF Ablation Varicose Veins
511	Surgical Repositioning Of An Abdominal Testis	560	Renal Angiography
512	Reconstruction Of The Testis	561	Peripheral Angiography
513	Implantation, Exchange And Removal Of A Testicular Prosthesis	562	Percutaneous nephrolithotomy (PCNL)
514	Other Operations On The Testis	563	Laryngoscopy Direct Operative with Biopsy
515	Excision In The Area Of The Epididymis	564	Treatment of Fracture of Long Bones
565	Treatment of Fracture of Short Bones	576	Amputation at Shoulder and Upper Arm Level
566	Treatment of Fracture of Foot	577	Amputation at Elbow Joint
567	Treatment of Fracture of Hand	578	Amputation at forearm Level
568	Treatment of Fracture of Wrist	579	Amputation at Wrist Level
569	Treatment of Fracture of Ankle	580	Amputation at Hip Joint Level
570	Treatment of Fracture of Clavicle	581	Amputation at Hip & Thigh Level
571	Amputation of Ear	582	Amputation at Knee Joint
572	Amputation of Nose	583	Amputation at Toe

573	Amputation of Breast	584	Amputation at Midfoot Level
574	Amputation of Genital Organs	585	Chalazion Surgery
575	Amputation at Shoulder Joint	586	Circumcision Surgery

## Annexure II

### Premium Rates

The Final Premium Rates for each of the SI/ Deductible options (amounts in INR) under different age bands (in years) for Individual (1A) and Floater combinations are mentioned below:

Family type	
<b>1A</b>	1 Adult
<b>2A</b>	2 Adults
<b>3A</b>	3 Adults
<b>4A</b>	4 Adults
<b>1A+1C</b>	1 Adult + 1 Child
<b>1A+2C</b>	1 Adult + 2 Children
<b>1A+3C</b>	1 Adult + 3 Children
<b>2A+1C</b>	2Adults + 1 Child
<b>2A+2C</b>	2Adults + 2 Children
<b>2A+3C</b>	2Adults + 3 Children
<b>3A+1C</b>	3 Adults + 1 Child
<b>3A+2C</b>	3 Adults + 2 Children
<b>3A+3C</b>	3 Adults + 3 Children
<b>4A+1C</b>	4 Adults + 1 Child
<b>4A+2C</b>	4 Adults + 2 Children
<b>4A+3C</b>	4 Adults + 3 Children

Under 1 year		Without Restore (Premium excluding Tax)																
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A+ 1C	1A+ 2C	1A+ 3C	2A+ 1C	2A+ 2C	2A+ 3C	3A+ 1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C	
1,00,000	2,00,000	1,419	2,269	2,689	3,399	1,919	2,759	3,539	2,619	3,469	4,099	3,329	3,889	4,659	3,749	4,449	5,229	
1,00,000	3,00,000	1,569	2,509	2,969	3,749	2,119	3,049	3,899	2,889	3,829	4,529	3,669	4,289	5,149	4,139	4,919	5,769	
1,00,000	4,00,000	1,629	2,599	3,079	3,889	2,199	3,159	4,049	2,999	3,969	4,689	3,809	4,449	5,329	4,289	5,089	5,979	
1,00,000	5,00,000	1,659	2,639	3,129	3,949	2,239	3,219	4,109	3,049	4,029	4,769	3,869	4,519	5,419	4,359	5,179	6,079	
2,00,000	2,00,000	1,209	1,929	2,289	2,889	1,629	2,349	3,009	2,229	2,949	3,489	2,829	3,309	3,969	3,189	3,789	4,449	
2,00,000	3,00,000	1,409	2,249	2,669	3,369	1,899	2,739	3,499	2,599	3,439	4,059	3,299	3,849	4,619	3,709	4,409	5,179	
2,00,000	4,00,000	1,519	2,419	2,869	3,619	2,049	2,949	3,769	2,799	3,699	4,369	3,549	4,149	4,969	3,999	4,749	5,569	

2,00,000	5,00,000	1,579	2,519	2,979	3,759	2,129	3,059	3,909	2,899	3,839	4,539	3,679	4,299	5,159	4,149	4,929	5,779
2,00,000	7,50,000	1,639	2,599	3,089	3,889	2,199	3,169	4,049	3,009	3,969	4,689	3,809	4,449	5,329	4,289	5,089	5,969
2,00,000	10,00,000	1,669	2,649	3,129	3,939	2,239	3,209	4,099	3,049	4,019	4,749	3,859	4,509	5,399	4,349	5,149	6,049
3,00,000	2,00,000	649	1,039	1,229	1,549	879	1,259	1,609	1,199	1,579	1,869	1,519	1,769	2,119	1,709	2,029	2,379
3,00,000	3,00,000	759	1,209	1,429	1,809	1,019	1,469	1,879	1,399	1,839	2,179	1,769	2,069	2,479	1,989	2,359	2,769
3,00,000	4,00,000	809	1,289	1,519	1,919	1,089	1,559	1,999	1,479	1,959	2,309	1,879	2,189	2,629	2,119	2,509	2,939
3,00,000	5,00,000	839	1,329	1,579	1,979	1,129	1,619	2,059	1,539	2,019	2,389	1,939	2,269	2,719	2,189	2,589	3,039
3,00,000	7,50,000	879	1,389	1,639	2,059	1,179	1,679	2,149	1,599	2,099	2,479	2,019	2,359	2,819	2,269	2,689	3,159
3,00,000	10,00,000	899	1,409	1,669	2,089	1,199	1,709	2,179	1,629	2,139	2,519	2,049	2,389	2,859	2,299	2,729	3,199
3,00,000	15,00,000	919	1,429	1,679	2,109	1,219	1,729	2,189	1,639	2,149	2,529	2,059	2,399	2,869	2,319	2,739	3,199
3,00,000	20,00,000	949	1,459	1,719	2,139	1,249	1,759	2,229	1,679	2,189	2,569	2,099	2,439	2,909	2,349	2,779	3,249
4,00,000	2,00,000	449	719	849	1,069	609	869	1,109	829	1,089	1,289	1,049	1,219	1,459	1,179	1,399	1,639
4,00,000	3,00,000	509	809	959	1,209	689	979	1,249	929	1,229	1,449	1,179	1,379	1,649	1,329	1,579	1,849
4,00,000	4,00,000	549	869	1,029	1,289	739	1,059	1,349	999	1,319	1,559	1,269	1,479	1,769	1,429	1,689	1,979
4,00,000	5,00,000	569	899	1,059	1,339	759	1,089	1,389	1,039	1,359	1,609	1,309	1,529	1,829	1,469	1,739	2,039
4,00,000	7,50,000	599	939	1,109	1,389	799	1,139	1,449	1,079	1,419	1,669	1,359	1,589	1,899	1,529	1,809	2,119
4,00,000	10,00,000	619	969	1,139	1,419	819	1,159	1,479	1,109	1,449	1,709	1,389	1,619	1,929	1,559	1,849	2,159
4,00,000	15,00,000	649	999	1,169	1,459	849	1,199	1,509	1,139	1,489	1,739	1,429	1,659	1,969	1,599	1,889	2,199
4,00,000	20,00,000	669	1,019	1,189	1,469	869	1,209	1,529	1,159	1,499	1,759	1,439	1,669	1,979	1,609	1,899	2,209
5,00,000	2,00,000	349	559	659	829	469	679	859	639	849	999	809	949	1,129	909	1,079	1,269
5,00,000	3,00,000	399	629	749	939	539	769	979	729	959	1,129	919	1,079	1,289	1,039	1,229	1,439
5,00,000	4,00,000	429	679	799	1,009	579	819	1,049	779	1,029	1,209	989	1,149	1,369	1,109	1,309	1,539
5,00,000	5,00,000	449	709	839	1,049	599	859	1,089	809	1,069	1,259	1,029	1,199	1,429	1,149	1,369	1,599
5,00,000	7,50,000	479	749	879	1,099	639	899	1,149	859	1,119	1,319	1,079	1,259	1,499	1,209	1,429	1,679
5,00,000	10,00,000	499	769	909	1,129	659	929	1,179	889	1,159	1,359	1,109	1,289	1,539	1,239	1,469	1,719
5,00,000	15,00,000	519	789	919	1,149	679	949	1,189	899	1,169	1,369	1,119	1,299	1,549	1,259	1,479	1,719
5,00,000	20,00,000	549	819	959	1,179	709	979	1,229	939	1,209	1,409	1,159	1,339	1,589	1,289	1,519	1,769
5,00,000	95,00,000	919	1,189	1,319	1,549	1,079	1,349	1,589	1,299	1,569	1,769	1,519	1,699	1,949	1,659	1,879	2,119
7,50,000	2,00,000	219	349	409	519	299	419	539	399	529	619	509	589	699	569	669	789

7,50,000	3,00,000	249	389	459	579	339	479	599	449	589	699	569	659	789	639	759	889
7,50,000	4,00,000	269	419	499	619	359	509	649	489	639	749	609	709	849	679	809	949
7,50,000	5,00,000	279	439	509	639	369	529	659	499	649	769	629	729	869	699	829	969
7,50,000	7,50,000	299	459	539	669	399	549	699	529	679	799	659	759	909	739	869	1,009
7,50,000	10,00,000	319	489	569	699	419	579	729	549	709	839	689	789	939	769	899	1,049
7,50,000	15,00,000	349	519	599	739	449	609	759	589	749	869	719	829	979	809	939	1,089
7,50,000	20,00,000	369	539	619	749	469	629	779	599	759	889	739	839	989	819	949	1,099
10,00,000	2,00,000	169	269	319	399	229	329	409	309	399	479	389	449	539	439	519	599
10,00,000	3,00,000	179	279	329	409	239	339	429	319	419	499	409	469	559	449	539	629
10,00,000	4,00,000	199	309	369	449	269	369	469	359	459	539	449	519	619	499	589	689
10,00,000	5,00,000	209	319	379	469	279	389	489	369	479	559	459	539	639	519	609	709
10,00,000	7,50,000	219	329	389	479	289	399	499	379	489	569	469	539	639	519	609	709
10,00,000	10,00,000	239	359	409	509	309	419	529	399	519	599	499	569	679	559	649	749
10,00,000	15,00,000	259	369	429	519	329	439	539	419	529	609	509	589	689	569	659	759
10,00,000	20,00,000	289	409	459	559	359	469	579	449	569	649	549	619	729	609	699	799
10,00,000	90,00,000	639	759	809	909	709	819	929	799	919	999	899	969	1,079	959	1,049	1,149
15,00,000	10,00,000	179	259	299	359	229	309	379	289	369	429	359	409	479	399	459	529
15,00,000	15,00,000	199	279	319	379	249	319	389	309	379	439	369	419	489	409	469	539
15,00,000	20,00,000	229	309	349	409	279	359	429	339	419	479	409	459	529	449	509	579
15,00,000	25,00,000	249	329	369	429	299	369	439	359	429	489	419	469	539	459	519	589
15,00,000	30,00,000	279	359	399	459	329	409	479	389	469	529	459	509	579	499	559	629
15,00,000	40,00,000	329	409	449	509	379	459	529	439	519	579	509	559	629	549	609	679
15,00,000	50,00,000	379	459	499	559	429	509	579	489	569	629	559	609	679	599	659	729
15,00,000	75,00,000	499	579	619	679	549	619	689	609	679	739	669	719	789	709	769	839
15,00,000	1,00,00,000	629	709	749	809	679	759	829	739	819	879	809	859	929	849	909	979
20,00,000	15,00,000	189	259	299	349	229	299	359	289	359	409	349	389	459	379	439	499
20,00,000	20,00,000	219	299	329	389	269	339	399	329	399	449	379	429	499	419	479	549
20,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
20,00,000	30,00,000	269	349	379	439	319	389	449	379	449	499	429	479	549	469	529	599

20,00,000	40,00,000	319	399	429	489	369	439	499	429	499	549	479	529	599	519	579	649
20,00,000	50,00,000	369	449	479	539	419	489	549	479	549	599	529	579	649	569	629	699
20,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
20,00,000	1,00,00,000	619	699	729	789	669	739	799	729	799	849	779	829	899	819	879	949
30,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
30,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
30,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
30,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
30,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
30,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
30,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
40,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
40,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
40,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
40,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
40,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
40,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
40,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
50,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
50,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
50,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
50,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
50,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
50,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
50,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909

1 to 5 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A +1C	1A +2C	1A +3C	2A +1C	2A +2C	2A +3C	3A +1C	3A +2C	3A +3C	4A +1C	4A +2C	4A +3C



1,00,000	2,00,000	1,359	2,169	2,579	3,249	1,839	2,649	3,389	2,509	3,319	3,929	3,189	3,719	4,469	3,589	4,259	5,009
1,00,000	3,00,000	1,519	2,429	2,879	3,629	2,049	2,949	3,779	2,799	3,699	4,379	3,549	4,159	4,979	4,009	4,759	5,579
1,00,000	4,00,000	1,579	2,519	2,989	3,769	2,129	3,069	3,919	2,909	3,839	4,549	3,689	4,309	5,169	4,159	4,939	5,789
1,00,000	5,00,000	1,609	2,559	3,039	3,829	2,169	3,119	3,959	2,959	3,909	4,619	3,749	4,389	5,259	4,229	5,019	5,889
2,00,000	2,00,000	1,169	1,869	2,219	2,799	1,579	2,279	2,909	2,159	2,849	3,379	2,739	3,199	3,839	3,089	3,669	4,299
2,00,000	3,00,000	1,369	2,189	2,589	3,269	1,849	2,659	3,399	2,519	3,339	3,949	3,199	3,739	4,489	3,609	4,289	5,029
2,00,000	4,00,000	1,479	2,359	2,799	3,529	1,989	2,869	3,669	2,719	3,599	4,259	3,449	4,039	4,839	3,889	4,619	5,419
2,00,000	5,00,000	1,549	2,469	2,929	3,689	2,089	2,999	3,839	2,849	3,759	4,449	3,609	4,219	5,059	4,069	4,829	5,669
2,00,000	7,50,000	1,609	2,559	3,029	3,809	2,159	3,109	3,969	2,949	3,889	4,599	3,739	4,359	5,229	4,209	4,989	5,859
2,00,000	10,00,000	1,639	2,599	3,069	3,869	2,199	3,149	4,029	2,989	3,949	4,659	3,789	4,419	5,299	4,269	5,059	5,929
3,00,000	2,00,000	639	1,019	1,209	1,519	859	1,239	1,589	1,179	1,559	1,839	1,489	1,739	2,089	1,679	1,999	2,339
3,00,000	3,00,000	749	1,189	1,409	1,779	1,009	1,449	1,849	1,379	1,819	2,149	1,739	2,039	2,439	1,969	2,329	2,739
3,00,000	4,00,000	799	1,269	1,509	1,889	1,079	1,539	1,969	1,469	1,929	2,279	1,859	2,169	2,599	2,089	2,479	2,909
3,00,000	5,00,000	829	1,319	1,559	1,959	1,119	1,599	2,039	1,519	1,999	2,359	1,919	2,239	2,679	2,159	2,559	2,999
3,00,000	7,50,000	879	1,389	1,639	2,059	1,179	1,679	2,149	1,599	2,099	2,479	2,019	2,359	2,819	2,269	2,689	3,159
3,00,000	10,00,000	889	1,399	1,649	2,069	1,189	1,689	2,169	1,609	2,109	2,489	2,029	2,359	2,819	2,279	2,699	3,159
3,00,000	15,00,000	919	1,429	1,679	2,109	1,219	1,729	2,189	1,639	2,149	2,529	2,059	2,399	2,869	2,319	2,739	3,199
3,00,000	20,00,000	949	1,459	1,719	2,139	1,249	1,759	2,229	1,669	2,189	2,569	2,099	2,439	2,909	2,349	2,779	3,249
4,00,000	2,00,000	439	699	829	1,039	589	849	1,089	809	1,069	1,259	1,019	1,189	1,429	1,149	1,369	1,599
4,00,000	3,00,000	509	809	959	1,209	689	979	1,249	929	1,229	1,449	1,179	1,379	1,649	1,329	1,579	1,849
4,00,000	4,00,000	549	869	1,029	1,289	739	1,059	1,349	999	1,319	1,559	1,269	1,479	1,769	1,429	1,689	1,979
4,00,000	5,00,000	569	899	1,059	1,339	759	1,089	1,389	1,039	1,359	1,609	1,309	1,529	1,829	1,469	1,739	2,039
4,00,000	7,50,000	609	959	1,129	1,409	809	1,159	1,469	1,099	1,439	1,699	1,389	1,609	1,929	1,559	1,839	2,159
4,00,000	10,00,000	619	969	1,139	1,419	819	1,169	1,479	1,109	1,449	1,709	1,399	1,619	1,929	1,569	1,849	2,159
4,00,000	15,00,000	649	999	1,169	1,459	849	1,199	1,509	1,139	1,489	1,739	1,429	1,659	1,969	1,599	1,889	2,199

4,00,000	20,00,000	679	1,029	1,209	1,489	889	1,229	1,549	1,179	1,519	1,779	1,469	1,699	2,019	1,639	1,929	2,249
5,00,000	2,00,000	349	559	659	829	469	679	859	639	849	999	809	949	1,129	909	1,079	1,269
5,00,000	3,00,000	399	629	749	939	539	769	979	729	959	1,129	919	1,079	1,289	1,039	1,229	1,439
5,00,000	4,00,000	429	679	799	1,009	579	819	1,049	779	1,029	1,209	989	1,149	1,369	1,109	1,309	1,539
5,00,000	5,00,000	449	709	839	1,049	599	859	1,089	809	1,069	1,259	1,029	1,199	1,429	1,149	1,369	1,599
5,00,000	7,50,000	489	759	899	1,129	649	919	1,169	879	1,149	1,349	1,099	1,279	1,529	1,239	1,459	1,709
5,00,000	10,00,000	499	769	909	1,129	659	929	1,179	889	1,159	1,359	1,109	1,289	1,539	1,239	1,469	1,719
5,00,000	15,00,000	529	809	939	1,169	689	969	1,209	919	1,189	1,399	1,149	1,329	1,579	1,279	1,509	1,759
5,00,000	20,00,000	549	819	959	1,179	709	979	1,229	939	1,209	1,409	1,159	1,339	1,589	1,289	1,519	1,769
5,00,000	95,00,000	929	1,209	1,339	1,569	1,089	1,369	1,609	1,319	1,589	1,799	1,549	1,729	1,979	1,679	1,909	2,159
7,50,000	2,00,000	209	329	389	489	279	399	509	379	499	589	479	559	669	539	639	749
7,50,000	3,00,000	239	379	449	559	319	459	579	429	569	669	549	639	759	609	729	849
7,50,000	4,00,000	259	409	479	599	349	489	619	469	609	719	589	679	809	659	779	909
7,50,000	5,00,000	279	439	509	639	369	529	659	499	649	769	629	729	869	699	829	969
7,50,000	7,50,000	299	459	539	669	399	549	699	529	679	799	659	759	909	739	869	1,009
7,50,000	10,00,000	319	489	569	699	419	579	729	549	709	839	689	789	939	769	899	1,049
7,50,000	15,00,000	349	519	599	739	449	609	759	589	749	869	719	829	979	809	939	1,089
7,50,000	20,00,000	369	539	619	749	469	629	779	599	759	889	739	839	989	819	949	1,099
10,00,000	2,00,000	159	249	299	369	219	309	389	289	379	449	369	419	509	409	479	569
10,00,000	3,00,000	179	279	329	409	239	339	429	319	419	499	409	469	559	449	539	629
10,00,000	4,00,000	189	299	349	429	249	349	449	339	439	519	419	489	579	469	559	649
10,00,000	5,00,000	199	309	359	449	259	369	459	349	459	529	439	509	599	489	579	669
10,00,000	7,50,000	219	329	389	479	289	399	499	379	489	569	469	539	639	519	609	709
10,00,000	10,00,000	229	339	399	479	299	399	499	389	489	569	479	549	649	529	619	719
10,00,000	15,00,000	259	369	429	519	329	439	539	419	529	609	509	589	689	569	659	759

10,00,000	20,00,000	279	389	449	529	349	449	549	439	539	619	529	599	699	579	669	769
10,00,000	90,00,000	629	739	799	879	699	799	899	789	889	969	879	949	1,049	929	1,019	1,119
15,00,000	10,00,000	169	249	279	339	219	289	349	279	349	399	329	379	449	369	429	499
15,00,000	15,00,000	199	279	319	379	249	319	389	309	379	439	369	419	489	409	469	539
15,00,000	20,00,000	219	299	329	389	269	339	399	329	399	449	379	429	499	419	479	549
15,00,000	25,00,000	249	329	369	429	299	369	439	359	429	489	419	469	539	459	519	589
15,00,000	30,00,000	269	349	379	439	319	389	449	379	449	499	429	479	549	469	529	599
15,00,000	40,00,000	319	399	429	489	369	439	499	429	499	549	479	529	599	519	579	649
15,00,000	50,00,000	369	449	479	539	419	489	549	479	549	599	529	579	649	569	629	699
15,00,000	75,00,000	499	579	619	679	549	619	689	609	679	739	669	719	789	709	769	839
15,00,000	1,00,00,000	619	699	729	789	669	739	799	729	799	849	779	829	899	819	879	949
20,00,000	15,00,000	179	249	279	329	219	279	339	269	329	379	319	369	419	359	409	459
20,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
20,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
20,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
20,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
20,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
20,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
20,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
30,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
30,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
30,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
30,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
30,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
30,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759

30,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869
40,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
40,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
40,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
40,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
40,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
40,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
40,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869
50,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
50,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
50,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
50,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
50,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
50,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
50,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869

6 to 18 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A +1 C	1A +2C	1A +3C	2A +1C	2A +2C	2A +3C	3A +1C	3A +2C	3A +3C	4A +1C	4A +2C	4A +3C
1,00,000	2,00,000	1,229	1,969	2,329	2,939	1,659	2,389	3,059	2,269	2,999	3,549	2,879	3,369	4,039	3,249	3,849	4,529
1,00,000	3,00,000	1,389	2,219	2,629	3,319	1,869	2,699	3,449	2,559	3,389	3,999	3,249	3,799	4,549	3,659	4,349	5,099
1,00,000	4,00,000	1,469	2,339	2,779	3,499	1,979	2,849	3,649	2,709	3,579	4,229	3,429	4,009	4,809	3,859	4,589	5,389
1,00,000	5,00,000	1,509	2,399	2,849	3,589	2,029	2,919	3,739	2,779	3,669	4,329	3,519	4,109	4,929	3,959	4,699	5,519
2,00,000	2,00,000	1,069	1,709	2,029	2,559	1,439	2,079	2,659	1,969	2,609	3,089	2,499	2,929	3,509	2,819	3,349	3,929
2,00,000	3,00,000	1,279	2,039	2,419	3,049	1,729	2,479	3,179	2,359	3,119	3,689	2,989	3,499	4,189	3,369	3,999	4,699
2,00,000	4,00,000	1,409	2,249	2,659	3,359	1,899	2,729	3,429	2,589	3,429	4,049	3,289	3,839	4,609	3,709	4,399	5,159

