

Group Personal Accident Rate Chart

Description	Benefits and Rates Table** (Before Tax)			
	Category	Risk Group/Rate Per Mille		
		I	II	III
Death Only	A	0.45	0.5	0.8
Permanent Total Disablement (PTD)	B	0.11	0.2	0.25
Permanent Partial Disablement (PPD)	C	0.24	0.3	0.35
Temporary Total Disablement (TTD) upto 10% of S.I. per Week*	C	Up to 0.95	Up to 1.45	Up to 2.4

Description	Benefits and Rates Table** (With 18% GST)			
	Category	Risk Group/Rate Per Mille		
		I	II	III
Death Only	A	0.531	0.59	0.944
Permanent Total Disablement (PTD)	B	0.1298	0.236	0.295
Permanent Partial Disablement (PPD)	C	0.2832	0.354	0.413
Temporary Total Disablement (TTD) upto 10% of S.I. per Week*	C	Up to 1.121	Up to 1.711	Up to 2.832

*For any period of hospitalization which is less than a week, proportionate amount will be paid to the insured

** given rates are indicative rates, discount/loading on the basis of claims experience can be given up to 200% OR rates can be arrived as per experience available

Type of Industry#	A	B	C	D
Banks/Financial Institution	0.60	0.70	1.00	1.60
Manufacturing Units	1.10	1.30	2.00	3.00
Construction	0.50	0.60	0.85	1.30
Heavy Engineering	0.45	0.55	0.80	1.20
IT/Servicing/Telecom/BPO	0.40	0.45	0.65	1.00
School/College Students	0.30	0.35	0.55	Not to Be Provided
Professional Doctors, CA etc.	0.35	0.45	0.65	0.95
AGRO Industry/Food Processing/Dairy/FMCG	0.60	0.70	1.00	1.60
Hotel/Restaurants	0.60	0.70	1.00	1.50
Textile Industry	0.85	1.00	1.60	2.40
Pharmaceutical Industry (Non Manufacturing)	0.45	0.55	0.80	1.10
Automobile (Non Manufacturing)	0.45	0.55	0.80	1.10
Others	0.75	0.90	1.35	2.00

Above rates are exclusive of GST

Type of Industry#	A	B	C	D
Banks/Financial Institution	0.71	0.83	1.18	1.89
Manufacturing Units	1.30	1.53	2.36	3.54
Construction	0.59	0.71	1.00	1.53
Heavy Engineering	0.53	0.65	0.94	1.42
IT/Servicing/Telecom/BPO	0.47	0.53	0.77	1.18
School/College Students	0.35	0.41	0.65	Not to Be Provided
Professional Doctors, CA etc.	0.41	0.53	0.77	1.12
AGRO Industry/Food Processing/Dairy/FMCG	0.71	0.83	1.18	1.89
Hotel/Restaurants	0.71	0.83	1.18	1.77
Textile Industry	1.00	1.18	1.89	2.83
Pharmaceutical Industry (Non Manufacturing)	0.53	0.65	0.94	1.30
Automobile (Non Manufacturing)	0.53	0.65	0.94	1.30
Others	0.89	1.06	1.59	2.36

Above rates are Inclusive of GST

Table - Hospital Daily Cash (Excluding tax)			
Daily Cash Benefit	Rate (Rs.) per life		
Risk Group	I	II	III
Upto Rs. 500	upto 37.5	upto 52.5	upto 82.5
Upto Rs. 1000	upto 75	upto 105	upto 165
Upto Rs. 2000	upto 150	upto 210	upto 330
Upto Rs. 10000	upto 750	upto 1050	upto 1650

Table - Hospital Daily Cash (Including tax)			
Daily Cash Benefit	Rate (Rs.) per life		
Risk Group	I	II	III
Upto Rs. 500	upto 44.25	upto 61.95	upto 97.35
Upto Rs. 1000	upto 88.5	upto 123.9	upto 194.7
Upto Rs. 2000	upto 177	upto 247.8	upto 389.4
Upto Rs. 10000	upto 885	upto 1239	upto 1947

Note:

All rates mentioned in the document are indicative,
Final premiums shall be adjusted appropriately,
taking into consideration:

- Add-on coverages opted for
- Claim experience and loss ratio
- Group size, location, Occupancy

- Any other relevant underwriting parameters & etc.

Table - Short Period Scales - issuing of policy/Addition of life	
To be covered Upto Days	% of premium to be collected
7	Up to 10%
30	Up to 25%
60	Up to 35%
90	Up to 50%
120	Up to 60%
180	Up to 75%
240	Up to 85%
Exceeding 240	Up to 100%
Short term policies may be issued or new lives may be added by charging premium on proportionate basis also	

Table- Short Period Scales - Policy cancellation/deletion of individual cover	
7	Up to 90%
30	Up to 75%
60	Up to 65%
90	Up to 50%
120	Up to