2,00,000	5,00,000	1,489	2,369	2,809	3,539	2,009	2,879	3,689	2,739	3,619	4,279	3,469	4,059	4,859	3,909	4,639	5,449
2,00,000	7,50,000	1,569	2,489	2,949	3,719	2,109	3,029	3,869	2,879	3,789	4,479	3,639	4,249	5,099	4,099	4,869	5,709
2,00,000	10,00,000	1,609	2,549	3,019	3,799	2,159	3,099	3,949	2,939	3,869	4,579	3,719	4,339	5,199	4,189	4,969	5,819
3,00,000	2,00,000	619	989	1,169	1,479	839	1,199	1,539	1,139	1,509	1,779	1,449	1,689	2,019	1,629	1,929	2,269
3,00,000	3,00,000	739	1,179	1,399	1,759	999	1,429	1,829	1,359	1,789	2,119	1,719	2,009	2,409	1,939	2,299	2,699
3,00,000	4,00,000	809	1,289	1,519	1,919	1,089	1,559	1,999	1,479	1,959	2,309	1,879	2,189	2,629	2,119	2,509	2,939
3,00,000	5,00,000	849	1,349	1,599	2,009	1,139	1,639	2,089	1,549	2,049	2,419	1,969	2,299	2,749	2,209	2,629	3,079
3,00,000	7,50,000	899	1,419	1,679	2,109	1,209	1,719	2,199	1,639	2,149	2,539	2,069	2,409	2,889	2,329	2,759	3,229
3,00,000	10,00,000	919	1,449	1,709	2,139	1,229	1,749	2,229	1,659	2,179	2,579	2,099	2,439	2,919	2,359	2,789	3,269
3,00,000	15,00,000	949	1,479	1,739	2,179	1,259	1,779	2,259	1,689	2,219	2,609	2,129	2,479	2,959	2,379	2,829	3,309
3,00,000	20,00,000	979	1,509	1,779	2,209	1,289	1,819	2,299	1,729	2,259	2,649	2,169	2,519	3,009	2,429	2,869	3,359
4,00,000	2,00,000	429	689	809	1,019	579	829	1,059	789	1,039	1,229	999	1,169	1,399	1,129	1,329	1,569
4,00,000	3,00,000	509	809	959	1,209	689	979	1,249	929	1,229	1,449	1,179	1,379	1,649	1,329	1,579	1,849
4,00,000	4,00,000	559	889	1,049	1,319	749	1,079	1,369	1,019	1,349	1,589	1,289	1,509	1,799	1,449	1,719	2,019
4,00,000	5,00,000	589	929	1,099	1,379	789	1,129	1,439	1,069	1,409	1,669	1,359	1,579	1,889	1,519	1,809	2,119
4,00,000	7,50,000	639	999	1,189	1,489	849	1,219	1,549	1,159	1,519	1,789	1,459	1,699	2,029	1,639	1,939	2,269
4,00,000	10,00,000	659	1,029	1,209	1,519	879	1,239	1,579	1,179	1,549	1,819	1,489	1,729	2,059	1,669	1,969	2,309
4,00,000	15,00,000	689	1,059	1,249	1,549	909	1,279	1,609	1,219	1,579	1,859	1,519	1,769	2,109	1,709	2,009	2,349
4,00,000	20,00,000	709	1,079	1,259	1,569	929	1,289	1,629	1,229	1,599	1,869	1,539	1,779	2,109	1,719	2,019	2,359
5,00,000	2,00,000	339	539	639	799	459	659	839	619	819	969	789	919	1,099	889	1,049	1,229
5,00,000	3,00,000	409	649	769	969	549	789	999	749	989	1,159	949	1,099	1,319	1,059	1,259	1,479
5,00,000	4,00,000	449	709	839	1,049	599	859	1,099	819	1,079	1,269	1,029	1,199	1,439	1,159	1,379	1,609
5,00,000	5,00,000	479	759	889	1,119	639	919	1,159	869	1,139	1,349	1,099	1,279	1,529	1,229	1,459	1,709
5,00,000	7,50,000	519	809	959	1,199	689	979	1,249	929	1,219	1,439	1,169	1,369	1,629	1,319	1,559	1,819
5,00,000	10,00,000	539	839	979	1,229	719	1,009	1,279	959	1,249	1,469	1,199	1,399	1,669	1,349	1,599	1,859

5,00,000	15,00,000	569	869	1,019	1,269	749	1,039	1,309	989	1,289	1,509	1,239	1,439	1,709	1,389	1,639	1,909
5,00,000	20,00,000	589	889	1,029	1,279	769	1,059	1,329	1,009	1,299	1,519	1,249	1,449	1,719	1,399	1,649	1,909
5,00,000	95,00,000	969	1,269	1,419	1,669	1,149	1,439	1,709	1,389	1,689	1,909	1,639	1,839	2,109	1,789	2,039	2,309
7,50,000	2,00,000	209	329	389	489	279	399	509	379	499	589	479	559	669	539	639	749
7,50,000	3,00,000	249	389	459	579	339	479	599	449	589	699	569	659	789	639	759	889
7,50,000	4,00,000	279	439	519	649	369	529	669	499	659	779	629	739	879	709	839	979
7,50,000	5,00,000	299	469	549	689	399	559	709	539	699	819	669	779	929	759	889	1,039
7,50,000	7,50,000	329	509	599	739	439	609	769	579	759	889	729	839	999	809	959	1,119
7,50,000	10,00,000	349	529	619	769	459	639	799	609	789	919	759	879	1,039	849	999	1,159
7,50,000	15,00,000	379	569	659	809	489	669	839	639	819	959	789	919	1,079	889	1,039	1,199
7,50,000	20,00,000	399	579	669	819	509	689	849	659	839	969	809	929	1,089	899	1,049	1,209
10,00,000	2,00,000	139	219	259	319	189	269	339	249	329	389	319	369	439	359	419	489
10,00,000	3,00,000	169	269	309	389	229	319	399	299	399	469	379	439	529	429	509	589
10,00,000	4,00,000	179	279	329	409	239	339	419	319	409	489	399	459	549	449	529	609
10,00,000	5,00,000	199	309	359	449	259	369	459	349	459	529	439	509	599	489	579	669
10,00,000	7,50,000	219	329	389	479	289	399	499	379	489	569	469	539	639	519	609	709
10,00,000	10,00,000	239	359	409	509	309	419	529	399	519	599	499	569	679	559	649	749
10,00,000	15,00,000	269	389	449	549	339	459	559	439	559	639	539	609	719	589	689	799
10,00,000	20,00,000	289	409	459	559	359	469	579	449	569	649	549	619	729	609	699	799
10,00,000	90,00,000	639	759	809	909	709	819	929	799	919	999	899	969	1,079	959	1,049	1,149
15,00,000	10,00,000	159	229	259	319	199	269	329	259	319	369	309	349	409	339	399	459
15,00,000	15,00,000	179	249	279	329	219	279	339	269	329	379	319	369	419	359	409	459
15,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
15,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
15,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559

15,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
15,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
15,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
15,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
20,00,000	15,00,000	159	209	239	279	189	239	289	239	289	319	279	309	359	299	339	389
20,00,000	20,00,000	179	229	259	289	209	259	299	249	299	329	289	319	369	309	349	399
20,00,000	25,00,000	209	259	289	329	239	289	339	289	339	369	329	359	409	349	389	439
20,00,000	30,00,000	229	279	309	339	259	309	349	299	349	379	339	369	419	359	399	449
20,00,000	40,00,000	279	329	359	389	309	359	399	349	399	429	389	419	469	409	449	499
20,00,000	50,00,000	329	379	409	439	359	409	449	399	449	479	439	469	519	459	499	549
20,00,000	75,00,000	459	509	539	579	489	539	589	539	589	619	579	609	659	599	639	689
20,00,000	1,00,00,000	579	629	659	689	609	659	699	649	699	729	689	719	769	709	749	799
30,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
30,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
30,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
30,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
30,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
30,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
30,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
40,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
40,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
40,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
40,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
40,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
40,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649

40,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
50,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
50,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
50,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
50,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
50,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
50,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
50,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759

19 to 25 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A +1 C	1A +2C	1A +3C	2A +1C	2A+ 2C	2A+ 3C	3A +1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	1,339	2,139	2,539	3,199	1,809	2,609	3,339	2,469	3,269	3,869	3,139	3,669	4,399	3,539	4,199	4,929
1,00,000	3,00,000	1,549	2,469	2,929	3,699	2,089	3,009	3,849	2,859	3,779	4,469	3,619	4,239	5,079	4,089	4,849	5,699
1,00,000	4,00,000	1,659	2,649	3,139	3,959	2,239	3,219	4,119	3,059	4,039	4,779	3,879	4,529	5,429	4,369	5,189	6,089
1,00,000	5,00,000	1,709	2,719	3,229	4,069	2,299	3,309	4,239	3,149	4,159	4,909	3,989	4,659	5,589	4,489	5,329	6,259
2,00,000	2,00,000	1,189	1,899	2,259	2,839	1,609	2,309	2,959	2,199	2,899	3,429	2,789	3,259	3,909	3,139	3,729	4,379
2,00,000	3,00,000	1,449	2,309	2,739	3,459	1,959	2,819	3,599	2,669	3,529	4,179	3,389	3,959	4,749	3,819	4,539	5,329
2,00,000	4,00,000	1,609	2,569	3,039	3,839	2,169	3,119	3,999	2,959	3,919	4,629	3,759	4,389	5,269	4,239	5,029	5,899
2,00,000	5,00,000	1,659	2,639	3,129	3,949	2,229	3,209	4,119	3,049	4,039	4,759	3,869	4,519	5,429	4,359	5,169	6,069
2,00,000	7,50,000	1,849	2,939	3,479	4,389	2,489	3,569	4,569	3,389	4,479	5,299	4,299	5,019	6,019	4,839	5,749	6,749
2,00,000	10,00,000	1,899	3,009	3,569	4,489	2,549	3,659	4,679	3,479	4,589	5,419	4,399	5,139	6,159	4,949	5,879	6,899
3,00,000	2,00,000	719	1,149	1,359	1,719	969	1,399	1,789	1,329	1,749	2,069	1,679	1,959	2,349	1,889	2,249	2,639
3,00,000	3,00,000	869	1,389	1,639	2,069	1,169	1,689	2,149	1,599	2,109	2,499	2,029	2,369	2,839	2,279	2,709	3,179
3,00,000	4,00,000	969	1,539	1,829	2,299	1,309	1,879	2,399	1,779	2,349	2,779	2,259	2,629	3,159	2,539	3,009	3,539
3,00,000	5,00,000	1,029	1,639	1,939	2,439	1,389	1,989	2,539	1,889	2,489	2,939	2,389	2,789	3,339	2,689	3,189	3,739



3,00,000	7,50,000	1,109	1,759	2,079	2,609	1,489	2,129	2,719	2,019	2,669	3,149	2,559	2,989	3,579	2,879	3,419	4,009
3,00,000	10,00,000	1,149	1,809	2,139	2,689	1,539	2,199	2,799	2,089	2,749	3,239	2,639	3,079	3,679	2,969	3,519	4,119
3,00,000	15,00,000	1,179	1,849	2,179	2,729	1,569	2,229	2,839	2,119	2,779	3,279	2,669	3,119	3,719	3,009	3,559	4,159
3,00,000	20,00,000	1,209	1,879	2,209	2,769	1,599	2,269	2,879	2,159	2,819	3,319	2,709	3,149	3,759	3,039	3,599	4,209
4,00,000	2,00,000	509	809	959	1,209	689	989	1,259	939	1,239	1,459	1,189	1,389	1,659	1,339	1,589	1,859
4,00,000	3,00,000	629	999	1,189	1,489	849	1,219	1,549	1,159	1,519	1,799	1,459	1,709	2,049	1,649	1,949	2,289
4,00,000	4,00,000	699	1,109	1,319	1,649	939	1,349	1,719	1,279	1,689	1,989	1,619	1,889	2,269	1,819	2,159	2,539
4,00,000	5,00,000	749	1,189	1,409	1,769	1,009	1,439	1,839	1,369	1,799	2,129	1,729	2,019	2,419	1,949	2,309	2,709
4,00,000	7,50,000	819	1,289	1,529	1,919	1,099	1,569	1,999	1,489	1,959	2,309	1,879	2,189	2,619	2,109	2,499	2,929
4,00,000	10,00,000	849	1,329	1,569	1,969	1,129	1,609	2,049	1,529	2,009	2,369	1,929	2,249	2,689	2,169	2,569	3,009
4,00,000	15,00,000	879	1,369	1,609	2,009	1,169	1,649	2,089	1,569	2,049	2,409	1,969	2,289	2,729	2,209	2,609	3,049
4,00,000	20,00,000	909	1,399	1,639	2,049	1,199	1,679	2,129	1,599	2,089	2,449	2,009	2,329	2,769	2,249	2,649	3,099
5,00,000	2,00,000	409	649	769	969	549	789	1,009	749	989	1,169	949	1,109	1,329	1,069	1,269	1,489
5,00,000	3,00,000	509	809	959	1,209	689	979	1,249	929	1,229	1,449	1,179	1,379	1,649	1,329	1,579	1,849
5,00,000	4,00,000	569	899	1,069	1,339	769	1,099	1,399	1,039	1,369	1,619	1,319	1,529	1,839	1,479	1,749	2,059
5,00,000	5,00,000	609	959	1,139	1,429	819	1,169	1,489	1,109	1,459	1,719	1,399	1,639	1,959	1,579	1,869	2,189
5,00,000	7,50,000	669	1,049	1,239	1,559	899	1,269	1,619	1,209	1,589	1,869	1,529	1,779	2,129	1,719	2,029	2,379
5,00,000	10,00,000	699	1,089	1,289	1,609	929	1,319	1,679	1,259	1,649	1,939	1,579	1,839	2,199	1,769	2,099	2,459
5,00,000	15,00,000	739	1,139	1,339	1,669	979	1,369	1,739	1,309	1,709	2,009	1,639	1,909	2,269	1,839	2,169	2,539
5,00,000	20,00,000	759	1,159	1,359	1,689	989	1,389	1,749	1,339	1,719	2,019	1,649	1,919	2,279	1,849	2,179	2,539
5,00,000	95,00,000	1,139	1,539	1,739	2,069	1,379	1,769	2,139	1,709	2,109	2,409	2,039	2,309	2,669	2,239	2,569	2,939
7,50,000	2,00,000	259	409	489	609	349	499	639	479	629	739	599	699	839	669	799	939
7,50,000	3,00,000	319	509	599	749	429	609	779	579	759	899	729	859	1,019	829	979	1,139
7,50,000	4,00,000	359	569	669	839	479	689	869	649	859	1,009	819	959	1,139	919	1,089	1,279
7,50,000	5,00,000	389	609	719	899	519	739	939	699	919	1,089	889	1,029	1,229	989	1,179	1,379

7,50,000	7,50,000	439	679	809	1,009	579	829	1,049	789	1,029	1,209	989	1,149	1,369	1,109	1,309	1,529
7,50,000	10,00,000	459	709	829	1,039	609	849	1,079	809	1,059	1,239	1,019	1,179	1,399	1,139	1,339	1,569
7,50,000	15,00,000	499	759	889	1,099	649	909	1,139	859	1,119	1,309	1,079	1,249	1,479	1,199	1,419	1,649
7,50,000	20,00,000	519	779	899	1,109	669	919	1,149	879	1,129	1,319	1,089	1,259	1,489	1,219	1,419	1,659
10,00,000	2,00,000	169	269	319	399	229	329	409	309	399	479	389	449	539	439	519	599
10,00,000	3,00,000	209	329	389	489	279	399	499	379	499	579	479	549	659	529	629	739
10,00,000	4,00,000	229	359	419	529	309	429	549	409	539	629	519	599	709	579	679	799
10,00,000	5,00,000	249	389	459	569	329	469	589	439	579	679	559	649	769	619	739	859
10,00,000	7,50,000	289	439	519	649	379	529	669	509	659	769	629	729	869	709	829	969
10,00,000	10,00,000	309	469	549	679	399	559	699	529	689	809	659	769	909	739	869	1,009
10,00,000	15,00,000	339	499	579	709	439	589	739	569	729	849	699	809	949	779	909	1,059
10,00,000	20,00,000	369	539	619	749	469	629	779	599	759	889	739	839	989	819	949	1,099
10,00,000	90,00,000	719	889	969	1,099	819	979	1,129	949	1,109	1,239	1,089	1,189	1,339	1,169	1,299	1,449
15,00,000	10,00,000	179	259	299	359	229	309	379	289	369	429	359	409	479	399	459	529
15,00,000	15,00,000	209	289	329	399	259	339	409	329	409	469	389	449	519	439	499	579
15,00,000	20,00,000	239	329	369	439	289	379	449	359	449	509	429	489	559	469	539	619
15,00,000	25,00,000	259	339	379	449	309	389	459	379	459	519	439	499	569	489	549	629
15,00,000	30,00,000	289	379	419	489	339	429	499	409	499	559	479	539	609	519	589	669
15,00,000	40,00,000	339	429	469	539	389	479	549	459	549	609	529	589	659	569	639	719
15,00,000	50,00,000	389	479	519	589	439	529	599	509	599	659	579	639	709	619	689	769
15,00,000	75,00,000	509	589	629	699	559	639	709	629	709	769	689	749	819	739	799	879
15,00,000	1,00,00,000	639	729	769	839	689	779	849	759	849	909	829	889	959	869	939	1,019
20,00,000	15,00,000	159	209	239	279	189	239	289	239	289	319	279	309	359	299	339	389
20,00,000	20,00,000	189	249	269	319	229	279	329	269	319	359	309	349	399	339	389	429
20,00,000	25,00,000	209	259	289	329	239	289	339	289	339	369	329	359	409	349	389	439

20,00,000	30,00,000	239	299	319	369	279	329	379	319	369	409	359	399	449	389	439	479
20,00,000	40,00,000	289	349	369	419	329	379	429	369	419	459	409	449	499	439	489	529
20,00,000	50,00,000	339	399	419	469	379	429	479	419	469	509	459	499	549	489	539	579
20,00,000	75,00,000	459	509	539	579	489	539	589	539	589	619	579	609	659	599	639	689
20,00,000	1,00,00,000	589	649	669	719	629	679	729	669	719	759	709	749	799	739	789	829
30,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
30,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
30,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
30,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
30,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
30,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
30,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
40,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
40,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
40,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
40,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
40,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
40,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
40,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
50,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
50,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
50,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
50,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
50,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
50,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649

50,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
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26 to 30 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A +1 C	1A+ 2C	1A +3C	2A +1C	2A+ 2C	2A+ 3C	3A +1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	1,609	2,569	3,049	3,849	2,169	3,129	4,009	2,969	3,929	4,649	3,769	4,409	5,289	4,249	5,049	5,929
1,00,000	3,00,000	1,879	2,999	3,559	4,489	2,539	3,649	4,679	3,469	4,589	5,429	4,399	5,149	6,169	4,959	5,889	6,919
1,00,000	4,00,000	2,029	3,239	3,839	4,849	2,739	3,939	5,049	3,739	4,949	5,849	4,749	5,549	6,649	5,349	6,349	7,459
1,00,000	5,00,000	2,119	3,379	4,009	5,059	2,859	4,109	5,259	3,899	5,159	6,099	4,949	5,789	6,939	5,579	6,629	7,779
2,00,000	2,00,000	1,439	2,299	2,729	3,439	1,939	2,799	3,589	2,659	3,519	4,159	3,369	3,939	4,729	3,799	4,519	5,299
2,00,000	3,00,000	1,779	2,839	3,369	4,249	2,399	3,459	4,429	3,279	4,339	5,139	4,169	4,869	5,839	4,689	5,579	6,549
2,00,000	4,00,000	1,999	3,189	3,789	4,769	2,699	3,879	4,969	3,689	4,869	5,759	4,679	5,469	6,559	5,269	6,259	7,349
2,00,000	5,00,000	2,089	3,329	3,959	4,979	2,819	4,049	5,179	3,849	5,079	6,009	4,879	5,709	6,849	5,499	6,539	7,669
2,00,000	7,50,000	2,319	3,689	4,379	5,519	3,119	4,489	5,749	4,259	5,629	6,659	5,399	6,319	7,569	6,089	7,229	8,479
2,00,000	10,00,000	2,399	3,809	4,519	5,689	3,229	4,639	5,929	4,399	5,809	6,869	5,579	6,509	7,809	6,279	7,449	8,749
3,00,000	2,00,000	899	1,439	1,699	2,149	1,219	1,749	2,239	1,659	2,189	2,589	2,099	2,459	2,949	2,369	2,819	3,299
3,00,000	3,00,000	1,099	1,749	2,079	2,619	1,479	2,129	2,729	2,029	2,679	3,159	2,569	2,999	3,599	2,889	3,429	4,029
3,00,000	4,00,000	1,239	1,979	2,339	2,949	1,669	2,399	3,069	2,279	3,009	3,559	2,889	3,379	4,049	3,259	3,859	4,539
3,00,000	5,00,000	1,329	2,119	2,509	3,159	1,789	2,569	3,249	2,439	3,219	3,809	3,089	3,619	4,329	3,489	4,139	4,849
3,00,000	7,50,000	1,439	2,279	2,709	3,409	1,929	2,779	3,549	2,639	3,479	4,109	3,339	3,899	4,669	3,759	4,459	5,229
3,00,000	10,00,000	1,489	2,359	2,789	3,509	1,999	2,859	3,649	2,719	3,579	4,229	3,439	4,009	4,799	3,869	4,589	5,379
3,00,000	15,00,000	1,529	2,409	2,839	3,569	2,039	2,919	3,709	2,769	3,639	4,299	3,499	4,079	4,879	3,929	4,659	5,459
3,00,000	20,00,000	1,559	2,439	2,879	3,609	2,069	2,949	3,739	2,799	3,669	4,339	3,529	4,119	4,919	3,969	4,699	5,499
4,00,000	2,00,000	659	1,049	1,249	1,569	889	1,279	1,639	1,219	1,609	1,899	1,539	1,799	2,159	1,729	2,059	2,419
4,00,000	3,00,000	809	1,289	1,529	1,929	1,089	1,569	1,999	1,489	1,969	2,319	1,889	2,199	2,639	2,119	2,519	2,959
4,00,000	4,00,000	909	1,449	1,709	2,159	1,229	1,759	2,249	1,669	2,199	2,599	2,109	2,469	2,959	2,379	2,829	3,309

4,00,000	5,00,000	979	1,559	1,839	2,319	1,319	1,889	2,409	1,789	2,369	2,799	2,269	2,649	3,179	2,559	3,039	3,559
4,00,000	7,50,000	1,069	1,689	1,999	2,519	1,439	2,049	2,619	1,949	2,569	3,029	2,469	2,879	3,449	2,779	3,289	3,859
4,00,000	10,00,000	1,119	1,769	2,089	2,619	1,499	2,139	2,729	2,029	2,669	3,159	2,569	2,989	3,579	2,889	3,419	4,009
4,00,000	15,00,000	1,159	1,809	2,139	2,679	1,539	2,189	2,789	2,089	2,739	3,219	2,629	3,059	3,659	2,949	3,489	4,089
4,00,000	20,00,000	1,189	1,849	2,169	2,719	1,579	2,229	2,829	2,119	2,769	3,259	2,659	3,099	3,699	2,989	3,539	4,129
5,00,000	2,00,000	529	849	999	1,259	719	1,029	1,309	979	1,289	1,519	1,229	1,439	1,729	1,389	1,649	1,939
5,00,000	3,00,000	659	1,049	1,239	1,569	889	1,279	1,629	1,209	1,599	1,889	1,529	1,789	2,149	1,729	2,049	2,399
5,00,000	4,00,000	749	1,189	1,409	1,769	1,009	1,449	1,849	1,369	1,809	2,139	1,739	2,029	2,429	1,959	2,319	2,719
5,00,000	5,00,000	809	1,279	1,519	1,909	1,089	1,559	1,989	1,479	1,949	2,299	1,869	2,189	2,619	2,109	2,499	2,929
5,00,000	7,50,000	899	1,419	1,679	2,109	1,209	1,719	2,199	1,639	2,149	2,539	2,069	2,409	2,889	2,329	2,759	3,229
5,00,000	10,00,000	939	1,479	1,739	2,189	1,259	1,789	2,279	1,699	2,229	2,629	2,139	2,499	2,989	2,409	2,859	3,339
5,00,000	15,00,000	979	1,529	1,799	2,249	1,299	1,839	2,339	1,749	2,289	2,699	2,199	2,569	3,059	2,479	2,929	3,419
5,00,000	20,00,000	1,009	1,559	1,829	2,289	1,329	1,879	2,379	1,789	2,329	2,739	2,239	2,599	3,099	2,509	2,969	3,469
5,00,000	95,00,000	1,379	1,929	2,199	2,649	1,699	2,239	2,739	2,149	2,689	3,099	2,599	2,969	3,459	2,879	3,329	3,819
7,50,000	2,00,000	339	539	639	799	459	659	839	619	819	969	789	919	1,099	889	1,049	1,229
7,50,000	3,00,000	419	669	789	989	569	809	1,029	769	1,009	1,189	969	1,129	1,349	1,089	1,289	1,509
7,50,000	4,00,000	479	759	899	1,129	639	919	1,169	869	1,149	1,359	1,099	1,289	1,539	1,239	1,469	1,719
7,50,000	5,00,000	519	819	969	1,219	699	989	1,259	939	1,239	1,459	1,189	1,389	1,659	1,339	1,589	1,859
7,50,000	7,50,000	589	919	1,089	1,369	789	1,119	1,419	1,059	1,389	1,639	1,339	1,559	1,859	1,499	1,779	2,079
7,50,000	10,00,000	629	979	1,159	1,439	839	1,179	1,499	1,129	1,469	1,729	1,419	1,649	1,969	1,589	1,879	2,199
7,50,000	15,00,000	669	1,029	1,209	1,509	879	1,239	1,559	1,179	1,539	1,799	1,479	1,709	2,039	1,649	1,949	2,279
7,50,000	20,00,000	699	1,059	1,239	1,539	909	1,269	1,599	1,209	1,569	1,839	1,509	1,749	2,079	1,689	1,989	2,319
10,00,000	2,00,000	229	369	429	539	309	439	559	419	549	649	529	619	739	599	699	829
10,00,000	3,00,000	279	439	519	649	379	529	679	509	669	789	639	749	889	719	849	999
10,00,000	4,00,000	309	489	569	719	419	589	749	559	729	859	699	819	979	789	939	1,089

10,00,000	5,00,000	339	529	629	779	449	639	809	609	799	939	769	889	1,069	859	1,019	1,189
10,00,000	7,50,000	389	599	709	889	519	729	919	689	899	1,059	869	1,009	1,199	969	1,149	1,339
10,00,000	10,00,000	419	649	759	939	549	769	979	739	959	1,129	919	1,069	1,269	1,029	1,219	1,419
10,00,000	15,00,000	459	689	809	999	599	829	1,039	789	1,019	1,189	979	1,139	1,349	1,099	1,289	1,499
10,00,000	20,00,000	489	729	839	1,039	629	859	1,079	819	1,059	1,229	1,019	1,169	1,389	1,139	1,329	1,539
10,00,000	90,00,000	839	1,079	1,189	1,389	979	1,209	1,429	1,169	1,409	1,579	1,369	1,519	1,739	1,489	1,679	1,889
15,00,000	10,00,000	229	339	399	479	299	399	499	389	489	569	479	549	649	529	619	719
15,00,000	15,00,000	259	369	429	519	329	439	539	419	529	609	509	589	689	569	659	759
15,00,000	20,00,000	289	409	459	559	359	469	579	449	569	649	549	619	729	609	699	799
15,00,000	25,00,000	319	439	499	599	389	509	609	489	609	689	589	659	769	639	739	849
15,00,000	30,00,000	339	459	509	609	409	519	629	499	619	699	599	669	779	659	749	849
15,00,000	40,00,000	389	509	559	659	459	569	679	549	669	749	649	719	829	709	799	899
15,00,000	50,00,000	439	559	609	709	509	619	729	599	719	799	699	769	879	759	849	949
15,00,000	75,00,000	569	689	749	849	639	759	859	739	859	939	839	909	1,019	889	989	1,099
15,00,000	1,00,00,000	689	809	859	959	759	869	979	849	969	1,049	949	1,019	1,129	1,009	1,099	1,199
20,00,000	15,00,000	189	259	299	349	229	299	359	289	359	409	349	389	459	379	439	499
20,00,000	20,00,000	219	299	329	389	269	339	399	329	399	449	379	429	499	419	479	549
20,00,000	25,00,000	239	309	349	399	279	349	409	339	409	459	399	439	509	429	489	549
20,00,000	30,00,000	269	349	379	439	319	389	449	379	449	499	429	479	549	469	529	599
20,00,000	40,00,000	319	399	429	489	369	439	499	429	499	549	479	529	599	519	579	649
20,00,000	50,00,000	369	449	479	539	419	489	549	479	549	599	529	579	649	569	629	699
20,00,000	75,00,000	489	559	599	649	529	599	659	589	659	709	649	689	759	679	739	799
20,00,000	1,00,00,000	619	699	729	789	669	739	799	729	799	849	779	829	899	819	879	949
30,00,000	20,00,000	179	229	259	289	209	259	299	249	299	329	289	319	369	309	349	399
30,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399

30,00,000	30,00,000	229	279	309	339	259	309	349	299	349	379	339	369	419	359	399	449
30,00,000	40,00,000	279	329	359	389	309	359	399	349	399	429	389	419	469	409	449	499
30,00,000	50,00,000	329	379	409	439	359	409	449	399	449	479	439	469	519	459	499	549
30,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
30,00,000	1,00,00,000	579	629	659	689	609	659	699	649	699	729	689	719	769	709	749	799
40,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
40,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
40,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
40,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
40,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
40,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
40,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759
50,00,000	20,00,000	169	219	239	269	199	239	279	229	269	309	269	289	329	289	319	359
50,00,000	25,00,000	199	249	269	309	229	269	309	269	309	339	299	329	369	329	359	399
50,00,000	30,00,000	219	269	289	319	249	289	329	279	319	359	319	339	379	339	369	409
50,00,000	40,00,000	269	319	339	369	299	339	379	329	369	409	369	389	429	389	419	459
50,00,000	50,00,000	319	369	389	419	349	389	429	379	419	459	419	439	479	439	469	509
50,00,000	75,00,000	449	499	519	559	479	519	559	519	559	589	549	579	619	579	609	649
50,00,000	1,00,00,000	569	619	639	669	599	639	679	629	669	709	669	689	729	689	719	759

31 to 35 years		Without Restore (Premium excluding Tax)																
	Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A +1 C	1A +2C	1A +3C	2A +1C	2A+ 2C	2A+ 3C	3A +1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
	1,00,000	2,00,000	2,009	3,209	3,809	4,809	2,709	3,909	5,009	3,709	4,909	5,809	4,709	5,509	6,609	5,309	6,309	7,409
	1,00,000	3,00,000	2,369	3,789	4,489	5,669	3,199	4,609	5,899	4,369	5,789	6,849	5,549	6,489	7,789	6,259	7,439	8,729
	1,00,000	4,00,000	2,569	4,099	4,869	6,139	3,469	4,999	6,399	4,739	6,269	7,419	6,019	7,029	8,439	6,779	8,049	9,459



1,00,000	5,00,000	2,679	4,279	5,069	6,399	3,609	5,209	6,659	4,939	6,529	7,729	6,269	7,329	8,789	7,059	8,389	9,849
2,00,000	2,00,000	1,809	2,889	3,429	4,329	2,439	3,519	4,509	3,339	4,419	5,229	4,239	4,959	5,949	4,779	5,679	6,669
2,00,000	3,00,000	2,249	3,589	4,259	5,379	3,039	4,379	5,599	4,149	5,489	6,499	5,269	6,159	7,389	5,939	7,059	8,289
2,00,000	4,00,000	2,539	4,059	4,809	6,069	3,429	4,939	6,319	4,689	6,199	7,329	5,939	6,949	8,339	6,699	7,959	9,349
2,00,000	5,00,000	2,649	4,239	5,009	6,329	3,569	5,149	6,579	4,889	6,459	7,639	6,189	7,249	8,689	6,979	8,299	9,739
2,00,000	7,50,000	2,989	4,759	5,649	7,129	4,029	5,799	7,419	5,499	7,269	8,599	6,979	8,159	9,779	7,859	9,339	10,959
2,00,000	10,00,000	3,089	4,919	5,829	7,349	4,159	5,979	7,649	5,679	7,499	8,869	7,199	8,409	10,079	8,109	9,629	11,299
3,00,000	2,00,000	1,149	1,839	2,179	2,749	1,549	2,239	2,859	2,119	2,809	3,319	2,689	3,149	3,769	3,029	3,599	4,229
3,00,000	3,00,000	1,419	2,269	2,689	3,389	1,919	2,759	3,529	2,619	3,459	4,089	3,319	3,879	4,649	3,739	4,439	5,209
3,00,000	4,00,000	1,599	2,549	3,029	3,809	2,159	3,099	3,949	2,949	3,889	4,599	3,739	4,369	5,239	4,209	4,999	5,869
3,00,000	5,00,000	1,729	2,759	3,269	4,119	2,329	3,349	4,289	3,179	4,199	4,969	4,029	4,719	5,649	4,549	5,399	6,329
3,00,000	7,50,000	1,889	2,999	3,559	4,489	2,539	3,649	4,669	3,469	4,579	5,409	4,389	5,129	6,149	4,949	5,869	6,889
3,00,000	10,00,000	1,959	3,109	3,679	4,639	2,629	3,779	4,829	3,589	4,729	5,589	4,539	5,299	6,349	5,109	6,069	7,119
3,00,000	15,00,000	2,009	3,169	3,749	4,719	2,689	3,849	4,909	3,659	4,819	5,689	4,619	5,399	6,459	5,209	6,169	7,239
3,00,000	20,00,000	2,039	3,209	3,789	4,759	2,719	3,899	4,949	3,689	4,859	5,729	4,659	5,439	6,499	5,239	6,209	7,279
4,00,000	2,00,000	849	1,359	1,609	2,029	1,149	1,649	2,109	1,569	2,069	2,449	1,989	2,319	2,779	2,239	2,659	3,119
4,00,000	3,00,000	1,059	1,689	1,999	2,529	1,429	2,059	2,629	1,949	2,579	3,049	2,469	2,889	3,469	2,789	3,309	3,879
4,00,000	4,00,000	1,199	1,909	2,269	2,849	1,619	2,319	2,969	2,209	2,909	3,439	2,799	3,269	3,919	3,149	3,739	4,389
4,00,000	5,00,000	1,299	2,069	2,449	3,089	1,749	2,509	3,209	2,389	3,149	3,719	3,019	3,529	4,229	3,409	4,039	4,739
4,00,000	7,50,000	1,429	2,269	2,689	3,379	1,919	2,759	3,519	2,619	3,449	4,079	3,309	3,869	4,629	3,729	4,429	5,189
4,00,000	10,00,000	1,489	2,359	2,789	3,509	1,999	2,859	3,649	2,719	3,579	4,229	3,439	4,009	4,799	3,869	4,589	5,379
4,00,000	15,00,000	1,549	2,439	2,879	3,619	2,069	2,949	3,759	2,809	3,689	4,349	3,539	4,129	4,939	3,989	4,719	5,529
4,00,000	20,00,000	1,579	2,469	2,919	3,649	2,099	2,989	3,799	2,839	3,729	4,389	3,579	4,169	4,989	4,019	4,759	5,579
5,00,000	2,00,000	689	1,099	1,309	1,639	929	1,339	1,709	1,269	1,679	1,979	1,609	1,879	2,259	1,809	2,149	2,529
5,00,000	3,00,000	869	1,389	1,639	2,069	1,169	1,689	2,149	1,599	2,109	2,499	2,029	2,369	2,839	2,279	2,709	3,179

5,00,000	4,00,000	999	1,589	1,889	2,369	1,349	1,929	2,469	1,839	2,419	2,859	2,329	2,719	3,259	2,619	3,109	3,649
5,00,000	5,00,000	1,079	1,719	2,029	2,559	1,449	2,089	2,659	1,979	2,609	3,089	2,509	2,929	3,509	2,819	3,349	3,929
5,00,000	7,50,000	1,209	1,919	2,269	2,849	1,619	2,329	2,969	2,209	2,909	3,439	2,799	3,259	3,909	3,149	3,729	4,379
5,00,000	10,00,000	1,269	2,009	2,369	2,979	1,699	2,429	3,099	2,309	3,039	3,589	2,919	3,409	4,079	3,289	3,889	4,569
5,00,000	15,00,000	1,319	2,069	2,439	3,069	1,759	2,509	3,189	2,379	3,129	3,689	2,999	3,499	4,189	3,379	3,999	4,679
5,00,000	20,00,000	1,349	2,099	2,479	3,099	1,789	2,539	3,229	2,419	3,169	3,729	3,039	3,539	4,229	3,409	4,039	4,729
5,00,000	95,00,000	1,729	2,489	2,859	3,489	2,169	2,929	3,609	2,799	3,549	4,119	3,429	3,929	4,619	3,799	4,429	5,119
7,50,000	2,00,000	449	719	849	1,069	609	869	1,109	829	1,089	1,289	1,049	1,219	1,459	1,179	1,399	1,639
7,50,000	3,00,000	559	889	1,049	1,329	749	1,079	1,379	1,029	1,349	1,599	1,299	1,519	1,819	1,459	1,729	2,029
7,50,000	4,00,000	649	1,029	1,219	1,529	869	1,249	1,599	1,189	1,569	1,849	1,499	1,749	2,099	1,689	2,009	2,349
7,50,000	5,00,000	709	1,119	1,329	1,669	949	1,359	1,739	1,299	1,709	2,009	1,639	1,909	2,289	1,839	2,179	2,559
7,50,000	7,50,000	799	1,259	1,489	1,869	1,069	1,529	1,949	1,449	1,909	2,249	1,829	2,139	2,559	2,059	2,439	2,859
7,50,000	10,00,000	859	1,349	1,589	1,999	1,149	1,629	2,079	1,549	2,039	2,399	1,959	2,279	2,719	2,199	2,599	3,049
7,50,000	15,00,000	909	1,409	1,659	2,079	1,209	1,709	2,159	1,619	2,119	2,499	2,039	2,369	2,829	2,289	2,709	3,169
7,50,000	20,00,000	939	1,449	1,699	2,119	1,239	1,739	2,199	1,659	2,159	2,539	2,079	2,409	2,869	2,329	2,749	3,209
10,00,000	2,00,000	299	479	559	709	409	579	739	549	719	849	689	809	969	779	929	1,079
10,00,000	3,00,000	369	589	689	869	499	709	899	669	889	1,049	849	989	1,189	959	1,139	1,329
10,00,000	4,00,000	429	679	799	1,009	579	819	1,049	779	1,029	1,209	989	1,149	1,369	1,109	1,309	1,539
10,00,000	5,00,000	469	739	869	1,099	629	899	1,139	849	1,119	1,319	1,069	1,249	1,499	1,209	1,429	1,669
10,00,000	7,50,000	539	839	999	1,249	719	1,019	1,299	969	1,269	1,499	1,219	1,419	1,699	1,369	1,619	1,899
10,00,000	10,00,000	579	899	1,059	1,319	769	1,089	1,379	1,029	1,349	1,589	1,299	1,509	1,799	1,459	1,719	2,009
10,00,000	15,00,000	629	969	1,129	1,409	829	1,159	1,459	1,099	1,439	1,689	1,379	1,599	1,909	1,549	1,829	2,129
10,00,000	20,00,000	659	999	1,169	1,449	859	1,199	1,499	1,139	1,469	1,729	1,419	1,639	1,949	1,589	1,869	2,169
10,00,000	90,00,000	1,009	1,349	1,519	1,799	1,209	1,549	1,849	1,489	1,819	2,079	1,769	1,989	2,299	1,939	2,219	2,519
15,00,000	10,00,000	309	469	549	679	399	559	699	529	689	809	659	769	909	739	869	1,009

15,00,000	15,00,000	339	499	579	709	439	589	739	569	729	849	699	809	949	779	909	1,059
15,00,000	20,00,000	369	539	619	749	469	629	779	599	759	889	739	839	989	819	949	1,099
15,00,000	25,00,000	399	569	649	789	499	659	809	639	799	919	769	879	1,029	859	989	1,139
15,00,000	30,00,000	419	589	669	799	519	679	829	649	809	939	789	889	1,039	869	999	1,149
15,00,000	40,00,000	469	639	719	849	569	729	879	699	859	989	839	939	1,089	919	1,049	1,199
15,00,000	50,00,000	519	689	769	899	619	779	929	749	909	1,039	889	989	1,139	969	1,099	1,249
15,00,000	75,00,000	649	819	899	1,039	749	909	1,059	889	1,049	1,169	1,019	1,129	1,279	1,109	1,239	1,389
15,00,000	1,00,00,000	769	939	1,019	1,149	869	1,029	1,179	999	1,159	1,289	1,139	1,239	1,389	1,219	1,349	1,499
20,00,000	15,00,000	229	329	369	449	289	379	459	359	459	529	439	499	589	489	569	649
20,00,000	20,00,000	259	359	409	489	319	419	499	399	489	569	479	539	629	529	609	689
20,00,000	25,00,000	289	389	439	519	349	449	539	429	529	609	519	579	669	559	649	739
20,00,000	30,00,000	309	409	459	539	369	469	549	449	539	619	529	589	679	579	659	739
20,00,000	40,00,000	359	459	509	589	419	519	599	499	589	669	579	639	729	629	709	789
20,00,000	50,00,000	409	509	559	639	469	569	649	549	639	719	629	689	779	679	759	839
20,00,000	75,00,000	539	639	689	769	599	699	789	679	779	859	769	829	919	809	899	989
20,00,000	1,00,00,000	659	759	809	889	719	819	899	799	889	969	879	939	1,029	929	1,009	1,089
30,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
30,00,000	25,00,000	219	279	309	359	259	309	359	299	359	399	349	389	439	379	429	479
30,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
30,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
30,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
30,00,000	75,00,000	469	529	559	609	509	559	609	549	609	649	599	639	689	629	679	729
30,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869
40,00,000	20,00,000	189	249	269	319	229	279	329	269	319	359	309	349	399	339	389	429
40,00,000	25,00,000	209	259	289	329	239	289	339	289	339	369	329	359	409	349	389	439

40,00,000	30,00,000	239	299	319	369	279	329	379	319	369	409	359	399	449	389	439	479
40,00,000	40,00,000	289	349	369	419	329	379	429	369	419	459	409	449	499	439	489	529
40,00,000	50,00,000	339	399	419	469	379	429	479	419	469	509	459	499	549	489	539	579
40,00,000	75,00,000	459	509	539	579	489	539	589	539	589	619	579	609	659	599	639	689
40,00,000	1,00,00,000	589	649	669	719	629	679	729	669	719	759	709	749	799	739	789	829
50,00,000	20,00,000	179	229	259	289	209	259	299	249	299	329	289	319	369	309	349	399
50,00,000	25,00,000	209	259	289	329	239	289	339	289	339	369	329	359	409	349	389	439
50,00,000	30,00,000	229	279	309	339	259	309	349	299	349	379	339	369	419	359	399	449
50,00,000	40,00,000	279	329	359	389	309	359	399	349	399	429	389	419	469	409	449	499
50,00,000	50,00,000	329	379	409	439	359	409	449	399	449	479	439	469	519	459	499	549
50,00,000	75,00,000	459	509	539	579	489	539	589	539	589	619	579	609	659	599	639	689
50,00,000	1,00,00,000	579	629	659	689	609	659	699	649	699	729	689	719	769	709	749	799

36 to 40 years	SI	Without Restore (Premium excluding Tax)															
		1A Rates	2A Rates	3A Rates	4A Rates	1A +1C	1A +2C	1A +3C	2A+ 1C	2A+ 2C	2A+ 3C	3A +1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	2,579	4,129	4,899	6,179	3,479	5,019	6,439	4,769	6,309	7,469	6,049	7,079	8,489	6,819	8,109	9,519
1,00,000	3,00,000	3,069	4,909	5,819	7,349	4,139	5,979	7,649	5,669	7,499	8,879	7,199	8,419	10,099	8,109	9,639	11,319
1,00,000	4,00,000	3,349	5,349	6,349	8,009	4,519	6,519	8,349	6,179	8,179	9,679	7,849	9,179	11,009	8,849	10,509	12,339
1,00,000	5,00,000	3,509	5,599	6,649	8,389	4,729	6,819	8,739	6,479	8,569	10,129	8,219	9,609	11,529	9,259	10,999	12,919
2,00,000	2,00,000	2,339	3,739	4,439	5,599	3,159	4,559	5,839	4,319	5,719	6,769	5,489	6,419	7,699	6,189	7,349	8,629
2,00,000	3,00,000	2,929	4,679	5,559	7,009	3,949	5,699	7,299	5,409	7,159	8,469	6,869	8,029	9,639	7,739	9,199	10,799
2,00,000	4,00,000	3,319	5,299	6,289	7,939	4,479	6,459	8,269	6,129	8,109	9,589	7,779	9,099	10,909	8,769	10,419	12,229
2,00,000	5,00,000	3,479	5,549	6,589	8,319	4,689	6,759	8,659	6,429	8,499	10,039	8,149	9,529	11,429	9,179	10,909	12,809
2,00,000	7,50,000	3,969	6,329	7,509	9,479	5,349	7,709	9,869	7,319	9,669	11,439	9,279	10,849	13,019	10,459	12,429	14,589
2,00,000	10,00,000	4,119	6,569	7,789	9,819	5,549	7,989	10,229	7,579	10,019	11,859	9,619	11,239	13,479	10,839	12,869	15,109

3,00,000	2,00,000	1,509	2,409	2,859	3,609	2,039	2,939	3,759	2,789	3,689	4,359	3,539	4,139	4,959	3,989	4,739	5,559
3,00,000	3,00,000	1,889	3,019	3,579	4,519	2,549	3,669	4,699	3,489	4,609	5,449	4,419	5,169	6,199	4,989	5,919	6,949
3,00,000	4,00,000	2,149	3,429	4,069	5,129	2,899	4,179	5,349	3,959	5,239	6,199	5,029	5,879	7,049	5,669	6,729	7,899
3,00,000	5,00,000	2,329	3,719	4,409	5,559	3,139	4,519	5,789	4,289	5,669	6,709	5,439	6,369	7,629	6,139	7,289	8,549
3,00,000	7,50,000	2,569	4,089	4,849	6,119	3,459	4,979	6,369	4,729	6,239	7,379	5,989	6,999	8,399	6,749	8,019	9,409
3,00,000	10,00,000	2,659	4,229	5,009	6,319	3,579	5,139	6,579	4,879	6,449	7,619	6,189	7,229	8,659	6,969	8,269	9,709
3,00,000	15,00,000	2,739	4,339	5,139	6,469	3,679	5,269	6,739	5,009	6,609	7,809	6,339	7,409	8,869	7,139	8,469	9,939
3,00,000	20,00,000	2,769	4,379	5,179	6,509	3,709	5,309	6,779	5,039	6,639	7,849	6,379	7,439	8,909	7,179	8,509	9,979
4,00,000	2,00,000	1,139	1,819	2,159	2,719	1,539	2,219	2,839	2,099	2,779	3,289	2,669	3,119	3,739	3,009	3,569	4,189
4,00,000	3,00,000	1,429	2,279	2,709	3,409	1,929	2,779	3,549	2,639	3,479	4,119	3,339	3,909	4,689	3,769	4,469	5,249
4,00,000	4,00,000	1,629	2,599	3,079	3,889	2,199	3,159	4,049	2,999	3,969	4,689	3,809	4,449	5,329	4,289	5,089	5,979
4,00,000	5,00,000	1,769	2,819	3,339	4,219	2,379	3,429	4,389	3,259	4,299	5,089	4,129	4,829	5,789	4,649	5,519	6,479
4,00,000	7,50,000	1,969	3,129	3,709	4,679	2,649	3,809	4,869	3,619	4,769	5,639	4,579	5,349	6,419	5,159	6,129	7,189
4,00,000	10,00,000	2,059	3,269	3,869	4,879	2,769	3,969	5,079	3,769	4,979	5,879	4,779	5,579	6,679	5,379	6,379	7,489
4,00,000	15,00,000	2,129	3,369	3,979	5,009	2,849	4,089	5,209	3,879	5,109	6,039	4,909	5,729	6,859	5,519	6,549	7,679
4,00,000	20,00,000	2,159	3,399	4,019	5,049	2,879	4,119	5,249	3,909	5,149	6,079	4,939	5,769	6,899	5,559	6,589	7,719
5,00,000	2,00,000	939	1,499	1,779	2,239	1,269	1,829	2,339	1,729	2,289	2,709	2,199	2,569	3,079	2,479	2,939	3,449
5,00,000	3,00,000	1,179	1,879	2,229	2,809	1,589	2,289	2,929	2,169	2,869	3,399	2,759	3,219	3,859	3,099	3,689	4,329
5,00,000	4,00,000	1,359	2,169	2,569	3,239	1,829	2,639	3,369	2,499	3,309	3,909	3,169	3,709	4,439	3,569	4,239	4,979
5,00,000	5,00,000	1,489	2,369	2,809	3,539	2,009	2,879	3,689	2,739	3,619	4,279	3,469	4,059	4,859	3,909	4,639	5,449
5,00,000	7,50,000	1,669	2,649	3,139	3,959	2,249	3,219	4,119	3,059	4,039	4,769	3,879	4,529	5,429	4,369	5,179	6,079
5,00,000	10,00,000	1,759	2,789	3,299	4,159	2,359	3,389	4,329	3,219	4,239	5,009	4,069	4,749	5,689	4,579	5,439	6,379
5,00,000	15,00,000	1,839	2,899	3,429	4,309	2,459	3,519	4,489	3,339	4,399	5,199	4,229	4,929	5,899	4,749	5,639	6,609
5,00,000	20,00,000	1,869	2,939	3,469	4,349	2,489	3,549	4,529	3,379	4,439	5,239	4,259	4,969	5,939	4,789	5,679	6,649
5,00,000	95,00,000	2,249	3,319	3,849	4,739	2,869	3,939	4,909	3,759	4,829	5,619	4,649	5,359	6,329	5,179	6,069	7,039

7,50,000	2,00,000	609	969	1,149	1,449	819	1,179	1,509	1,119	1,479	1,749	1,419	1,659	1,989	1,599	1,899	2,229
7,50,000	3,00,000	769	1,229	1,449	1,829	1,039	1,489	1,899	1,409	1,869	2,209	1,789	2,089	2,509	2,019	2,399	2,809
7,50,000	4,00,000	899	1,429	1,699	2,129	1,209	1,739	2,219	1,649	2,179	2,569	2,089	2,439	2,929	2,349	2,789	3,279
7,50,000	5,00,000	989	1,569	1,859	2,339	1,329	1,909	2,439	1,809	2,389	2,829	2,299	2,679	3,209	2,579	3,069	3,599
7,50,000	7,50,000	1,129	1,789	2,119	2,659	1,519	2,169	2,769	2,059	2,719	3,209	2,609	3,039	3,639	2,929	3,479	4,079
7,50,000	10,00,000	1,209	1,909	2,259	2,839	1,619	2,319	2,949	2,199	2,889	3,419	2,779	3,239	3,879	3,129	3,709	4,339
7,50,000	15,00,000	1,279	2,009	2,369	2,969	1,709	2,429	3,089	2,309	3,029	3,569	2,909	3,389	4,049	3,269	3,869	4,529
7,50,000	20,00,000	1,319	2,059	2,419	3,029	1,749	2,479	3,149	2,359	3,089	3,639	2,969	3,459	4,129	3,339	3,939	4,619
10,00,000	2,00,000	419	669	789	999	569	809	1,039	769	1,019	1,199	979	1,139	1,359	1,099	1,299	1,529
10,00,000	3,00,000	519	829	979	1,229	699	999	1,279	949	1,249	1,479	1,199	1,409	1,679	1,359	1,609	1,879
10,00,000	4,00,000	599	949	1,129	1,409	809	1,149	1,469	1,099	1,439	1,699	1,389	1,619	1,939	1,559	1,849	2,169
10,00,000	5,00,000	659	1,039	1,229	1,549	889	1,269	1,609	1,199	1,579	1,869	1,519	1,769	2,119	1,709	2,029	2,379
10,00,000	7,50,000	759	1,199	1,409	1,769	1,019	1,449	1,849	1,379	1,809	2,129	1,739	2,029	2,419	1,949	2,319	2,709
10,00,000	10,00,000	819	1,289	1,519	1,899	1,089	1,549	1,979	1,479	1,939	2,289	1,859	2,169	2,589	2,089	2,479	2,899
10,00,000	15,00,000	889	1,379	1,629	2,029	1,179	1,669	2,109	1,589	2,069	2,439	1,989	2,319	2,769	2,239	2,639	3,089
10,00,000	20,00,000	919	1,419	1,659	2,069	1,209	1,699	2,149	1,619	2,109	2,479	2,029	2,359	2,809	2,279	2,679	3,139
10,00,000	30,00,000	1,269	1,769	2,009	2,419	1,559	2,049	2,499	1,969	2,459	2,829	2,379	2,709	3,159	2,629	3,029	3,489
15,00,000	10,00,000	429	659	779	959	569	789	999	759	979	1,149	949	1,099	1,309	1,059	1,249	1,459
15,00,000	15,00,000	469	709	829	1,029	609	849	1,059	809	1,049	1,219	1,009	1,159	1,379	1,119	1,319	1,539
15,00,000	20,00,000	499	739	859	1,059	639	879	1,099	839	1,079	1,259	1,039	1,199	1,419	1,159	1,359	1,579
15,00,000	25,00,000	529	779	899	1,099	679	919	1,139	879	1,119	1,299	1,079	1,239	1,459	1,199	1,399	1,619
15,00,000	30,00,000	549	789	909	1,109	689	929	1,149	889	1,129	1,309	1,089	1,249	1,469	1,209	1,409	1,629
15,00,000	40,00,000	599	839	959	1,159	739	979	1,199	939	1,179	1,359	1,139	1,299	1,519	1,259	1,459	1,679
15,00,000	50,00,000	649	889	1,009	1,209	789	1,029	1,249	989	1,229	1,409	1,189	1,349	1,569	1,309	1,509	1,729
15,00,000	75,00,000	779	1,029	1,149	1,349	929	1,169	1,389	1,129	1,369	1,549	1,329	1,489	1,709	1,449	1,649	1,869

15,00,000	1,00,00,000	899	1,139	1,259	1,459	1,039	1,279	1,499	1,239	1,479	1,659	1,439	1,599	1,819	1,559	1,759	1,979
20,00,000	15,00,000	309	449	519	639	399	539	659	509	649	759	629	719	849	699	819	949
20,00,000	20,00,000	329	469	539	649	409	549	679	529	669	769	639	729	859	709	829	949
20,00,000	25,00,000	359	499	569	689	449	589	709	559	699	809	679	769	899	749	869	999
20,00,000	30,00,000	379	519	589	699	459	599	729	579	719	819	689	779	909	759	879	999
20,00,000	40,00,000	429	569	639	749	509	649	779	629	769	869	739	829	959	809	929	1,049
20,00,000	50,00,000	479	619	689	799	559	699	829	679	819	919	789	879	1,009	859	979	1,099
20,00,000	75,00,000	609	749	819	939	699	839	959	809	949	1,059	929	1,019	1,149	999	1,119	1,249
20,00,000	1,00,00,000	729	869	939	1,049	809	949	1,079	929	1,069	1,169	1,039	1,129	1,259	1,109	1,229	1,349
30,00,000	20,00,000	229	309	349	409	279	359	429	339	419	479	409	459	529	449	509	579
30,00,000	25,00,000	249	329	369	429	299	369	439	359	429	489	419	469	539	459	519	589
30,00,000	30,00,000	279	359	399	459	329	409	479	389	469	529	459	509	579	499	559	629
30,00,000	40,00,000	329	409	449	509	379	459	529	439	519	579	509	559	629	549	609	679
30,00,000	50,00,000	379	459	499	559	429	509	579	489	569	629	559	609	679	599	659	729
30,00,000	75,00,000	499	579	619	679	549	619	689	609	679	739	669	719	789	709	769	839
30,00,000	1,00,00,000	629	709	749	809	679	759	829	739	819	879	809	859	929	849	909	979
40,00,000	20,00,000	209	279	309	369	249	319	379	309	369	419	359	399	459	389	449	509
40,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509
40,00,000	30,00,000	259	329	359	419	299	369	429	359	419	469	409	449	509	439	499	559
40,00,000	40,00,000	309	379	409	469	349	419	479	409	469	519	459	499	559	489	549	609
40,00,000	50,00,000	359	429	459	519	399	469	529	459	519	569	509	549	609	539	599	659
40,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
40,00,000	1,00,00,000	609	679	709	769	649	719	779	709	769	819	759	799	859	789	849	909
50,00,000	20,00,000	199	259	289	339	239	299	349	289	349	389	339	379	429	369	419	469
50,00,000	25,00,000	229	299	329	379	269	329	389	319	379	429	369	419	469	409	459	509



50,00,000	30,00,000	249	309	339	389	289	349	399	339	399	439	389	429	479	419	469	519
50,00,000	40,00,000	299	359	389	439	339	399	449	389	449	489	439	479	529	469	519	569
50,00,000	50,00,000	349	409	439	489	389	449	499	439	499	539	489	529	579	519	569	619
50,00,000	75,00,000	479	549	579	629	519	579	639	569	629	679	619	669	719	659	709	759
50,00,000	1,00,00,000	599	659	689	739	639	699	749	689	749	789	739	779	829	769	819	869

41 to 45 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A +1 C	1A+ 2C	1A+ 3C	2A +1C	2A+ 2C	2A+ 3C	3A +1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	3,359	5,369	6,379	8,049	4,539	6,549	8,389	6,209	8,219	9,729	7,889	9,219	11,069	8,889	10,559	12,409
1,00,000	3,00,000	4,019	6,429	7,629	9,629	5,429	7,829	10,029	7,429	9,829	11,629	9,429	11,029	13,229	10,629	12,629	14,829
1,00,000	4,00,000	4,419	7,059	8,379	10,579	5,959	8,599	11,019	8,159	10,799	12,779	10,359	12,119	14,539	11,679	13,879	16,299
1,00,000	5,00,000	4,659	7,439	8,829	11,149	6,289	9,069	11,609	8,599	11,379	13,469	10,919	12,769	15,319	12,309	14,629	17,179
2,00,000	2,00,000	3,059	4,889	5,809	7,329	4,129	5,959	7,639	5,659	7,489	8,859	7,179	8,399	10,079	8,089	9,619	11,299
2,00,000	3,00,000	3,859	6,169	7,319	9,249	5,209	7,519	9,629	7,129	9,439	11,169	9,049	10,589	12,709	10,209	12,129	14,239
2,00,000	4,00,000	4,249	6,779	8,039	10,169	5,719	8,259	10,579	7,829	10,379	12,279	9,949	11,639	13,969	11,219	13,329	15,659
2,00,000	5,00,000	4,479	7,149	8,479	10,719	6,039	8,719	11,149	8,259	10,939	12,949	10,489	12,269	14,719	11,829	14,049	16,509
2,00,000	7,50,000	5,329	8,509	10,099	12,739	7,189	10,359	13,269	9,829	13,009	15,389	12,479	14,589	17,499	14,059	16,709	19,619
2,00,000	10,00,000	5,559	8,869	10,519	13,279	7,489	10,799	13,829	10,249	13,549	16,029	12,999	15,199	18,229	14,649	17,409	20,439
3,00,000	2,00,000	2,019	3,229	3,829	4,839	2,729	3,929	5,039	3,729	4,939	5,839	4,739	5,539	6,639	5,339	6,339	7,449
3,00,000	3,00,000	2,549	4,069	4,829	6,099	3,439	4,959	6,349	4,709	6,229	7,369	5,969	6,989	8,379	6,739	7,999	9,399
3,00,000	4,00,000	2,909	4,649	5,509	6,959	3,929	5,659	7,249	5,369	7,099	8,399	6,809	7,969	9,559	7,679	9,129	10,709
3,00,000	5,00,000	3,159	5,039	5,979	7,549	4,259	6,139	7,859	5,829	7,709	9,119	7,389	8,649	10,369	8,339	9,899	11,629
3,00,000	7,50,000	3,519	5,609	6,659	8,399	4,739	6,829	8,749	6,479	8,569	10,139	8,219	9,619	11,529	9,269	11,009	12,919
3,00,000	10,00,000	3,669	5,849	6,929	8,739	4,939	7,109	9,099	6,749	8,919	10,549	8,559	10,009	11,999	9,649	11,449	13,449
3,00,000	15,00,000	3,779	6,009	7,119	8,969	5,079	7,299	9,339	6,929	9,149	10,819	8,779	10,269	12,299	9,899	11,749	13,779

3,00,000	20,00,000	3,819	6,059	7,169	9,029	5,129	7,359	9,399	6,989	9,219	10,889	8,839	10,329	12,379	9,959	11,819	13,869
4,00,000	2,00,000	1,539	2,459	2,919	3,679	2,079	2,999	3,839	2,839	3,759	4,449	3,609	4,219	5,059	4,069	4,829	5,669
4,00,000	3,00,000	1,939	3,099	3,679	4,639	2,619	3,769	4,829	3,579	4,729	5,599	4,539	5,309	6,369	5,119	6,079	7,139
4,00,000	4,00,000	2,229	3,559	4,219	5,329	3,009	4,329	5,549	4,109	5,439	6,429	5,219	6,099	7,309	5,879	6,979	8,199
4,00,000	5,00,000	2,439	3,889	4,619	5,819	3,289	4,739	6,059	4,499	5,939	7,029	5,699	6,669	7,999	6,429	7,629	8,959
4,00,000	7,50,000	2,739	4,359	5,179	6,529	3,689	5,309	6,799	5,039	6,659	7,879	6,389	7,469	8,959	7,199	8,549	10,039
4,00,000	10,00,000	2,869	4,569	5,409	6,819	3,859	5,549	7,099	5,269	6,959	8,229	6,679	7,809	9,359	7,529	8,929	10,489
4,00,000	15,00,000	2,969	4,709	5,579	7,029	3,989	5,719	7,309	5,429	7,169	8,469	6,879	8,039	9,629	7,749	9,199	10,789
4,00,000	20,00,000	3,009	4,759	5,629	7,089	4,029	5,779	7,379	5,489	7,229	8,539	6,939	8,099	9,699	7,809	9,269	10,869
5,00,000	2,00,000	1,279	2,049	2,429	3,059	1,729	2,489	3,189	2,359	3,119	3,699	2,999	3,499	4,199	3,379	4,009	4,709
5,00,000	3,00,000	1,619	2,589	3,069	3,869	2,189	3,149	4,029	2,989	3,949	4,669	3,789	4,429	5,309	4,269	5,069	5,949
5,00,000	4,00,000	1,879	2,999	3,559	4,489	2,529	3,649	4,669	3,459	4,579	5,419	4,389	5,139	6,159	4,949	5,879	6,899
5,00,000	5,00,000	2,069	3,299	3,909	4,939	2,789	4,019	5,139	3,809	5,039	5,959	4,829	5,649	6,779	5,449	6,469	7,589
5,00,000	7,50,000	2,349	3,739	4,429	5,589	3,159	4,549	5,819	4,319	5,709	6,749	5,469	6,399	7,669	6,169	7,319	8,599
5,00,000	10,00,000	2,479	3,939	4,669	5,879	3,329	4,789	6,129	4,549	6,009	7,099	5,759	6,729	8,069	6,489	7,709	9,039
5,00,000	15,00,000	2,589	4,099	4,859	6,109	3,469	4,979	6,359	4,729	6,239	7,369	5,989	6,989	8,379	6,739	7,999	9,379
5,00,000	20,00,000	2,629	4,149	4,909	6,169	3,519	5,039	6,429	4,779	6,299	7,439	6,049	7,059	8,449	6,809	8,069	9,459
5,00,000	95,00,000	3,009	4,529	5,289	6,559	3,899	5,419	6,809	5,169	6,689	7,829	6,429	7,449	8,839	7,199	8,459	9,859
7,50,000	2,00,000	839	1,339	1,589	1,999	1,129	1,629	2,089	1,549	2,049	2,419	1,959	2,289	2,749	2,209	2,629	3,079
7,50,000	3,00,000	1,069	1,709	2,019	2,549	1,439	2,079	2,649	1,969	2,599	3,079	2,499	2,919	3,499	2,809	3,339	3,919
7,50,000	4,00,000	1,259	2,009	2,379	2,999	1,699	2,439	3,119	2,319	3,059	3,619	2,939	3,429	4,109	3,309	3,929	4,609
7,50,000	5,00,000	1,399	2,229	2,639	3,329	1,879	2,709	3,459	2,569	3,399	4,009	3,259	3,809	4,559	3,669	4,359	5,109
7,50,000	7,50,000	1,609	2,559	3,029	3,809	2,159	3,109	3,969	2,949	3,889	4,599	3,739	4,359	5,229	4,209	4,989	5,859
7,50,000	10,00,000	1,729	2,739	3,249	4,079	2,319	3,329	4,249	3,159	4,169	4,919	3,999	4,669	5,599	4,499	5,339	6,269
7,50,000	15,00,000	1,839	2,899	3,429	4,309	2,459	3,519	4,439	3,339	4,399	5,199	4,229	4,929	5,899	4,749	5,639	6,609

7,50,000	20,00,000	1,879	2,949	3,489	4,369	2,509	3,569	4,549	3,399	4,459	5,259	4,289	4,999	5,979	4,819	5,709	6,689
10,00,000	2,00,000	579	929	1,099	1,379	779	1,119	1,439	1,069	1,409	1,669	1,349	1,579	1,889	1,519	1,809	2,119
10,00,000	3,00,000	739	1,179	1,399	1,759	999	1,429	1,829	1,359	1,789	2,119	1,719	2,009	2,409	1,939	2,299	2,699
10,00,000	4,00,000	859	1,369	1,619	2,039	1,159	1,659	2,119	1,579	2,079	2,459	1,999	2,329	2,789	2,249	2,669	3,129
10,00,000	5,00,000	949	1,509	1,789	2,249	1,279	1,829	2,339	1,739	2,289	2,709	2,199	2,569	3,079	2,479	2,939	3,449
10,00,000	7,50,000	1,099	1,739	2,059	2,589	1,479	2,109	2,609	2,009	2,639	3,119	2,539	2,959	3,549	2,859	3,389	3,969
10,00,000	10,00,000	1,189	1,879	2,219	2,789	1,589	2,279	2,899	2,159	2,849	3,359	2,729	3,189	3,809	3,069	3,639	4,269
10,00,000	15,00,000	1,279	2,009	2,369	2,969	1,709	2,429	3,089	2,309	3,029	3,569	2,909	3,389	4,049	3,269	3,869	4,529
10,00,000	20,00,000	1,329	2,069	2,439	3,049	1,759	2,499	3,179	2,379	3,119	3,669	2,989	3,479	4,159	3,359	3,979	4,649
10,00,000	90,00,000	1,679	2,419	2,789	3,399	2,109	2,849	3,529	2,729	3,469	4,019	3,339	3,829	4,509	3,709	4,329	4,999
15,00,000	10,00,000	619	969	1,139	1,419	819	1,159	1,479	1,109	1,449	1,709	1,389	1,619	1,929	1,559	1,849	2,159
15,00,000	15,00,000	679	1,049	1,229	1,529	899	1,259	1,589	1,199	1,559	1,829	1,499	1,739	2,069	1,679	1,979	2,309
15,00,000	20,00,000	709	1,079	1,259	1,569	929	1,289	1,629	1,229	1,599	1,869	1,539	1,779	2,109	1,719	2,019	2,359
15,00,000	25,00,000	739	1,109	1,299	1,599	959	1,329	1,669	1,269	1,629	1,909	1,569	1,819	2,159	1,759	2,059	2,399
15,00,000	30,00,000	769	1,149	1,329	1,639	989	1,359	1,699	1,299	1,669	1,949	1,609	1,859	2,199	1,799	2,099	2,449
15,00,000	40,00,000	819	1,199	1,379	1,689	1,039	1,409	1,749	1,349	1,719	1,999	1,659	1,909	2,249	1,849	2,149	2,499
15,00,000	50,00,000	869	1,249	1,429	1,739	1,089	1,459	1,799	1,399	1,769	2,049	1,709	1,959	2,299	1,899	2,199	2,549
15,00,000	75,00,000	989	1,359	1,549	1,849	1,209	1,579	1,909	1,519	1,879	2,159	1,819	2,069	2,409	2,009	2,309	2,649
15,00,000	1,00,00,000	1,119	1,499	1,679	1,989	1,339	1,709	2,049	1,649	2,019	2,299	1,959	2,209	2,549	2,149	2,449	2,799
20,00,000	15,00,000	419	629	729	909	539	749	939	719	919	1,079	889	1,029	1,219	989	1,159	1,349
20,00,000	20,00,000	449	659	769	939	579	789	979	749	959	1,119	929	1,059	1,259	1,029	1,199	1,399
20,00,000	25,00,000	469	679	779	959	589	799	989	769	969	1,129	939	1,079	1,269	1,039	1,209	1,399
20,00,000	30,00,000	499	709	819	989	629	839	1,029	799	1,009	1,169	979	1,109	1,309	1,079	1,249	1,449
20,00,000	40,00,000	549	759	869	1,039	679	889	1,079	849	1,059	1,219	1,029	1,159	1,359	1,119	1,299	1,499
20,00,000	50,00,000	599	809	919	1,089	729	939	1,129	899	1,109	1,269	1,079	1,209	1,409	1,169	1,349	1,549

20,00,000	75,00,000	719	929	1,029	1,209	839	1,049	1,239	1,019	1,219	1,379	1,189	1,329	1,519	1,289	1,459	1,649
20,00,000	1,00,00,000	849	1,059	1,169	1,339	979	1,189	1,379	1,149	1,359	1,519	1,329	1,459	1,659	1,429	1,599	1,799
30,00,000	20,00,000	279	389	449	529	349	449	549	439	539	619	529	599	699	579	669	769
30,00,000	25,00,000	299	409	459	549	359	469	559	449	559	629	539	609	699	589	679	769
30,00,000	30,00,000	329	439	499	579	399	499	599	489	589	669	579	649	749	629	719	819
30,00,000	40,00,000	379	489	549	629	449	549	649	539	639	719	629	699	799	679	769	869
30,00,000	50,00,000	429	539	599	679	499	599	699	589	689	769	679	749	849	729	819	919
30,00,000	75,00,000	549	659	709	799	609	719	809	699	809	879	789	859	949	839	929	1,019
30,00,000	1,00,00,000	679	789	849	929	749	849	949	839	939	1,019	929	999	1,099	979	1,069	1,169
40,00,000	20,00,000	239	329	369	439	289	379	449	359	449	509	429	489	559	469	539	619
40,00,000	25,00,000	259	339	379	449	309	389	459	379	459	519	439	499	569	489	549	629
40,00,000	30,00,000	289	379	419	489	339	429	499	409	499	559	479	539	609	519	589	669
40,00,000	40,00,000	339	429	469	539	389	479	549	459	549	609	529	589	659	569	639	719
40,00,000	50,00,000	389	479	519	589	439	529	599	509	599	659	579	639	709	619	689	769
40,00,000	75,00,000	509	589	629	699	559	639	709	629	709	769	689	749	819	739	799	879
40,00,000	1,00,00,000	639	729	769	839	689	779	849	759	849	909	829	889	959	869	939	1,019
50,00,000	20,00,000	229	309	349	409	279	359	429	339	419	479	409	459	529	449	509	579
50,00,000	25,00,000	249	329	369	429	299	369	439	359	429	489	419	469	539	459	519	589
50,00,000	30,00,000	279	359	399	459	329	409	479	389	469	529	459	509	579	499	559	629
50,00,000	40,00,000	329	409	449	509	379	459	529	439	519	579	509	559	629	549	609	679
50,00,000	50,00,000	379	459	499	559	429	509	579	489	569	629	559	609	679	599	659	729
50,00,000	75,00,000	499	579	619	679	549	619	689	609	679	739	669	719	789	709	769	839
50,00,000	1,00,00,000	629	709	749	809	679	759	829	739	819	879	809	859	929	849	909	979

46 to  
50  
years

Without Restore (Premium excluding Tax)

UIN: RQBHLIP25039V022425

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Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A +1C	1A+ 2C	1A+ 3C	2A+ 1C	2A+ 2C	2A+ 3C	3A+ 1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	4,369	6,989	8,299	10,479	5,899	8,519	10,909	8,079	10,689	12,659	10,259	11,999	14,399	11,569	13,749	16,139
1,00,000	3,00,000	5,279	8,439	10,019	12,649	7,129	10,279	13,179	9,759	12,919	15,289	12,389	14,499	17,389	13,969	16,599	19,499
1,00,000	4,00,000	5,829	9,319	11,059	13,969	7,869	11,349	14,549	10,769	14,259	16,869	13,679	15,999	19,189	15,419	18,319	21,519
1,00,000	5,00,000	6,169	9,859	11,699	14,779	8,319	12,009	15,389	11,399	15,079	17,849	14,469	16,929	20,309	16,309	19,379	22,759
2,00,000	2,00,000	4,009	6,409	7,609	9,609	5,409	7,809	10,009	7,409	9,809	11,609	9,409	11,009	13,209	10,609	12,609	14,809
2,00,000	3,00,000	5,079	8,119	9,639	12,169	6,859	9,889	12,679	9,389	12,429	14,709	11,919	13,949	16,729	13,439	15,969	18,759
2,00,000	4,00,000	5,609	8,969	10,639	13,439	7,579	10,919	13,999	10,369	13,719	16,229	13,169	15,399	18,469	14,839	17,629	20,709
2,00,000	5,00,000	5,939	9,489	11,259	14,219	8,019	11,559	14,809	10,979	14,509	17,179	13,929	16,299	19,549	15,699	18,649	21,909
2,00,000	7,50,000	7,149	11,419	13,549	17,109	9,639	13,909	17,819	13,199	17,469	20,669	16,749	19,599	23,509	18,889	22,439	26,359
2,00,000	10,00,000	7,499	11,969	14,209	17,929	10,109	14,579	18,679	13,839	18,309	21,659	17,559	20,539	24,639	19,789	23,519	27,619
3,00,000	2,00,000	2,689	4,299	5,109	6,439	3,629	5,239	6,709	4,969	6,579	7,779	6,309	7,379	8,859	7,109	8,449	9,929
3,00,000	3,00,000	3,409	5,449	6,469	8,169	4,599	6,639	8,499	6,299	8,339	9,859	7,999	9,349	11,219	9,009	10,709	12,579
3,00,000	4,00,000	3,919	6,259	7,429	9,379	5,289	7,629	9,769	7,239	9,579	11,329	9,189	10,749	12,889	10,359	12,309	14,449
3,00,000	5,00,000	4,289	6,849	8,129	10,259	5,789	8,339	10,689	7,919	10,479	12,399	10,049	11,759	14,099	11,329	13,459	15,809
3,00,000	7,50,000	4,809	7,679	9,109	11,489	6,479	9,349	11,969	8,869	11,729	13,879	11,259	13,159	15,789	12,689	15,069	17,699
3,00,000	10,00,000	5,039	8,039	9,529	12,029	6,789	9,779	12,529	9,279	12,279	14,519	11,779	13,769	16,519	13,279	15,769	18,509
3,00,000	15,00,000	5,209	8,289	9,829	12,399	7,009	10,089	12,909	9,579	12,659	14,969	12,139	14,199	17,019	13,689	16,249	19,079
3,00,000	20,00,000	5,259	8,359	9,909	12,489	7,069	10,169	12,999	9,649	12,739	15,069	12,229	14,289	17,129	13,779	16,359	19,189
4,00,000	2,00,000	2,069	3,309	3,929	4,959	2,789	4,029	5,159	3,819	5,059	5,989	4,849	5,679	6,809	5,469	6,499	7,629
4,00,000	3,00,000	2,639	4,219	5,009	6,319	3,559	5,139	6,579	4,869	6,449	7,629	6,189	7,239	8,679	6,969	8,289	9,729
4,00,000	4,00,000	3,039	4,859	5,759	7,269	4,099	5,909	7,569	5,609	7,419	8,779	7,119	8,329	9,989	8,029	9,529	11,199
4,00,000	5,00,000	3,339	5,329	6,329	7,979	4,499	6,489	8,309	6,159	8,149	9,639	7,819	9,139	10,969	8,809	10,469	12,289
4,00,000	7,50,000	3,789	6,039	7,169	9,049	5,109	7,359	9,419	6,979	9,229	10,919	8,859	10,359	12,419	9,979	11,859	13,919
4,00,000	10,00,000	3,989	6,359	7,539	9,509	5,369	7,739	9,899	7,339	9,709	11,479	9,309	10,889	13,049	10,489	12,459	14,629

4,00,000	15,00,000	4,149	6,599	7,819	9,859	5,579	8,019	10,259	7,619	10,059	11,889	9,649	11,279	13,519	10,879	12,909	15,149
4,00,000	20,00,000	4,199	6,659	7,889	9,939	5,639	8,099	10,349	7,689	10,149	11,989	9,739	11,379	13,629	10,969	13,019	15,269
5,00,000	2,00,000	1,739	2,779	3,299	4,159	2,349	3,389	4,339	3,209	4,249	5,029	4,079	4,769	5,719	4,599	5,459	6,409
5,00,000	3,00,000	2,219	3,549	4,209	5,309	2,999	4,319	5,529	4,099	5,419	6,409	5,199	6,079	7,289	5,859	6,959	8,169
5,00,000	4,00,000	2,589	4,139	4,909	6,189	3,489	5,029	6,449	4,779	6,319	7,479	6,059	7,089	8,499	6,829	8,119	9,529
5,00,000	5,00,000	2,859	4,559	5,409	6,829	3,859	5,559	7,109	5,269	6,969	8,249	6,689	7,819	9,379	7,539	8,959	10,519
5,00,000	7,50,000	3,279	5,229	6,199	7,819	4,419	6,359	8,149	6,039	7,979	9,439	7,659	8,959	10,739	8,629	10,249	12,039
5,00,000	10,00,000	3,479	5,539	6,569	8,279	4,679	6,739	8,629	6,399	8,459	9,999	8,109	9,479	11,369	9,139	10,859	12,739
5,00,000	15,00,000	3,649	5,799	6,869	8,659	4,899	7,049	9,009	6,689	8,839	10,439	8,479	9,909	11,869	9,549	11,339	13,299
5,00,000	20,00,000	3,709	5,879	6,959	8,769	4,979	7,139	9,129	6,779	8,949	10,569	8,589	10,029	12,009	9,669	11,469	13,459
5,00,000	95,00,000	4,089	6,259	7,349	9,149	5,359	7,529	9,509	7,169	9,329	10,959	8,969	10,419	12,409	10,059	11,859	13,849
7,50,000	2,00,000	1,159	1,849	2,199	2,769	1,569	2,259	2,889	2,139	2,829	3,349	2,719	3,169	3,809	3,059	3,629	4,269
7,50,000	3,00,000	1,499	2,389	2,839	3,579	2,019	2,909	3,729	2,769	3,659	4,319	3,509	4,099	4,919	3,949	4,689	5,509
7,50,000	4,00,000	1,759	2,809	3,329	4,199	2,369	3,419	4,369	3,239	4,289	5,069	4,109	4,809	5,759	4,629	5,499	6,459
7,50,000	5,00,000	1,969	3,139	3,719	4,699	2,649	3,819	4,889	3,629	4,789	5,669	4,599	5,379	6,449	5,179	6,149	7,219
7,50,000	7,50,000	2,299	3,659	4,339	5,469	3,099	4,449	5,699	4,229	5,579	6,599	5,359	6,259	7,509	6,039	7,169	8,409
7,50,000	10,00,000	2,469	3,929	4,649	5,859	3,319	4,769	6,099	4,529	5,979	7,069	5,739	6,709	8,039	6,469	7,669	9,009
7,50,000	15,00,000	2,629	4,169	4,929	6,209	3,529	5,059	6,459	4,799	6,339	7,489	6,079	7,099	8,509	6,849	8,129	9,529
7,50,000	20,00,000	2,699	4,259	5,039	6,339	3,609	5,169	6,599	4,909	6,469	7,639	6,209	7,249	8,679	6,989	8,289	9,719
10,00,000	2,00,000	799	1,279	1,509	1,909	1,079	1,549	1,989	1,469	1,949	2,299	1,869	2,179	2,619	2,109	2,499	2,929
10,00,000	3,00,000	1,029	1,639	1,949	2,449	1,389	1,999	2,549	1,899	2,499	2,959	2,399	2,809	3,369	2,709	3,209	3,769
10,00,000	4,00,000	1,209	1,929	2,279	2,879	1,629	2,339	2,999	2,219	2,939	3,469	2,819	3,289	3,949	3,179	3,769	4,419
10,00,000	5,00,000	1,359	2,159	2,559	3,229	1,829	2,629	3,359	2,499	3,299	3,899	3,159	3,699	4,429	3,569	4,229	4,969
10,00,000	7,50,000	1,589	2,519	2,989	3,769	2,139	3,069	3,909	2,909	3,839	4,539	3,689	4,309	5,159	4,149	4,929	5,779
10,00,000	10,00,000	1,719	2,729	3,229	4,059	2,309	3,309	4,229	3,139	4,139	4,899	3,979	4,639	5,559	4,479	5,309	6,229

10,00,000	15,00,000	1,859	2,929	3,469	4,359	2,489	3,559	4,539	3,379	4,449	5,249	4,269	4,989	5,969	4,809	5,699	6,679
10,00,000	20,00,000	1,919	3,019	3,559	4,469	2,559	3,649	4,649	3,469	4,559	5,379	4,379	5,109	6,109	4,929	5,829	6,839
10,00,000	90,00,000	2,289	3,399	3,949	4,869	2,939	4,039	5,049	3,859	4,959	5,789	4,779	5,509	6,519	5,329	6,249	7,259
15,00,000	10,00,000	899	1,409	1,669	2,089	1,199	1,709	2,179	1,629	2,139	2,519	2,049	2,389	2,859	2,299	2,729	3,199
15,00,000	15,00,000	989	1,539	1,819	2,269	1,309	1,859	2,359	1,769	2,319	2,729	2,229	2,589	3,099	2,499	2,959	3,459
15,00,000	20,00,000	1,029	1,589	1,869	2,329	1,359	1,919	2,429	1,819	2,379	2,799	2,289	2,659	3,169	2,569	3,029	3,539
15,00,000	25,00,000	1,069	1,639	1,919	2,399	1,399	1,969	2,489	1,859	2,439	2,869	2,349	2,729	3,249	2,629	3,099	3,619
15,00,000	30,00,000	1,089	1,659	1,939	2,409	1,419	1,989	2,499	1,889	2,459	2,879	2,359	2,739	3,249	2,639	3,109	3,629
15,00,000	40,00,000	1,149	1,719	2,009	2,479	1,489	2,059	2,579	1,959	2,529	2,959	2,439	2,809	3,339	2,719	3,189	3,719
15,00,000	50,00,000	1,199	1,769	2,059	2,529	1,539	2,109	2,629	2,009	2,579	3,009	2,489	2,859	3,389	2,769	3,239	3,769
15,00,000	75,00,000	1,319	1,889	2,169	2,649	1,649	2,219	2,739	2,129	2,689	3,119	2,599	2,979	3,499	2,879	3,349	3,869
15,00,000	1,00,00,000	1,449	2,019	2,309	2,779	1,789	2,359	2,879	2,259	2,829	3,259	2,739	3,109	3,639	3,019	3,489	4,019
20,00,000	15,00,000	579	889	1,039	1,289	759	1,059	1,339	1,009	1,309	1,539	1,259	1,469	1,739	1,419	1,669	1,939
20,00,000	20,00,000	619	939	1,089	1,349	809	1,119	1,399	1,069	1,379	1,609	1,319	1,529	1,819	1,479	1,739	2,029
20,00,000	25,00,000	649	969	1,129	1,389	839	1,149	1,439	1,099	1,409	1,649	1,359	1,569	1,859	1,519	1,779	2,069
20,00,000	30,00,000	669	989	1,139	1,399	859	1,169	1,449	1,119	1,429	1,659	1,369	1,579	1,869	1,529	1,789	2,079
20,00,000	40,00,000	719	1,039	1,189	1,449	909	1,219	1,499	1,169	1,479	1,709	1,419	1,629	1,919	1,579	1,839	2,129
20,00,000	50,00,000	769	1,089	1,239	1,499	959	1,269	1,549	1,219	1,529	1,759	1,469	1,679	1,969	1,629	1,889	2,179
20,00,000	75,00,000	899	1,219	1,379	1,639	1,089	1,389	1,669	1,349	1,659	1,899	1,609	1,819	2,109	1,769	2,029	2,319
20,00,000	1,00,00,000	1,019	1,339	1,489	1,749	1,209	1,519	1,799	1,469	1,779	2,009	1,719	1,929	2,219	1,879	2,139	2,429
30,00,000	20,00,000	349	499	579	699	439	589	729	569	719	829	689	789	929	759	889	1,029
30,00,000	25,00,000	379	539	609	739	469	629	759	599	749	869	729	829	969	799	929	1,069
30,00,000	30,00,000	399	549	629	749	489	639	779	619	769	879	739	839	979	809	939	1,079
30,00,000	40,00,000	449	599	679	799	539	689	829	669	819	929	789	889	1,029	859	989	1,129
30,00,000	50,00,000	499	649	729	849	589	739	879	719	869	979	839	939	1,079	909	1,039	1,179



30,00,000	75,00,000	629	789	859	989	719	879	1,009	849	999	1,119	979	1,079	1,219	1,049	1,179	1,319
30,00,000	1,00,00,000	749	899	979	1,099	839	989	1,129	969	1,119	1,229	1,089	1,189	1,329	1,159	1,289	1,429
40,00,000	20,00,000	279	389	449	529	349	449	549	439	539	619	529	599	699	579	669	769
40,00,000	25,00,000	309	419	479	569	379	489	589	469	579	659	559	639	739	619	709	809
40,00,000	30,00,000	329	439	499	579	399	499	599	489	589	669	579	649	749	629	719	819
40,00,000	40,00,000	379	489	549	629	449	549	649	539	639	719	629	699	799	679	769	869
40,00,000	50,00,000	429	539	599	679	499	599	699	589	689	769	679	749	849	729	819	919
40,00,000	75,00,000	559	669	729	819	629	739	839	719	829	909	809	889	989	869	959	1,059
40,00,000	1,00,00,000	679	789	849	929	749	849	949	839	939	1,019	929	999	1,099	979	1,069	1,169
50,00,000	20,00,000	259	359	409	489	319	419	499	399	489	569	479	539	629	529	609	689
50,00,000	25,00,000	289	389	439	519	349	449	539	429	529	609	519	579	669	559	649	739
50,00,000	30,00,000	309	409	459	539	369	469	549	449	539	619	529	589	679	579	659	739
50,00,000	40,00,000	359	459	509	589	419	519	599	499	589	669	579	639	729	629	709	789
50,00,000	50,00,000	409	509	559	639	469	569	649	549	639	719	629	689	779	679	759	839
50,00,000	75,00,000	539	639	689	769	599	699	789	679	779	859	769	829	919	809	899	989
50,00,000	1,00,00,000	659	759	809	889	719	819	899	799	889	969	879	939	1,029	929	1,009	1,089

Deductible	SI	Without Restore (Premium excluding Tax)															
		1A Rates	2A Rates	3A Rates	4A Rates	1A +1C	1A+ 2C	1A+ 3C	2A+ 1C	2A+ 2C	2A+ 3C	3A+ 1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	5,509	8,809	10,459	13,209	7,439	10,739	13,759	10,189	13,489	15,959	12,939	15,139	18,159	14,589	17,339	20,359
1,00,000	3,00,000	6,679	10,679	12,679	16,009	9,019	13,009	16,679	12,349	16,349	19,349	15,679	18,349	22,009	17,679	21,009	24,679
1,00,000	4,00,000	7,399	11,829	14,049	17,729	9,989	14,409	18,469	13,679	18,099	21,419	17,369	20,319	24,379	19,579	23,269	27,329
1,00,000	5,00,000	7,859	12,559	14,909	18,829	10,609	15,309	19,609	14,519	19,219	22,749	18,439	21,569	25,879	20,789	24,709	29,019
2,00,000	2,00,000	5,199	8,319	9,869	12,469	7,019	10,129	12,989	9,609	12,729	15,059	12,209	14,279	17,139	13,769	16,359	19,209
2,00,000	3,00,000	6,309	10,089	11,969	15,119	8,509	12,279	15,749	11,649	15,429	18,259	14,799	17,309	20,779	16,689	19,829	23,289

2,00,000	4,00,000	6,989	11,179	13,269	16,749	9,429	13,609	17,439	12,909	17,089	20,219	16,399	19,169	23,019	18,489	21,969	25,789
2,00,000	5,00,000	7,429	11,869	14,089	17,789	10,019	14,459	18,519	13,709	18,149	21,479	17,409	20,349	24,439	19,639	23,329	27,389
2,00,000	7,50,000	9,509	15,199	18,039	22,769	12,829	18,509	23,719	17,559	23,249	27,509	22,299	26,089	31,299	25,139	29,879	35,089
2,00,000	10,00,000	10,029	16,019	19,019	23,999	13,529	19,509	24,999	18,519	24,499	28,989	23,509	27,499	32,989	26,499	31,489	36,979
3,00,000	2,00,000	3,539	5,659	6,719	8,479	4,779	6,899	8,839	6,539	8,659	10,249	8,309	9,719	11,659	9,369	11,129	13,069
3,00,000	3,00,000	4,529	7,239	8,599	10,849	6,109	8,819	11,299	8,369	11,079	13,109	10,629	12,429	14,919	11,979	14,239	16,719
3,00,000	4,00,000	5,239	8,379	9,939	12,549	7,069	10,199	13,069	9,679	12,809	15,159	12,289	14,379	17,249	13,859	16,459	19,339
3,00,000	5,00,000	5,749	9,189	10,909	13,769	7,759	11,189	14,339	10,619	14,049	16,629	13,479	15,769	18,919	15,199	18,059	21,209
3,00,000	7,50,000	6,519	10,409	12,359	15,599	8,789	12,679	16,249	12,029	15,919	18,839	15,269	17,869	21,429	17,219	20,459	24,019
3,00,000	10,00,000	6,859	10,949	12,989	16,399	9,249	13,329	17,079	12,649	16,739	19,799	16,059	18,779	22,519	18,099	21,499	25,249
3,00,000	15,00,000	7,109	11,329	13,439	16,959	9,579	13,799	17,659	13,089	17,309	20,479	16,609	19,419	23,289	18,719	22,239	26,109
3,00,000	20,00,000	7,189	11,449	13,569	17,119	9,679	13,929	17,829	13,219	17,469	20,659	16,759	19,599	23,499	18,889	22,439	26,329
4,00,000	2,00,000	2,759	4,409	5,239	6,609	3,729	5,379	6,889	5,099	6,749	7,989	6,479	7,569	9,089	7,299	8,669	10,189
4,00,000	3,00,000	3,549	5,669	6,729	8,499	4,789	6,909	8,849	6,559	8,679	10,269	8,319	9,739	11,679	9,389	11,149	13,099
4,00,000	4,00,000	4,119	6,579	7,809	9,859	5,559	8,019	10,269	7,609	10,069	11,909	9,659	11,299	13,549	10,889	12,939	15,189
4,00,000	5,00,000	4,539	7,249	8,609	10,859	6,119	8,829	11,309	8,379	11,089	13,119	10,639	12,439	14,929	11,989	14,249	16,729
4,00,000	7,50,000	5,199	8,299	9,849	12,429	7,009	10,109	12,949	9,589	12,689	15,009	12,169	14,239	17,079	13,719	16,299	19,139
4,00,000	10,00,000	5,499	8,769	10,409	13,129	7,409	10,679	13,679	10,139	13,409	15,859	12,859	15,039	18,039	14,489	17,219	20,219
4,00,000	15,00,000	5,739	9,139	10,839	13,669	7,729	11,119	14,239	10,559	13,959	16,509	13,389	15,659	18,769	15,089	17,919	21,039
4,00,000	20,00,000	5,809	9,239	10,949	13,809	7,809	11,239	14,379	10,669	14,089	16,659	13,519	15,799	18,939	15,229	18,089	21,229
5,00,000	2,00,000	2,329	3,729	4,419	5,579	3,149	4,539	5,809	4,309	5,699	6,739	5,459	6,389	7,669	6,159	7,319	8,599
5,00,000	3,00,000	3,009	4,809	5,709	7,209	4,059	5,859	7,499	5,559	7,359	8,699	7,059	8,249	9,899	7,949	9,449	11,099
5,00,000	4,00,000	3,519	5,619	6,669	8,419	4,749	6,849	8,769	6,499	8,599	10,169	8,249	9,649	11,569	9,299	11,049	12,969
5,00,000	5,00,000	3,909	6,239	7,409	9,349	5,269	7,599	9,739	7,219	9,549	11,289	9,159	10,709	12,849	10,319	12,259	14,399
5,00,000	7,50,000	4,529	7,229	8,579	10,819	6,109	8,799	11,269	8,349	11,049	13,069	10,599	12,389	14,859	11,939	14,189	16,659

5,00,000	10,00,000	4,829	7,699	9,139	11,519	6,509	9,369	11,999	8,899	11,759	13,909	11,289	13,199	15,829	12,719	15,109	17,739
5,00,000	15,00,000	5,089	8,099	9,609	12,109	6,849	9,859	12,609	9,359	12,359	14,619	11,859	13,869	16,629	13,369	15,869	18,629
5,00,000	20,00,000	5,169	8,219	9,739	12,269	6,949	9,989	12,779	9,479	12,519	14,809	12,019	14,039	16,829	13,539	16,069	18,859
5,00,000	95,00,000	5,569	8,629	10,159	12,709	7,359	10,409	13,209	9,899	12,959	15,249	12,449	14,489	17,289	13,979	16,529	19,329
7,50,000	2,00,000	1,589	2,539	3,019	3,799	2,149	3,089	3,959	2,939	3,879	4,589	3,729	4,359	5,229	4,199	4,989	5,859
7,50,000	3,00,000	2,059	3,289	3,899	4,929	2,779	4,009	5,129	3,799	5,029	5,949	4,819	5,639	6,769	5,439	6,459	7,579
7,50,000	4,00,000	2,439	3,899	4,619	5,829	3,289	4,739	6,069	4,499	5,949	7,039	5,709	6,679	8,009	6,439	7,639	8,979
7,50,000	5,00,000	2,739	4,369	5,189	6,539	3,689	5,319	6,809	5,049	6,679	7,899	6,409	7,489	8,989	7,219	8,579	10,069
7,50,000	7,50,000	3,239	5,159	6,129	7,729	4,359	6,289	8,049	5,969	7,889	9,329	7,569	8,849	10,609	8,529	10,129	11,889
7,50,000	10,00,000	3,499	5,569	6,609	8,329	4,709	6,779	8,679	6,439	8,509	10,059	8,159	9,539	11,439	9,189	10,919	12,819
7,50,000	15,00,000	3,749	5,959	7,059	8,899	5,039	7,239	9,259	6,879	9,079	10,729	8,709	10,179	12,199	9,819	11,649	13,669
7,50,000	20,00,000	3,839	6,089	7,209	9,079	5,149	7,399	9,449	7,019	9,269	10,949	8,889	10,389	12,439	10,009	11,879	13,939
10,00,000	2,00,000	1,109	1,769	2,099	2,649	1,499	2,159	2,759	2,049	2,709	3,199	2,599	3,039	3,639	2,929	3,479	4,079
10,00,000	3,00,000	1,429	2,279	2,709	3,409	1,929	2,779	3,549	2,639	3,479	4,119	3,339	3,909	4,689	3,769	4,469	5,249
10,00,000	4,00,000	1,699	2,709	3,219	4,049	2,289	3,299	4,219	3,129	4,139	4,889	3,969	4,639	5,569	4,469	5,309	6,239
10,00,000	5,00,000	1,909	3,039	3,609	4,549	2,569	3,699	4,739	3,519	4,649	5,489	4,459	5,209	6,249	5,019	5,959	6,999
10,00,000	7,50,000	2,269	3,609	4,279	5,399	3,059	4,389	5,619	4,169	5,509	6,509	5,289	6,179	7,409	5,959	7,069	8,299
10,00,000	10,00,000	2,469	3,929	4,649	5,859	3,319	4,769	6,099	4,529	5,979	7,069	5,739	6,709	8,039	6,469	7,669	9,009
10,00,000	15,00,000	2,679	4,249	5,029	6,329	3,599	5,159	6,589	4,899	6,459	7,629	6,199	7,239	8,669	6,979	8,279	9,709
10,00,000	20,00,000	2,759	4,359	5,159	6,489	3,689	5,289	6,749	5,019	6,619	7,819	6,349	7,419	8,879	7,149	8,479	9,939
10,00,000	90,00,000	3,139	4,759	5,559	6,909	4,089	5,699	7,179	5,429	7,039	8,249	6,769	7,849	9,329	7,579	8,929	10,399
15,00,000	10,00,000	1,309	2,069	2,449	3,079	1,749	2,509	3,199	2,379	3,139	3,709	3,009	3,519	4,209	3,389	4,019	4,709
15,00,000	15,00,000	1,449	2,279	2,689	3,379	1,929	2,759	3,509	2,619	3,449	4,059	3,309	3,859	4,609	3,719	4,409	5,159
15,00,000	20,00,000	1,509	2,359	2,779	3,489	2,009	2,849	3,629	2,709	3,559	4,189	3,419	3,979	4,749	3,839	4,539	5,319
15,00,000	25,00,000	1,549	2,409	2,839	3,549	2,049	2,909	3,689	2,759	3,619	4,259	3,479	4,049	4,829	3,899	4,619	5,399

15,00,000	30,00,000	1,579	2,439	2,869	3,579	2,079	2,939	3,729	2,799	3,659	4,299	3,509	4,079	4,869	3,939	4,659	5,439
15,00,000	40,00,000	1,629	2,489	2,919	3,629	2,129	2,989	3,779	2,849	3,709	4,349	3,559	4,129	4,919	3,989	4,709	5,489
15,00,000	50,00,000	1,679	2,539	2,969	3,679	2,179	3,039	3,829	2,899	3,759	4,399	3,609	4,179	4,969	4,039	4,759	5,539
15,00,000	75,00,000	1,809	2,669	3,099	3,819	2,319	3,179	3,959	3,029	3,889	4,539	3,749	4,319	5,109	4,179	4,899	5,689
15,00,000	1,00,00,000	1,929	2,789	3,219	3,929	2,429	3,289	4,079	3,149	4,009	4,649	3,859	4,429	5,219	4,289	5,009	5,789
20,00,000	15,00,000	829	1,289	1,509	1,889	1,099	1,549	1,959	1,469	1,929	2,269	1,849	2,149	2,569	2,079	2,459	2,869
20,00,000	20,00,000	879	1,349	1,589	1,969	1,159	1,619	2,049	1,549	2,009	2,359	1,939	2,249	2,679	2,169	2,559	2,989
20,00,000	25,00,000	909	1,379	1,619	2,009	1,189	1,659	2,089	1,579	2,049	2,399	1,969	2,289	2,719	2,209	2,599	3,029
20,00,000	30,00,000	939	1,419	1,649	2,049	1,219	1,689	2,129	1,609	2,089	2,439	2,009	2,319	2,759	2,249	2,639	3,069
20,00,000	40,00,000	989	1,469	1,699	2,099	1,269	1,739	2,179	1,659	2,139	2,489	2,059	2,369	2,809	2,299	2,689	3,119
20,00,000	50,00,000	1,039	1,519	1,749	2,149	1,319	1,789	2,229	1,709	2,189	2,539	2,109	2,419	2,859	2,349	2,739	3,169
20,00,000	75,00,000	1,159	1,629	1,869	2,259	1,439	1,909	2,339	1,829	2,299	2,649	2,219	2,539	2,969	2,459	2,849	3,279
20,00,000	1,00,00,000	1,289	1,769	1,999	2,399	1,569	2,039	2,479	1,959	2,439	2,789	2,359	2,669	3,109	2,599	2,989	3,419
30,00,000	20,00,000	469	699	809	989	599	819	1,029	789	1,009	1,179	969	1,119	1,319	1,079	1,269	1,469
30,00,000	25,00,000	489	709	819	999	619	839	1,039	799	1,019	1,189	989	1,129	1,329	1,089	1,279	1,479
30,00,000	30,00,000	519	749	859	1,039	649	869	1,079	839	1,059	1,229	1,019	1,169	1,369	1,129	1,319	1,519
30,00,000	40,00,000	569	799	909	1,089	699	919	1,129	889	1,109	1,279	1,069	1,219	1,419	1,179	1,369	1,569
30,00,000	50,00,000	619	849	959	1,139	749	969	1,179	939	1,159	1,329	1,119	1,269	1,469	1,229	1,419	1,619
30,00,000	75,00,000	749	979	1,089	1,279	879	1,109	1,309	1,069	1,299	1,459	1,259	1,409	1,609	1,369	1,559	1,759
30,00,000	1,00,00,000	869	1,099	1,209	1,389	999	1,219	1,429	1,189	1,409	1,579	1,369	1,519	1,719	1,479	1,669	1,869
40,00,000	20,00,000	339	489	559	679	429	569	699	549	689	799	669	759	889	739	859	989
40,00,000	25,00,000	359	499	569	689	449	589	709	559	699	809	679	769	899	749	869	999
40,00,000	30,00,000	389	539	609	729	479	619	749	599	739	849	719	809	939	789	909	1,039
40,00,000	40,00,000	439	589	659	779	529	669	799	649	789	899	769	859	989	839	959	1,089
40,00,000	50,00,000	489	639	709	829	579	719	849	699	839	949	819	909	1,039	889	1,009	1,139

40,00,000	75,00,000	619	769	839	969	709	859	989	829	979	1,089	949	1,049	1,189	1,029	1,149	1,279
40,00,000	1,00,00,000	739	889	959	1,079	829	969	1,099	949	1,089	1,199	1,069	1,159	1,289	1,139	1,259	1,389
50,00,000	20,00,000	299	419	479	579	369	489	599	469	589	679	569	649	759	629	729	839
50,00,000	25,00,000	329	459	519	619	409	529	639	509	629	719	609	689	799	669	769	879
50,00,000	30,00,000	359	489	549	659	439	559	679	539	669	759	649	729	839	709	809	929
50,00,000	40,00,000	409	539	599	709	489	609	729	589	719	809	699	779	889	759	859	979
50,00,000	50,00,000	459	589	649	759	539	659	779	639	769	859	749	829	939	809	909	1,029
50,00,000	75,00,000	579	709	769	869	659	779	889	759	879	969	859	939	1,049	919	1,019	1,129
50,00,000	1,00,00,000	709	839	899	1,009	789	909	1,029	889	1,019	1,109	999	1,079	1,189	1,059	1,159	1,279

56 to 60 years	SI	Without Restore (Premium excluding Tax)															
		1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	6,699	10,719	12,719	16,069	9,049	13,059	16,739	12,389	16,399	19,409	15,729	18,409	22,089	17,739	21,089	24,759
1,00,000	3,00,000	8,099	12,949	15,379	19,419	10,929	15,779	20,229	14,979	19,829	23,459	19,019	22,249	26,699	21,439	25,479	29,929
1,00,000	4,00,000	8,999	14,389	17,089	21,569	12,149	17,529	22,469	16,639	22,019	26,059	21,129	24,719	29,659	23,819	28,309	33,249
1,00,000	5,00,000	9,499	15,189	18,029	22,769	12,819	18,499	23,709	17,559	23,239	27,499	22,289	26,079	31,289	25,139	29,869	35,079
2,00,000	2,00,000	5,699	9,119	10,819	13,669	7,699	11,109	14,239	10,539	13,949	16,509	13,379	15,659	18,789	15,089	17,939	21,059
2,00,000	3,00,000	7,299	11,669	13,859	17,499	9,859	14,229	18,229	13,489	17,859	21,139	17,129	20,059	24,059	19,329	22,969	26,969
2,00,000	4,00,000	8,499	13,589	16,139	20,369	11,479	16,549	21,219	15,719	20,789	24,609	19,959	23,349	28,009	22,499	26,739	31,399
2,00,000	5,00,000	8,979	14,349	17,029	21,509	12,119	17,469	22,399	16,589	21,949	25,969	21,059	24,639	29,549	23,749	28,219	33,129
2,00,000	7,50,000	12,499	19,979	23,719	29,949	16,869	24,339	31,199	23,099	30,569	36,179	29,329	34,309	41,169	33,069	39,299	46,149
2,00,000	10,00,000	13,299	21,249	25,229	31,849	17,939	25,889	33,179	24,569	32,519	38,479	31,189	36,489	43,779	35,159	41,789	49,079
3,00,000	2,00,000	4,699	7,519	8,919	11,269	6,349	9,159	11,739	8,689	11,499	13,609	11,029	12,909	15,489	12,439	14,789	17,359
3,00,000	3,00,000	5,999	9,589	11,389	14,379	8,099	11,689	14,979	11,089	14,679	17,369	14,079	16,479	19,769	15,879	18,869	22,159
3,00,000	4,00,000	6,999	11,189	13,289	16,769	9,449	13,629	17,469	12,939	17,119	20,259	16,429	19,219	23,059	18,519	22,009	25,849

3,00,000	5,00,000	7,699	12,309	14,609	18,449	10,389	14,989	19,209	14,229	18,829	22,279	18,059	21,129	25,349	20,369	24,199	28,419
3,00,000	7,50,000	8,699	13,899	16,499	20,829	11,739	16,929	21,699	16,069	21,259	25,159	20,399	23,859	28,629	22,999	27,329	32,089
3,00,000	10,00,000	9,299	14,849	17,629	22,249	12,539	18,089	23,179	17,169	22,719	26,879	21,789	25,489	30,579	24,559	29,189	34,279
3,00,000	15,00,000	9,599	15,319	18,179	22,939	12,939	18,649	23,889	17,699	23,409	27,699	22,459	26,269	31,509	25,319	30,079	35,319
3,00,000	20,00,000	9,699	15,459	18,339	23,139	13,059	18,819	24,099	17,859	23,619	27,939	22,659	26,499	31,779	25,539	30,339	35,619
4,00,000	2,00,000	3,699	5,919	7,019	8,869	4,999	7,209	9,239	6,839	9,049	10,709	8,679	10,159	12,189	9,789	11,639	13,659
4,00,000	3,00,000	4,699	7,509	8,919	11,259	6,339	9,149	11,729	8,689	11,499	13,599	11,029	12,899	15,479	12,429	14,769	17,349
4,00,000	4,00,000	5,499	8,789	10,439	13,169	7,419	10,709	13,719	10,159	13,449	15,909	12,899	15,089	18,109	14,539	17,279	20,299
4,00,000	5,00,000	6,099	9,749	11,569	14,609	8,229	11,869	15,209	11,269	14,909	17,639	14,299	16,729	20,069	16,129	19,159	22,499
4,00,000	7,50,000	7,099	11,339	13,459	16,989	9,579	13,809	17,699	13,109	17,339	20,519	16,639	19,459	23,349	18,759	22,289	26,169
4,00,000	10,00,000	7,499	11,969	14,209	17,929	10,109	14,579	18,679	13,839	18,309	21,659	17,559	20,539	24,639	19,789	23,519	27,619
4,00,000	15,00,000	7,899	12,599	14,949	18,859	10,639	15,339	19,639	14,549	19,249	22,769	18,469	21,599	25,899	20,809	24,729	29,029
4,00,000	20,00,000	7,999	12,739	15,109	19,059	10,769	15,509	19,849	14,719	19,459	23,009	18,669	21,829	26,169	21,039	24,989	29,329
5,00,000	2,00,000	3,099	4,959	5,879	7,429	4,189	6,039	7,739	5,729	7,579	8,969	7,269	8,509	10,209	8,199	9,749	11,439
5,00,000	3,00,000	4,099	6,549	7,779	9,819	5,529	7,979	10,229	7,579	10,029	11,859	9,619	11,249	13,499	10,839	12,879	15,129
5,00,000	4,00,000	4,799	7,669	9,109	11,489	6,479	9,339	11,969	8,869	11,729	13,879	11,259	13,169	15,799	12,689	15,079	17,709
5,00,000	5,00,000	5,299	8,469	10,049	12,689	7,149	10,309	13,209	9,789	12,949	15,319	12,419	14,529	17,429	14,009	16,639	19,539
5,00,000	7,50,000	6,199	9,899	11,749	14,829	8,359	12,059	15,449	11,439	15,139	17,909	14,519	16,989	20,379	16,369	19,449	22,839
5,00,000	10,00,000	6,699	10,689	12,689	16,009	9,029	13,019	16,679	12,359	16,349	19,339	15,679	18,339	21,999	17,669	20,999	24,659
5,00,000	15,00,000	6,999	11,159	13,239	16,699	9,429	13,579	17,389	12,889	17,039	20,159	16,349	19,119	22,929	18,429	21,889	25,699
5,00,000	20,00,000	7,199	11,459	13,589	17,139	9,689	13,949	17,849	13,239	17,499	20,689	16,789	19,629	23,529	18,919	22,469	26,369
5,00,000	95,00,000	7,599	11,879	14,019	17,579	10,099	14,369	18,289	13,659	17,929	21,139	17,219	20,069	23,989	19,359	22,919	26,839
7,50,000	2,00,000	2,199	3,519	4,169	5,269	2,969	4,279	5,489	4,059	5,379	6,359	5,159	6,029	7,239	5,819	6,909	8,109
7,50,000	3,00,000	2,799	4,469	5,309	6,699	3,779	5,49	6,979	5,169	6,839	8,089	6,559	7,679	9,209	7,399	8,789	10,319
7,50,000	4,00,000	3,399	5,429	6,449	8,129	4,589	6,609	8,469	6,279	8,299	9,819	7,969	9,319	11,179	8,979	10,669	12,529

7,50,000	5,00,000	3,799	6,069	7,199	9,089	5,119	7,389	9,459	7,009	9,279	10,969	8,899	10,409	12,479	10,029	11,919	13,989
7,50,000	7,50,000	4,499	7,179	8,519	10,749	6,069	8,739	11,199	8,299	10,969	12,979	10,529	12,309	14,769	11,869	14,099	16,549
7,50,000	10,00,000	4,899	7,809	9,269	11,689	6,599	9,509	12,179	9,029	11,939	14,119	11,449	13,389	16,059	12,899	15,329	17,999
7,50,000	15,00,000	5,299	8,439	10,009	12,619	7,129	10,269	13,139	9,739	12,879	15,229	12,359	14,449	17,319	13,919	16,539	19,409
7,50,000	20,00,000	5,399	8,579	10,169	12,819	7,259	10,439	13,349	9,909	13,089	15,469	12,559	14,679	17,589	14,149	16,799	19,709
10,00,000	2,00,000	1,499	2,399	2,839	3,589	2,029	2,919	3,739	2,769	3,659	4,329	3,509	4,109	4,929	3,959	4,709	5,519
10,00,000	3,00,000	1,999	3,189	3,789	4,779	2,699	3,889	4,979	3,689	4,879	5,769	4,679	5,479	6,569	5,279	6,269	7,359
10,00,000	4,00,000	2,399	3,829	4,549	5,729	3,239	4,659	5,969	4,429	5,849	6,919	5,619	6,569	7,879	6,329	7,519	8,829
10,00,000	5,00,000	2,699	4,309	5,109	6,449	3,639	5,239	6,709	4,979	6,579	7,779	6,309	7,379	8,849	7,119	8,449	9,919
10,00,000	7,50,000	3,199	5,099	6,049	7,629	4,309	6,209	7,949	5,889	7,789	9,209	7,469	8,739	10,479	8,419	9,999	11,739
10,00,000	10,00,000	3,499	5,569	6,609	8,329	4,709	6,779	8,679	6,439	8,509	10,059	8,159	9,539	11,439	9,189	10,919	12,819
10,00,000	15,00,000	3,799	6,039	7,159	9,019	5,109	7,339	9,389	6,969	9,199	10,879	8,829	10,319	12,369	9,949	11,809	13,859
10,00,000	20,00,000	3,999	6,339	7,509	9,459	5,369	7,709	9,849	7,319	9,659	11,409	9,269	10,829	12,969	10,439	12,389	14,529
10,00,000	90,00,000	4,399	6,769	7,959	9,929	5,789	8,159	10,329	7,759	10,129	11,909	9,739	11,309	13,489	10,919	12,889	15,069
15,00,000	10,00,000	1,899	3,009	3,569	4,489	2,549	3,659	4,679	3,479	4,589	5,419	4,399	5,139	6,159	4,949	5,879	6,899
15,00,000	15,00,000	2,099	3,319	3,929	4,939	2,809	4,029	5,139	3,819	5,039	5,949	4,839	5,649	6,759	5,439	6,459	7,569
15,00,000	20,00,000	2,199	3,459	4,089	5,139	2,939	4,199	5,349	3,989	5,249	6,189	5,039	5,879	7,029	5,669	6,719	7,869
15,00,000	25,00,000	2,299	3,609	4,259	5,349	3,059	4,369	5,59	4,149	5,459	6,429	5,239	6,109	7,299	5,889	6,979	8,169
15,00,000	30,00,000	2,339	3,649	4,299	5,399	3,099	4,409	5,609	4,189	5,509	6,479	5,289	6,159	7,359	5,939	7,029	8,229
15,00,000	40,00,000	2,399	3,719	4,379	5,479	3,169	4,489	5,699	4,269	5,589	6,579	5,369	6,249	7,459	6,029	7,129	8,339
15,00,000	50,00,000	2,459	3,789	4,449	5,549	3,229	4,559	5,769	4,339	5,659	6,659	5,439	6,329	7,539	6,099	7,209	8,419
15,00,000	75,00,000	2,599	3,939	4,609	5,719	3,379	4,719	5,939	4,489	5,829	6,829	5,609	6,499	7,719	6,269	7,389	8,609
15,00,000	1,00,00,000	2,699	4,019	4,679	5,779	3,469	4,789	5,999	4,569	5,889	6,879	5,669	6,549	7,759	6,329	7,429	8,639
20,00,000	15,00,000	1,199	1,879	2,219	2,779	1,599	2,269	2,889	2,159	2,829	3,339	2,719	3,169	3,789	3,059	3,619	4,239
20,00,000	20,00,000	1,299	2,019	2,379	2,979	1,719	2,439	3,099	2,319	3,039	3,579	2,919	3,399	4,059	3,279	3,879	4,539

20,00,000	25,00,000	1,349	2,089	2,459	3,069	1,779	2,519	3,189	2,399	3,129	3,679	3,009	3,499	4,169	3,369	3,989	4,659
20,00,000	30,00,000	1,399	2,149	2,529	3,149	1,839	2,589	3,279	2,469	3,219	3,779	3,089	3,589	4,279	3,459	4,089	4,779
20,00,000	40,00,000	1,449	2,199	2,579	3,199	1,889	2,639	3,329	2,519	3,269	3,829	3,139	3,639	4,329	3,509	4,139	4,829
20,00,000	50,00,000	1,499	2,249	2,629	3,249	1,939	2,689	3,379	2,569	3,319	3,879	3,189	3,689	4,379	3,559	4,189	4,879
20,00,000	75,00,000	1,599	2,339	2,709	3,319	2,029	2,769	3,439	2,639	3,379	3,929	3,259	3,749	4,419	3,619	4,239	4,909
20,00,000	1,00,00,000	1,699	2,419	2,779	3,379	2,119	2,839	3,499	2,719	3,439	3,979	3,319	3,799	4,459	3,679	4,279	4,939
30,00,000	20,00,000	699	1,059	1,239	1,539	909	1,269	1,599	1,209	1,569	1,839	1,509	1,749	2,079	1,689	1,989	2,319
30,00,000	25,00,000	729	1,089	1,269	1,569	939	1,299	1,629	1,239	1,599	1,869	1,539	1,779	2,109	1,719	2,019	2,349
30,00,000	30,00,000	749	1,109	1,289	1,589	959	1,319	1,649	1,259	1,619	1,889	1,559	1,799	2,129	1,739	2,039	2,369
30,00,000	40,00,000	799	1,159	1,339	1,639	1,009	1,369	1,699	1,309	1,669	1,939	1,609	1,849	2,179	1,789	2,089	2,419
30,00,000	50,00,000	859	1,229	1,409	1,709	1,069	1,439	1,769	1,369	1,739	2,019	1,679	1,929	2,259	1,859	2,169	2,499
30,00,000	75,00,000	999	1,379	1,569	1,879	1,219	1,599	1,939	1,529	1,909	2,189	1,849	2,099	2,439	2,029	2,349	2,689
30,00,000	1,00,00,000	1,099	1,459	1,639	1,939	1,309	1,669	1,999	1,609	1,969	2,239	1,909	2,149	2,479	2,089	2,389	2,719
40,00,000	20,00,000	499	739	859	1,059	639	879	1,099	839	1,079	1,259	1,039	1,199	1,419	1,159	1,359	1,579
40,00,000	25,00,000	529	769	889	1,089	669	909	1,129	869	1,109	1,289	1,069	1,229	1,449	1,189	1,389	1,609
40,00,000	30,00,000	549	789	909	1,109	689	929	1,149	889	1,129	1,309	1,089	1,249	1,469	1,209	1,409	1,629
40,00,000	40,00,000	599	839	959	1,159	739	979	1,199	939	1,179	1,359	1,139	1,299	1,519	1,259	1,459	1,679
40,00,000	50,00,000	649	889	1,009	1,209	789	1,029	1,249	989	1,229	1,409	1,189	1,349	1,569	1,309	1,509	1,729
40,00,000	75,00,000	779	1,019	1,139	1,339	919	1,159	1,379	1,119	1,359	1,539	1,319	1,479	1,699	1,439	1,639	1,859
40,00,000	1,00,00,000	899	1,139	1,259	1,459	1,039	1,279	1,499	1,239	1,479	1,659	1,439	1,599	1,819	1,559	1,759	1,979
50,00,000	20,00,000	399	579	669	819	509	689	849	659	839	969	809	929	1,089	899	1,049	1,209
50,00,000	25,00,000	449	649	749	909	569	769	939	729	929	1,069	899	1,019	1,199	989	1,149	1,329
50,00,000	30,00,000	499	709	819	989	629	839	1,029	799	1,009	1,169	979	1,109	1,309	1,079	1,249	1,449
50,00,000	40,00,000	549	759	869	1,039	679	889	1,079	849	1,059	1,219	1,029	1,159	1,359	1,129	1,299	1,499
50,00,000	50,00,000	599	809	919	1,089	729	939	1,129	899	1,109	1,269	1,079	1,209	1,409	1,179	1,349	1,549



50,00,000	75,00,000	699	899	999	1,159	819	1,009	1,189	979	1,169	1,319	1,139	1,269	1,449	1,239	1,399	1,579
50,00,000	1,00,00,000	799	979	1,069	1,219	909	1,089	1,249	1,059	1,239	1,369	1,209	1,329	1,489	1,299	1,449	1,609

61 to 65 years		Without Restore (Premium excluding Tax)															
Deductible	SI	1A Rates	2A Rates	3A Rates	4A Rates	1A +1C	1A+ 2C	1A+ 3C	2A+ 1C	2A+ 2C	2A+ 3C	3A+ 1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	7,949	12,719	15,099	19,069	10,729	15,499	19,859	14,699	19,469	23,039	18,669	21,849	26,209	21,049	25,019	29,389
1,00,000	3,00,000	9,649	15,429	18,319	23,139	13,029	18,809	24,099	17,839	23,619	27,959	22,659	26,509	31,809	25,549	30,369	35,669
1,00,000	4,00,000	10,709	17,129	20,329	25,679	14,459	20,869	26,749	19,799	26,209	31,019	25,139	29,419	35,299	28,349	33,699	39,569
1,00,000	5,00,000	11,379	18,199	21,599	27,279	15,359	22,169	28,409	21,029	27,849	32,959	26,709	31,249	37,499	30,119	35,799	42,039
2,00,000	2,00,000	7,139	11,419	13,559	17,129	9,629	13,919	17,839	13,209	17,479	20,689	16,769	19,609	23,529	18,899	22,469	26,399
2,00,000	3,00,000	9,209	14,739	17,479	22,089	12,429	17,959	22,999	17,029	22,539	26,689	21,629	25,309	30,359	24,379	28,979	34,039
2,00,000	4,00,000	10,229	16,369	19,399	24,519	13,799	19,929	25,529	18,909	25,019	29,619	23,999	28,089	33,689	27,059	32,159	37,769
2,00,000	5,00,000	10,869	17,399	20,619	26,049	14,659	21,179	27,119	20,089	26,589	31,479	25,499	29,839	35,789	28,749	34,169	40,129
2,00,000	7,50,000	16,139	25,799	30,639	38,689	21,779	31,439	40,299	29,829	39,489	46,739	37,879	44,319	53,179	42,709	50,759	59,619
2,00,000	10,00,000	17,209	27,509	32,659	41,239	23,219	33,519	42,949	31,799	42,089	49,819	40,379	47,239	56,679	45,529	54,109	63,539
3,00,000	2,00,000	5,919	9,469	11,239	14,199	7,989	11,539	14,789	10,949	14,489	17,149	13,899	16,259	19,509	15,669	18,629	21,879
3,00,000	3,00,000	7,669	12,269	14,559	18,389	10,349	14,949	19,149	14,769	18,769	22,219	18,009	21,069	25,279	20,299	24,129	28,339
3,00,000	4,00,000	8,969	14,339	17,029	21,499	12,109	17,479	22,399	16,579	21,949	25,979	21,059	24,629	29,559	23,739	28,209	33,139
3,00,000	5,00,000	9,539	15,249	18,099	22,849	12,869	18,579	23,799	17,619	23,329	27,619	22,379	26,169	31,409	25,229	29,979	35,209
3,00,000	7,50,000	11,439	18,279	21,709	27,409	15,429	22,279	28,549	21,139	27,979	33,109	26,839	31,399	37,669	30,259	35,959	42,229
3,00,000	10,00,000	12,189	19,479	23,119	29,189	16,439	23,729	30,399	22,509	29,799	35,259	28,579	33,439	40,109	32,219	38,289	44,969
3,00,000	15,00,000	12,749	20,359	24,159	30,499	17,189	24,789	31,759	23,529	31,129	36,829	29,859	34,929	41,899	33,669	39,999	46,969
3,00,000	20,00,000	12,919	20,619	24,459	30,869	17,409	25,099	32,149	23,819	31,509	37,279	30,229	35,359	42,409	34,079	40,479	47,539
4,00,000	2,00,000	4,699	7,519	8,919	11,269	6,349	9,159	11,739	8,689	11,499	13,609	11,029	12,909	15,489	12,439	14,789	17,359
4,00,000	3,00,000	6,129	9,799	11,639	14,689	8,269	11,939	15,299	11,329	14,999	17,749	14,389	16,829	20,199	16,219	19,279	22,639

4,00,000	4,00,000	7,209	11,529	13,679	17,279	9,729	14,039	17,999	13,319	17,639	20,869	16,919	19,789	23,749	19,079	22,669	26,619
4,00,000	5,00,000	8,019	12,819	15,219	19,219	10,819	15,619	20,009	14,819	19,619	23,209	18,819	22,009	26,409	21,209	25,209	29,609
4,00,000	7,50,000	9,329	14,909	17,699	22,339	12,589	18,159	23,269	17,229	22,809	26,989	21,879	25,589	30,699	24,659	29,309	34,419
4,00,000	10,00,000	9,999	15,969	18,959	23,929	13,489	19,459	24,929	18,459	24,429	28,909	23,439	27,409	32,889	26,419	31,389	36,869
4,00,000	15,00,000	10,529	16,809	19,939	25,169	14,189	20,469	26,209	19,419	25,689	30,399	24,649	28,829	34,579	27,779	33,009	38,759
4,00,000	20,00,000	10,699	17,059	20,239	25,539	14,409	20,769	26,599	19,709	26,069	30,839	25,009	29,249	35,079	28,189	33,489	39,319
5,00,000	2,00,000	4,019	6,429	7,629	9,639	5,429	7,829	10,039	7,429	9,839	11,639	9,439	11,039	13,239	10,639	12,639	14,849
5,00,000	3,00,000	5,289	8,459	10,039	12,679	7,139	10,299	13,199	9,779	12,939	15,309	12,409	14,519	17,419	13,999	16,629	19,529
5,00,000	4,00,000	6,249	9,989	11,859	14,969	8,429	12,169	15,599	11,549	15,289	18,089	14,659	17,149	20,579	16,529	19,649	23,069
5,00,000	5,00,000	6,999	11,189	13,279	16,769	9,439	13,629	17,459	12,929	17,119	20,249	16,419	19,209	23,039	18,509	21,999	25,829
5,00,000	7,50,000	8,239	13,159	15,629	19,729	11,109	16,039	20,549	15,219	20,139	23,829	19,319	22,599	27,109	21,779	25,879	30,389
5,00,000	10,00,000	8,919	14,249	16,909	21,339	12,029	17,349	22,229	16,459	21,779	25,779	20,899	24,439	29,319	23,559	27,989	32,869
5,00,000	15,00,000	9,469	15,109	17,929	22,629	12,759	18,399	23,559	17,459	23,099	27,319	22,159	25,909	31,079	24,969	29,669	34,839
5,00,000	20,00,000	9,669	15,419	18,289	23,069	13,019	18,759	24,029	17,809	23,549	27,859	22,589	26,419	31,679	25,459	30,249	35,509
5,00,000	95,00,000	10,119	15,909	18,799	23,629	13,499	19,289	24,589	18,319	24,109	28,449	23,139	26,999	32,309	26,039	30,859	36,159
7,50,000	2,00,000	2,849	4,559	5,409	6,829	3,849	5,549	7,109	5,269	6,969	8,249	6,689	7,819	9,379	7,539	8,959	10,519
7,50,000	3,00,000	3,749	5,989	7,109	8,979	5,059	7,299	9,349	6,929	9,169	10,849	8,789	10,289	12,339	9,919	11,779	13,839
7,50,000	4,00,000	4,479	7,159	8,499	10,729	6,039	8,719	11,169	8,269	10,949	12,959	10,499	12,289	14,739	11,839	14,069	16,519
7,50,000	5,00,000	5,059	8,079	9,589	12,109	6,829	9,849	12,609	9,339	12,359	14,629	11,859	13,869	16,639	13,369	15,889	18,659
7,50,000	7,50,000	6,089	9,719	11,539	14,569	8,209	11,839	15,169	11,239	14,869	17,589	14,259	16,679	20,009	16,079	19,099	22,429
7,50,000	10,00,000	6,679	10,659	12,649	15,959	8,999	12,979	16,629	12,319	16,299	19,279	15,629	18,279	21,929	17,619	20,939	24,579
7,50,000	15,00,000	7,229	11,529	13,669	17,249	9,739	14,029	17,959	13,309	17,609	20,829	16,889	19,749	23,689	19,039	22,619	26,549
7,50,000	20,00,000	7,459	11,879	14,089	17,769	10,039	14,459	18,499	13,719	18,129	21,449	17,399	20,339	24,389	19,609	23,289	27,329
10,00,000	2,00,000	2,009	3,209	3,809	4,809	2,709	3,909	5,009	3,709	4,909	5,809	4,709	5,509	6,609	5,309	6,309	7,409
10,00,000	3,00,000	2,649	4,229	5,019	6,339	3,579	5,159	6,599	4,889	6,469	7,659	6,209	7,259	8,709	6,999	8,319	9,769

10,00,000	4,00,000	3,179	5,079	6,029	7,609	4,289	6,189	7,919	5,869	7,759	9,189	7,449	8,709	10,449	8,399	9,979	11,709
10,00,000	5,00,000	3,619	5,779	6,859	8,659	4,879	7,039	9,009	6,679	8,839	10,449	8,479	9,909	11,889	9,549	11,349	13,329
10,00,000	7,50,000	4,389	6,999	8,309	10,489	5,919	8,529	10,919	8,089	10,699	12,659	10,269	12,009	14,399	11,569	13,749	16,139
10,00,000	10,00,000	4,849	7,729	9,169	11,569	6,529	9,409	12,049	8,929	11,809	13,969	11,329	13,249	15,889	12,769	15,169	17,809
10,00,000	15,00,000	5,309	8,449	10,019	12,639	7,149	10,289	13,159	9,759	12,899	15,259	12,379	14,469	17,349	13,949	16,569	19,449
10,00,000	20,00,000	5,519	8,779	10,399	13,109	7,419	10,669	13,649	10,129	13,379	15,819	12,839	15,009	17,989	14,469	17,169	20,159
10,00,000	90,00,000	5,969	9,289	10,939	13,699	7,909	11,219	14,249	10,669	13,979	16,459	13,419	15,629	18,669	15,079	17,839	20,879
15,00,000	10,00,000	2,679	4,259	5,049	6,359	3,599	5,179	6,629	4,919	6,499	7,679	6,229	7,279	8,729	7,019	8,339	9,779
15,00,000	15,00,000	2,999	4,759	5,639	7,099	4,029	5,779	7,389	5,489	7,239	8,559	6,949	8,119	9,729	7,829	9,289	10,899
15,00,000	20,00,000	3,149	4,979	5,899	7,419	4,219	6,049	7,729	5,749	7,579	8,949	7,269	8,489	10,169	8,179	9,709	11,389
15,00,000	25,00,000	3,219	5,079	6,009	7,559	4,309	6,159	7,859	5,849	7,709	9,099	7,399	8,639	10,339	8,329	9,879	11,579
15,00,000	30,00,000	3,259	5,129	6,059	7,619	4,349	6,219	7,929	5,909	7,769	9,169	7,459	8,699	10,409	8,389	9,949	11,659
15,00,000	40,00,000	3,319	5,199	6,129	7,689	4,419	6,289	7,999	5,979	7,849	9,249	7,529	8,779	10,499	8,469	10,029	11,749
15,00,000	50,00,000	3,379	5,259	6,199	7,759	4,479	6,359	8,079	6,039	7,919	9,329	7,609	8,859	10,579	8,549	10,109	11,829
15,00,000	75,00,000	3,499	5,379	6,319	7,879	4,599	6,469	8,189	6,159	8,029	9,439	7,719	8,969	10,689	8,659	10,219	11,939
15,00,000	1,00,00,000	3,629	5,509	6,449	8,009	4,729	6,609	8,329	6,289	8,169	9,579	7,859	9,109	10,829	8,799	10,359	12,079
20,00,000	15,00,000	1,719	2,709	3,199	4,029	2,299	3,289	4,189	3,119	4,109	4,849	3,939	4,599	5,509	4,439	5,259	6,159
20,00,000	20,00,000	1,809	2,839	3,349	4,209	2,409	3,439	4,379	3,269	4,289	5,059	4,119	4,799	5,739	4,629	5,489	6,429
20,00,000	25,00,000	1,869	2,919	3,439	4,319	2,479	3,529	4,489	3,359	4,399	5,189	4,229	4,929	5,889	4,749	5,619	6,579
20,00,000	30,00,000	1,909	2,969	3,499	4,379	2,529	3,589	4,549	3,409	4,459	5,259	4,289	4,989	5,959	4,819	5,699	6,659
20,00,000	40,00,000	1,959	3,019	3,549	4,429	2,579	3,639	4,599	3,459	4,509	5,309	4,339	5,039	6,009	4,869	5,749	6,709
20,00,000	50,00,000	2,009	3,069	3,599	4,479	2,629	3,689	4,649	3,509	4,559	5,359	4,389	5,089	6,059	4,919	5,799	6,759
20,00,000	75,00,000	2,139	3,199	3,729	4,609	2,759	3,819	4,789	3,639	4,699	5,499	4,529	5,229	6,199	5,049	5,939	6,909
20,00,000	1,00,00,000	2,259	3,319	3,849	4,729	2,879	3,939	4,899	3,759	4,809	5,609	4,639	5,339	6,309	5,169	6,049	7,009
30,00,000	20,00,000	869	1,339	1,569	1,949	1,139	1,529	2,029	1,529	1,989	2,339	1,909	2,219	2,639	2,139	2,529	2,949

30,00,000	25,00,000	909	1,379	1,619	2,009	1,189	1,659	2,089	1,579	2,049	2,399	1,969	2,289	2,719	2,209	2,599	3,029
30,00,000	30,00,000	939	1,419	1,649	2,049	1,219	1,689	2,129	1,609	2,089	2,439	2,009	2,319	2,759	2,249	2,639	3,069
30,00,000	40,00,000	989	1,469	1,699	2,099	1,269	1,739	2,179	1,659	2,139	2,489	2,059	2,369	2,809	2,299	2,689	3,119
30,00,000	50,00,000	1,039	1,519	1,749	2,149	1,319	1,789	2,229	1,709	2,189	2,539	2,109	2,419	2,859	2,349	2,739	3,169
30,00,000	75,00,000	1,169	1,649	1,889	2,289	1,449	1,929	2,359	1,849	2,329	2,679	2,249	2,559	2,999	2,479	2,879	3,319
30,00,000	1,00,00,000	1,299	1,779	2,019	2,419	1,579	2,059	2,499	1,979	2,459	2,819	2,379	2,699	3,139	2,619	3,019	3,459
40,00,000	20,00,000	549	819	959	1,179	709	979	1,229	939	1,209	1,409	1,159	1,339	1,589	1,289	1,519	1,769
40,00,000	25,00,000	579	859	989	1,219	739	1,019	1,259	969	1,239	1,449	1,199	1,379	1,629	1,329	1,559	1,809
40,00,000	30,00,000	599	869	1,009	1,229	759	1,029	1,279	989	1,259	1,459	1,209	1,389	1,639	1,339	1,569	1,819
40,00,000	40,00,000	649	919	1,059	1,279	809	1,079	1,329	1,039	1,309	1,509	1,259	1,439	1,689	1,389	1,619	1,869
40,00,000	50,00,000	699	969	1,109	1,329	859	1,129	1,379	1,089	1,359	1,559	1,309	1,489	1,739	1,439	1,669	1,919
40,00,000	75,00,000	829	1,109	1,239	1,469	989	1,269	1,509	1,219	1,489	1,699	1,449	1,629	1,879	1,579	1,809	2,059
40,00,000	1,00,00,000	949	1,219	1,359	1,579	1,109	1,379	1,629	1,339	1,609	1,809	1,559	1,739	1,989	1,689	1,919	2,169
50,00,000	20,00,000	439	649	749	919	559	769	949	729	939	1,089	899	1,039	1,219	999	1,169	1,359
50,00,000	25,00,000	459	659	759	929	579	779	959	749	949	1,099	909	1,049	1,229	1,019	1,179	1,369
50,00,000	30,00,000	489	699	799	969	609	819	999	779	989	1,139	949	1,089	1,269	1,049	1,219	1,409
50,00,000	40,00,000	539	749	849	1,019	659	869	1,049	829	1,039	1,189	999	1,139	1,319	1,099	1,269	1,459
50,00,000	50,00,000	589	799	899	1,069	709	919	1,099	879	1,089	1,239	1,049	1,189	1,369	1,149	1,319	1,509
50,00,000	75,00,000	709	909	1,009	1,179	829	1,029	1,209	999	1,199	1,349	1,159	1,299	1,479	1,269	1,429	1,619
50,00,000	1,00,00,000	839	1,049	1,149	1,319	959	1,169	1,349	1,129	1,339	1,489	1,299	1,439	1,619	1,399	1,569	1,759

Deductible	SI	Without Restore (Premium excluding Tax)															
		1A Rates	2A Rates	3A Rates	4A Rates	1A+1C	1A+2C	1A+3C	2A+1C	2A+2C	2A+3C	3A+1C	3A+2C	3A+3C	4A+1C	4A+2C	4A+3C
1,00,000	2,00,000	9,419	15,069	17,889	22,599	12,719	18,359	23,539	17,419	23,069	27,299	22,129	25,889	31,059	24,949	29,649	34,829
1,00,000	3,00,000	11,439	18,299	21,729	27,439	15,439	22,299	28,579	21,149	28,009	33,149	26,869	31,439	37,719	30,289	36,009	42,289

1,00,000	4,00,000	12,699	20,309	24,119	30,449	17,139	24,749	31,719	23,479	31,089	36,789	29,819	34,889	41,869	33,619	39,959	46,939
1,00,000	5,00,000	13,489	21,569	25,609	32,339	18,209	26,279	33,689	24,939	33,019	39,079	31,669	37,059	44,459	35,709	42,439	49,849
2,00,000	2,00,000	8,989	14,389	17,069	21,569	12,149	17,529	22,469	16,629	22,009	26,049	21,109	24,709	29,649	23,809	28,309	33,229
2,00,000	3,00,000	10,919	17,479	20,739	26,189	14,749	21,299	27,279	20,189	26,729	31,639	25,639	30,009	36,009	28,909	34,389	40,349
2,00,000	4,00,000	12,129	19,399	23,029	29,069	16,379	23,639	30,279	22,419	29,669	35,119	28,459	33,309	39,979	32,089	38,169	44,789
2,00,000	5,00,000	12,889	20,609	24,459	30,879	17,409	25,109	32,159	23,819	31,519	37,309	30,229	35,389	42,459	34,089	40,539	47,569
2,00,000	7,50,000	20,579	32,909	39,069	49,339	27,769	40,099	51,399	38,039	50,369	59,609	48,319	56,529	67,829	54,479	64,749	76,049
2,00,000	10,00,000	22,059	35,269	41,869	52,879	29,769	42,969	55,079	40,769	53,979	63,879	51,779	60,579	72,679	58,379	69,379	81,489
3,00,000	2,00,000	7,499	11,999	14,239	17,989	10,129	14,619	18,739	13,869	18,359	21,729	17,609	20,609	24,729	19,859	23,609	27,719
3,00,000	3,00,000	9,759	15,609	18,529	23,409	13,169	19,019	24,379	18,049	23,889	28,279	22,919	26,819	32,179	25,839	30,709	36,069
3,00,000	4,00,000	10,849	17,329	20,579	25,989	14,629	21,109	27,069	20,049	26,519	31,389	25,439	29,769	35,729	28,689	34,089	40,039
3,00,000	5,00,000	11,529	18,409	21,859	27,609	15,549	22,429	28,749	21,309	28,179	33,349	27,029	31,629	37,949	30,479	36,209	42,529
3,00,000	7,50,000	14,809	23,679	28,109	35,489	19,979	28,849	36,969	27,369	36,229	42,879	34,759	40,659	48,789	39,189	46,569	54,699
3,00,000	10,00,000	15,879	25,379	30,129	38,039	21,419	30,919	39,629	29,339	38,839	45,959	37,249	43,579	52,289	41,999	49,919	58,619
3,00,000	15,00,000	16,699	26,679	31,669	39,979	22,519	32,499	41,639	30,829	40,809	48,289	39,149	45,799	54,939	44,129	52,449	61,589
3,00,000	20,00,000	16,959	27,079	32,139	40,569	22,859	32,979	42,249	31,289	41,409	48,999	39,719	46,469	55,739	44,779	53,209	62,479
4,00,000	2,00,000	6,009	9,609	11,409	14,409	8,109	11,709	15,009	11,109	14,709	17,409	14,109	16,509	19,809	15,909	18,909	22,209
4,00,000	3,00,000	7,869	12,589	14,939	18,869	10,619	15,339	19,649	14,549	19,259	22,799	18,479	21,619	25,939	20,829	24,759	29,079
4,00,000	4,00,000	9,319	14,899	17,689	22,339	12,579	18,159	23,269	17,229	22,809	26,989	21,879	25,599	30,709	24,669	29,319	34,429
4,00,000	5,00,000	10,409	16,639	19,759	24,949	14,049	20,279	25,989	19,239	25,469	30,139	24,429	28,589	34,299	27,549	32,739	38,449
4,00,000	7,50,000	12,199	19,499	23,149	29,229	16,459	23,759	30,449	22,539	29,839	35,309	28,619	33,489	40,179	32,269	38,349	45,039
4,00,000	10,00,000	13,169	21,049	24,979	31,539	17,769	25,639	32,849	24,329	32,199	38,099	30,879	36,129	43,349	34,819	41,379	48,599
4,00,000	15,00,000	13,939	22,259	26,419	33,349	18,799	27,109	34,739	25,729	34,049	40,289	32,659	38,209	45,829	36,819	43,749	51,379
4,00,000	20,00,000	14,199	22,659	26,889	33,939	19,139	27,599	35,349	26,189	34,649	40,989	33,239	38,879	46,629	37,469	44,519	52,269
5,00,000	2,00,000	5,169	8,269	9,819	12,399	6,979	10,079	12,909	9,559	12,649	14,979	12,139	14,199	17,039	13,689	16,269	19,099

5,00,000	3,00,000	6,829	10,919	12,969	16,369	9,219	13,309	17,049	12,629	16,709	19,779	16,029	18,759	22,509	18,079	21,479	25,229
5,00,000	4,00,000	8,129	12,999	15,429	19,489	10,969	15,839	20,299	15,029	19,889	23,539	19,079	22,319	26,779	21,509	25,569	30,029
5,00,000	5,00,000	9,139	14,609	17,349	21,899	12,329	17,799	22,809	16,889	22,359	26,459	21,449	25,089	30,109	24,179	28,739	33,749
5,00,000	7,50,000	10,849	17,339	20,579	25,989	14,639	21,119	27,069	20,039	26,529	31,399	25,449	29,769	35,719	28,689	34,099	40,049
5,00,000	10,00,000	11,819	18,889	22,419	28,299	15,939	22,999	29,479	21,829	28,889	34,189	27,709	32,419	38,889	31,239	37,129	43,599
5,00,000	15,00,000	12,639	20,179	23,949	30,229	17,039	24,579	31,489	23,319	30,859	36,519	29,609	34,629	41,539	33,369	39,659	46,569
5,00,000	20,00,000	12,939	20,649	24,499	30,919	17,439	25,139	32,199	23,859	31,559	37,339	30,279	35,409	42,469	34,129	40,549	47,609
5,00,000	95,00,000	13,439	21,219	25,109	31,589	17,979	25,759	32,889	24,459	32,239	38,079	30,949	36,129	43,259	34,829	41,319	48,449
7,50,000	2,00,000	3,719	5,949	7,059	8,919	5,019	7,249	9,289	6,879	9,099	10,769	8,729	10,209	12,249	9,839	11,699	13,739
7,50,000	3,00,000	4,929	7,879	9,359	11,809	6,649	9,599	12,299	9,109	12,059	14,269	11,569	13,529	16,239	13,039	15,499	18,199
7,50,000	4,00,000	5,909	9,449	11,209	14,159	7,979	11,509	14,749	10,919	14,449	17,099	13,859	16,219	19,459	15,629	18,579	21,809
7,50,000	5,00,000	6,709	10,719	12,729	16,069	9,049	13,059	16,739	12,399	16,409	19,409	15,739	18,409	22,089	17,739	21,079	24,759
7,50,000	7,50,000	8,139	12,999	15,439	19,489	10,979	15,839	20,299	15,029	19,889	23,539	19,079	22,319	26,779	21,509	25,569	30,029
7,50,000	10,00,000	8,999	14,369	17,059	21,529	12,139	17,509	22,429	16,609	21,979	26,009	21,089	24,659	29,589	23,769	28,239	33,169
7,50,000	15,00,000	9,799	15,639	18,559	23,419	13,209	19,039	24,389	18,069	23,899	28,279	22,929	26,819	32,169	25,849	30,709	36,059
7,50,000	20,00,000	10,139	16,169	19,179	24,199	13,659	19,679	25,199	18,679	24,699	29,219	23,699	27,709	33,229	26,709	31,729	37,249
10,00,000	2,00,000	2,669	4,269	5,069	6,399	3,599	5,199	6,659	4,929	6,529	7,729	6,259	7,329	8,789	7,059	8,389	9,849
10,00,000	3,00,000	3,539	5,659	6,719	8,479	4,779	6,889	8,829	6,539	8,649	10,239	8,299	9,709	11,649	9,359	11,119	13,059
10,00,000	4,00,000	4,259	6,809	8,079	10,199	5,749	8,289	10,619	7,869	10,409	12,319	9,989	11,679	14,009	11,259	13,379	15,709
10,00,000	5,00,000	4,859	7,759	9,209	11,629	6,559	9,459	12,109	8,969	11,869	14,049	11,389	13,319	15,979	12,839	15,259	17,919
10,00,000	7,50,000	5,959	9,519	11,289	14,249	8,039	11,589	14,849	10,999	14,549	17,209	13,959	16,329	19,579	15,729	18,699	21,949
10,00,000	10,00,000	6,639	10,599	12,569	15,869	8,949	12,899	16,529	12,239	16,199	19,159	15,539	18,169	21,799	17,519	20,809	24,429
10,00,000	15,00,000	7,309	11,649	13,819	17,439	9,849	14,189	18,159	13,459	17,799	21,059	17,079	19,969	23,949	19,249	22,869	26,849
10,00,000	20,00,000	7,619	12,139	14,389	18,149	10,259	14,769	18,899	14,019	18,529	21,909	17,769	20,779	24,919	20,029	23,789	27,929
10,00,000	90,00,000	8,149	12,769	15,079	18,929	10,849	15,469	19,699	14,699	19,319	22,779	18,549	21,629	25,859	20,859	24,709	28,939

15,00,000	10,00,000	3,749	5,969	7,079	8,929	5,049	7,269	9,299	6,899	9,119	10,779	8,749	10,229	12,259	9,859	11,709	13,739
15,00,000	15,00,000	4,219	6,709	7,949	10,029	5,669	8,159	10,439	7,749	10,229	12,099	9,819	11,479	13,759	11,059	13,129	15,409
15,00,000	20,00,000	4,439	7,049	8,349	10,519	5,959	8,569	10,949	8,129	10,739	12,689	10,299	12,039	14,419	11,599	13,769	16,159
15,00,000	25,00,000	4,549	7,209	8,539	10,749	6,099	8,759	11,189	8,309	10,969	12,959	10,529	12,299	14,729	11,849	14,069	16,499
15,00,000	30,00,000	4,609	7,289	8,629	10,859	6,169	8,849	11,299	8,399	11,079	13,089	10,629	12,419	14,869	11,969	14,199	16,649
15,00,000	40,00,000	4,689	7,389	8,729	10,979	6,269	8,959	11,429	8,509	11,199	13,219	10,749	12,549	15,019	12,099	14,349	16,809
15,00,000	50,00,000	4,739	7,439	8,779	11,029	6,319	9,009	11,479	8,559	11,249	13,269	10,799	12,599	15,069	12,149	14,399	16,859
15,00,000	75,00,000	4,859	7,549	8,899	11,139	6,429	9,119	11,589	8,679	11,369	13,379	10,919	12,709	15,179	12,259	14,499	16,969
15,00,000	1,00,00,000	4,989	7,689	9,029	11,279	6,569	9,259	11,729	8,809	11,499	13,519	11,049	12,849	15,319	12,399	14,649	17,109
20,00,000	15,00,000	2,449	3,879	4,589	5,779	3,279	4,709	6,009	4,469	5,899	6,959	5,659	6,609	7,909	6,369	7,559	8,859
20,00,000	20,00,000	2,599	4,099	4,849	6,099	3,479	4,979	6,349	4,729	6,229	7,349	5,979	6,979	8,349	6,729	7,979	9,349
20,00,000	25,00,000	2,669	4,199	4,959	6,239	3,559	5,089	6,489	4,839	6,359	7,509	6,109	7,129	8,529	6,869	8,139	9,539
20,00,000	30,00,000	2,729	4,279	5,059	6,339	3,639	5,179	6,599	4,929	6,469	7,629	6,219	7,249	8,669	6,989	8,279	9,699
20,00,000	40,00,000	2,789	4,349	5,119	6,419	3,699	5,249	6,679	4,989	6,549	7,709	6,289	7,319	8,749	7,069	8,359	9,779
20,00,000	50,00,000	2,839	4,399	5,169	6,469	3,749	5,299	6,729	5,039	6,599	7,759	6,339	7,369	8,799	7,119	8,409	9,829
20,00,000	75,00,000	2,969	4,529	5,309	6,609	3,879	5,439	6,859	5,179	6,739	7,899	6,479	7,509	8,939	7,249	8,549	9,979
20,00,000	1,00,00,000	3,089	4,649	5,419	6,719	3,999	5,549	6,979	5,289	6,849	8,009	6,589	7,619	9,049	7,369	8,659	10,079
30,00,000	20,00,000	1,209	1,879	2,209	2,769	1,599	2,269	2,879	2,159	2,819	3,319	2,709	3,149	3,759	3,039	3,599	4,209
30,00,000	25,00,000	1,269	1,959	2,299	2,879	1,669	2,359	2,989	2,249	2,929	3,449	2,819	3,279	3,909	3,159	3,729	4,359
30,00,000	30,00,000	1,299	1,989	2,339	2,909	1,709	2,399	3,029	2,279	2,969	3,489	2,859	3,309	3,949	3,199	3,769	4,409
30,00,000	40,00,000	1,359	2,059	2,409	2,989	1,769	2,469	3,099	2,349	3,039	3,569	2,929	3,389	4,029	3,279	3,859	4,489
30,00,000	50,00,000	1,409	2,109	2,459	3,039	1,819	2,519	3,149	2,399	3,089	3,619	2,979	3,439	4,079	3,329	3,909	4,539
30,00,000	75,00,000	1,539	2,239	2,589	3,169	1,949	2,649	3,289	2,529	3,229	3,759	3,119	3,579	4,219	3,459	4,049	4,689
30,00,000	1,00,00,000	1,659	2,359	2,709	3,289	2,069	2,769	3,399	2,649	3,339	3,869	3,229	3,689	4,329	3,579	4,159	4,789
40,00,000	20,00,000	719	1,099	1,279	1,589	939	1,309	1,649	1,249	1,619	1,899	1,559	1,809	2,149	1,749	2,049	2,399

40,00,000	25,00,000	759	1,139	1,329	1,649	989	1,369	1,709	1,299	1,679	1,969	1,619	1,869	2,219	1,809	2,129	2,479
40,00,000	30,00,000	779	1,159	1,349	1,659	999	1,379	1,729	1,319	1,699	1,979	1,629	1,879	2,229	1,819	2,139	2,479
40,00,000	40,00,000	839	1,229	1,419	1,739	1,069	1,449	1,799	1,389	1,769	2,059	1,709	1,959	2,309	1,899	2,219	2,569
40,00,000	50,00,000	889	1,279	1,469	1,789	1,119	1,499	1,849	1,439	1,819	2,109	1,759	2,009	2,359	1,949	2,269	2,619
40,00,000	75,00,000	1,009	1,389	1,579	1,899	1,239	1,619	1,959	1,549	1,929	2,219	1,869	2,119	2,469	2,059	2,379	2,729
40,00,000	1,00,00,000	1,139	1,529	1,719	2,039	1,369	1,749	2,099	1,689	2,069	2,359	2,009	2,259	2,609	2,199	2,519	2,869
50,00,000	20,00,000	529	789	919	1,129	679	939	1,179	899	1,159	1,349	1,109	1,279	1,519	1,239	1,459	1,689
50,00,000	25,00,000	559	819	949	1,169	719	979	1,209	929	1,189	1,389	1,119	1,319	1,559	1,279	1,499	1,739
50,00,000	30,00,000	589	859	989	1,209	749	1,009	1,249	969	1,229	1,429	1,139	1,359	1,599	1,319	1,539	1,779
50,00,000	40,00,000	639	909	1,039	1,259	799	1,059	1,299	1,019	1,279	1,479	1,239	1,409	1,649	1,369	1,589	1,829
50,00,000	50,00,000	689	959	1,089	1,309	849	1,109	1,349	1,069	1,329	1,529	1,289	1,459	1,699	1,419	1,639	1,879
50,00,000	75,00,000	809	1,069	1,199	1,419	969	1,229	1,459	1,179	1,439	1,639	1,399	1,569	1,809	1,529	1,749	1,989
50,00,000	1,00,00,000	939	1,209	1,339	1,559	1,099	1,359	1,599	1,319	1,579	1,779	1,539	1,709	1,949	1,669	1,889	2,129

Above 70 years	SI	Without Restore (Premium excluding Tax)															
		1A Rate s	2A Rates	3A Rate s	4A Rates	1A +1C	1A+ 2C	1A+ 3C	2A+ 1C	2A+ 2C	2A+ 3C	3A+ 1C	3A+ 2C	3A+ 3C	4A+ 1C	4A+ 2C	4A+ 3C
1,00,000	2,00,000	13,579	21,729	25,799	32,579	18,329	26,469	33,939	25,119	33,259	39,369	31,899	37,329	44,789	35,969	42,759	50,219
1,00,000	3,00,000	16,529	26,439	31,399	39,649	22,309	32,219	41,299	30,569	40,479	47,909	38,829	45,429	54,519	43,779	52,039	61,119
1,00,000	4,00,000	18,379	29,399	34,909	44,089	24,809	35,829	45,919	33,989	44,999	53,269	43,169	50,509	60,609	48,679	57,859	67,949
1,00,000	5,00,000	19,549	31,269	37,129	46,889	26,389	38,099	48,839	36,149	47,859	56,649	45,909	53,719	64,459	51,769	61,529	72,269
2,00,000	2,00,000	13,019	20,829	24,739	31,239	17,579	25,379	32,539	24,089	31,889	37,749	30,589	35,789	42,949	34,489	40,999	48,149
2,00,000	3,00,000	15,849	25,349	30,109	38,019	21,399	30,899	39,599	29,319	38,819	45,939	37,239	43,559	52,279	41,979	49,899	58,599
2,00,000	4,00,000	17,629	28,189	33,479	42,279	23,799	34,369	44,029	32,599	43,159	51,079	41,409	48,429	58,119	46,679	55,479	65,149
2,00,000	5,00,000	18,759	29,989	35,609	44,969	25,319	36,549	46,829	34,679	45,909	54,329	44,039	51,509	61,819	49,649	58,999	69,299
2,00,000	7,50,000	34,859	55,759	66,199	83,609	47,049	67,939	87,099	64,459	85,359	1,01,019	81,869	95,799	1,14,499	92,319	1,09,729	1,28,879



2,00,000	10,00,000	37,849	60,529	71,869	90,769	51,079	73,759	94,549	69,979	92,659	1,09,669	88,879	1,03,999	1,24,789	1,00,219	1,19,119	1,39,909
3,00,000	2,00,000	12,459	19,929	23,669	29,889	16,819	24,289	31,139	23,049	30,519	36,119	29,269	34,249	41,099	32,999	39,229	46,079
3,00,000	3,00,000	14,699	23,509	27,919	35,249	19,839	28,649	36,719	27,179	35,989	42,589	34,519	40,389	48,469	38,919	46,259	54,329
3,00,000	4,00,000	16,349	26,149	31,049	39,199	22,069	31,869	40,829	30,219	40,019	47,359	38,389	44,909	53,889	43,279	51,439	60,409
3,00,000	5,00,000	18,279	29,229	34,709	43,839	24,679	35,629	45,659	33,809	44,759	52,979	42,939	50,239	60,289	48,419	57,549	67,589
3,00,000	7,50,000	25,949	41,499	49,269	62,229	35,019	50,569	64,819	47,979	63,529	75,189	60,929	71,299	85,549	68,709	81,659	95,919
3,00,000	10,00,000	28,199	45,089	53,539	67,609	38,059	54,949	70,429	52,129	69,019	81,689	66,209	77,459	92,949	74,649	88,719	1,04,209
3,00,000	15,00,000	30,149	48,199	57,219	72,259	40,679	58,719	75,259	55,719	73,759	87,289	70,749	82,779	99,319	79,779	94,809	1,11,349
3,00,000	20,00,000	30,799	49,219	58,429	73,779	41,549	59,969	76,849	56,899	75,319	89,129	72,249	84,529	1,01,409	81,459	96,809	1,13,689
4,00,000	2,00,000	10,209	16,329	19,389	24,489	13,779	19,899	25,509	18,879	24,999	29,589	23,979	28,059	33,669	27,039	32,139	37,749
4,00,000	3,00,000	13,539	21,659	25,719	32,479	18,279	26,389	33,829	25,039	33,149	39,239	31,799	37,209	44,649	35,859	42,619	50,059
4,00,000	4,00,000	16,179	25,879	30,729	38,809	21,839	31,539	40,419	29,919	39,609	46,889	37,999	44,459	53,349	42,849	50,929	59,809
4,00,000	5,00,000	17,799	28,469	33,809	42,699	24,029	34,709	44,489	32,939	43,609	51,619	41,839	48,959	58,749	47,189	56,089	65,879
4,00,000	7,50,000	21,839	34,919	41,469	52,369	29,469	42,559	54,549	40,379	53,459	63,269	51,279	59,999	71,989	57,819	68,719	80,709
4,00,000	10,00,000	23,899	38,209	45,369	57,289	32,249	46,559	59,679	44,179	58,489	69,219	56,099	65,639	78,759	63,249	75,179	88,299
4,00,000	15,00,000	25,749	41,159	48,859	61,699	34,739	50,139	64,259	47,579	62,979	74,529	60,409	70,679	84,799	68,119	80,949	95,069
4,00,000	20,00,000	26,399	42,179	50,069	63,219	35,609	51,389	65,849	48,759	64,539	76,369	61,909	72,429	86,889	69,799	82,949	97,409
5,00,000	2,00,000	8,909	14,249	16,919	21,369	12,029	17,369	22,259	16,479	21,819	25,819	20,929	24,489	29,379	23,599	28,049	32,939
5,00,000	3,00,000	11,919	19,069	22,639	28,589	16,089	23,229	29,779	22,039	29,179	34,539	27,989	32,759	39,299	31,569	37,519	44,059
5,00,000	4,00,000	14,349	22,949	27,249	34,409	19,369	27,969	35,849	26,529	35,129	41,579	33,699	39,429	47,309	37,999	45,159	53,039
5,00,000	5,00,000	16,309	26,079	30,969	39,109	22,009	31,779	40,739	30,159	39,929	47,249	38,299	44,809	53,769	43,179	51,319	60,279
5,00,000	7,50,000	19,709	31,519	37,419	47,249	26,599	38,399	49,219	36,429	48,239	57,089	46,269	54,139	64,959	52,169	62,009	72,829
5,00,000	10,00,000	21,769	34,809	41,319	52,179	29,379	42,409	54,349	40,239	53,269	63,039	51,089	59,779	71,729	57,609	68,469	80,419
5,00,000	15,00,000	23,729	37,929	45,019	56,849	32,009	46,209	59,209	43,839	58,029	68,679	55,669	65,129	78,139	62,759	74,589	87,599

5,00,000	20,00,000	24,459	39,079	46,389	58,569	32,989	47,609	60,999	45,169	59,779	70,749	57,349	67,089	80,489	64,659	76,839	90,229
5,00,000	95,00,000	25,269	40,149	47,589	59,989	33,949	48,829	62,459	46,349	61,229	72,379	58,749	68,659	82,299	66,179	78,579	92,219
7,50,000	2,00,000	6,579	10,529	12,499	15,779	8,879	12,819	16,439	12,169	16,109	19,069	15,449	18,079	21,689	17,419	20,709	24,319
7,50,000	3,00,000	8,879	14,199	16,859	21,289	11,989	17,299	22,179	16,419	21,739	25,729	20,849	24,399	29,269	23,509	27,939	32,819
7,50,000	4,00,000	10,789	17,259	20,489	25,869	14,559	21,019	26,949	19,949	26,409	31,259	25,329	29,639	35,559	28,559	33,949	39,869
7,50,000	5,00,000	12,349	19,749	23,449	29,609	16,669	24,059	30,839	22,829	30,219	35,769	28,989	33,919	40,699	32,689	38,849	45,629
7,50,000	7,50,000	15,249	24,379	28,939	36,549	20,579	29,699	38,069	28,179	37,309	44,159	35,789	41,869	50,239	40,349	47,959	56,329
7,50,000	10,00,000	17,119	27,369	32,489	41,019	23,099	33,339	42,729	31,629	41,869	49,559	40,169	46,989	56,379	45,289	53,819	63,209
7,50,000	15,00,000	19,049	30,439	36,129	45,619	25,689	37,079	47,509	35,179	46,569	55,099	44,669	52,259	62,689	50,359	59,849	70,279
7,50,000	20,00,000	19,859	31,719	37,649	47,529	26,779	38,639	49,499	36,659	48,509	57,409	46,539	54,439	65,309	52,469	62,349	73,209
10,00,000	2,00,000	4,939	7,899	9,379	11,839	6,669	9,629	12,339	9,129	12,089	14,309	11,599	13,569	16,279	13,079	15,539	18,249
10,00,000	3,00,000	6,629	10,599	12,589	15,889	8,949	12,919	16,549	12,259	16,219	19,199	15,559	18,209	21,849	17,549	20,849	24,489
10,00,000	4,00,000	8,059	12,889	15,299	19,319	10,879	15,699	20,119	14,899	19,719	23,339	18,919	22,129	26,549	21,329	25,349	29,769
10,00,000	5,00,000	9,279	14,839	17,609	22,239	12,519	18,079	23,159	17,149	22,699	26,869	21,779	25,479	30,569	24,549	29,179	34,269
10,00,000	7,50,000	11,569	18,489	21,949	27,719	15,609	22,529	28,869	21,379	28,289	33,479	27,139	31,749	38,099	30,599	36,369	42,709
10,00,000	10,00,000	13,109	20,949	24,869	31,399	17,679	25,519	32,699	24,209	32,049	37,929	30,739	35,969	43,149	34,659	41,189	48,369
10,00,000	15,00,000	14,739	23,539	27,939	35,269	19,879	28,669	36,739	27,209	36,009	42,609	34,539	40,409	48,469	38,939	46,269	54,339
10,00,000	20,00,000	15,489	24,729	29,339	37,039	20,879	30,109	38,579	28,569	37,809	44,729	36,269	42,419	50,889	40,889	48,579	57,039
10,00,000	90,00,000	16,459	26,069	30,869	38,879	22,069	31,669	40,479	30,069	39,679	46,879	38,079	44,479	53,279	42,879	50,879	59,689
15,00,000	10,00,000	7,869	12,569	14,909	18,819	10,609	15,299	19,599	14,519	19,209	22,729	18,429	21,559	25,859	20,779	24,679	28,989
15,00,000	15,00,000	8,959	14,289	16,959	21,399	12,069	17,399	22,289	16,519	21,849	25,839	20,959	24,509	29,399	23,619	28,059	32,949
15,00,000	20,00,000	9,529	15,189	18,019	22,729	12,829	18,489	23,679	17,549	23,209	27,449	22,259	26,029	31,219	25,089	29,809	34,989
15,00,000	25,00,000	9,829	15,659	18,569	23,419	13,229	19,049	24,389	18,079	23,899	28,269	22,929	26,819	32,149	25,849	30,699	36,029
15,00,000	30,00,000	9,979	15,879	18,829	23,739	13,419	19,319	24,729	18,339	24,239	28,659	23,249	27,179	32,589	26,199	31,119	36,519
15,00,000	40,00,000	10,129	16,089	19,069	24,029	13,609	19,569	25,029	18,569	24,529	28,999	23,539	27,509	32,969	26,519	31,479	36,939

15,00,000	50,00,000	10,199	16,169	19,159	24,129	13,689	19,659	25,129	18,659	24,629	29,109	23,639	27,609	33,089	26,619	31,589	37,069
15,00,000	75,00,000	10,329	16,309	19,289	24,269	13,819	19,789	25,259	18,789	24,769	29,249	23,769	27,749	33,229	26,759	31,739	37,209
15,00,000	1,00,00,000	10,449	16,419	19,409	24,379	13,939	19,909	25,379	18,909	24,879	29,359	23,889	27,859	33,339	26,869	31,839	37,319
20,00,000	15,00,000	5,439	8,659	10,269	12,949	7,319	10,539	13,489	9,999	13,219	15,639	12,689	14,829	17,779	14,289	16,979	19,929
20,00,000	20,00,000	5,839	9,289	11,009	13,879	7,849	11,299	14,449	10,719	14,169	16,749	13,589	15,889	19,039	15,309	18,179	21,339
20,00,000	25,00,000	6,049	9,609	11,389	14,349	8,129	11,679	14,939	11,089	14,639	17,309	14,049	16,419	19,679	15,829	18,789	22,049
20,00,000	30,00,000	6,159	9,769	11,569	14,579	8,269	11,869	15,179	11,269	14,879	17,579	14,279	16,679	19,979	16,079	19,079	22,389
20,00,000	40,00,000	6,279	9,929	11,759	14,789	8,409	12,059	15,399	11,449	15,099	17,829	14,489	16,919	20,269	16,309	19,349	22,699
20,00,000	50,00,000	6,349	10,009	11,839	14,889	8,489	12,149	15,499	11,539	15,199	17,939	14,589	17,029	20,379	16,419	19,469	22,819
20,00,000	75,00,000	6,479	10,149	11,979	15,029	8,619	12,279	15,639	11,669	15,329	18,079	14,719	17,169	20,519	16,559	19,609	22,959
20,00,000	1,00,00,000	6,609	10,279	12,109	15,169	8,749	12,419	15,779	11,809	15,469	18,219	14,859	17,299	20,659	16,689	19,749	23,109
30,00,000	20,00,000	2,669	4,219	4,989	6,269	3,569	5,109	6,529	4,859	6,399	7,559	6,139	7,169	8,579	6,909	8,199	9,609
30,00,000	25,00,000	2,779	4,379	5,169	6,499	3,709	5,309	6,759	5,039	6,629	7,829	6,369	7,429	8,889	7,159	8,489	9,949
30,00,000	30,00,000	2,859	4,489	5,299	6,659	3,809	5,439	6,929	5,169	6,789	8,009	6,519	7,599	9,089	7,329	8,689	10,179
30,00,000	40,00,000	2,949	4,599	5,429	6,799	3,919	5,569	7,079	5,289	6,939	8,179	6,669	7,759	9,279	7,489	8,859	10,379
30,00,000	50,00,000	3,009	4,669	5,499	6,879	3,979	5,639	7,149	5,359	7,009	8,259	6,739	7,839	9,359	7,569	8,949	10,459
30,00,000	75,00,000	3,139	4,799	5,629	7,009	4,109	5,769	7,289	5,489	7,149	8,399	6,879	7,979	9,499	7,699	9,089	10,609
30,00,000	1,00,00,000	3,259	4,919	5,749	7,129	4,229	5,889	7,399	5,609	7,259	8,509	6,989	8,089	9,609	7,819	9,199	10,709
40,00,000	20,00,000	1,489	2,329	2,739	3,439	1,979	2,809	3,579	2,669	3,509	4,129	3,369	3,919	4,689	3,789	4,479	5,239
40,00,000	25,00,000	1,559	2,419	2,849	3,569	2,069	2,929	3,709	2,779	3,639	4,289	3,499	4,069	4,859	3,929	4,649	5,439
40,00,000	30,00,000	1,609	2,489	2,929	3,659	2,119	2,999	3,799	2,849	3,729	4,389	3,579	4,169	4,969	4,019	4,749	5,549
40,00,000	40,00,000	1,679	2,569	3,019	3,749	2,199	3,089	3,899	2,939	3,829	4,489	3,679	4,269	5,089	4,119	4,859	5,679
40,00,000	50,00,000	1,729	2,619	3,069	3,799	2,249	3,139	3,949	2,989	3,879	4,539	3,729	4,319	5,139	4,169	4,909	5,729
40,00,000	75,00,000	1,859	2,749	3,199	3,939	2,379	3,269	4,089	3,129	4,019	4,679	3,869	4,459	5,279	4,309	5,049	5,869
40,00,000	1,00,00,000	1,989	2,889	3,329	4,079	2,519	3,409	4,229	3,259	4,149	4,819	3,999	4,599	5,419	4,449	5,199	6,009

50,00,000	20,00,000	959	1,479	1,739	2,169	1,259	1,779	2,249	1,689	2,209	2,599	2,119	2,469	2,939	2,379	2,809	3,279
50,00,000	25,00,000	1,009	1,539	1,809	2,249	1,319	1,849	2,339	1,769	2,299	2,689	2,209	2,559	3,049	2,469	2,909	3,399
50,00,000	30,00,000	1,039	1,579	1,839	2,289	1,359	1,889	2,379	1,799	2,329	2,729	2,239	2,599	3,089	2,509	2,959	3,439
50,00,000	40,00,000	1,099	1,639	1,909	2,359	1,419	1,959	2,449	1,869	2,409	2,809	2,319	2,679	3,169	2,589	3,039	3,529
50,00,000	50,00,000	1,149	1,689	1,959	2,409	1,469	2,009	2,499	1,919	2,459	2,859	2,369	2,729	3,219	2,639	3,089	3,579
50,00,000	75,00,000	1,279	1,829	2,099	2,549	1,599	2,139	2,639	2,049	2,589	2,999	2,499	2,869	3,359	2,779	3,229	3,719
50,00,000	1,00,00,000	1,399	1,939	2,209	2,659	1,719	2,259	2,749	2,169	2,709	3,109	2,619	2,979	3,469	2,889	3,339	3,829

### nexure III

The reload rates for different Deductibles (Amounts In INR) are as below –

Deductible	Reload Rates
100000	14%
200000	17%
300000	13%
400000	14%
500000	15%
750000	18%
1000000	20%
1500000	1%
2000000	1%
3000000	1%
4000000	1%
5000000	1%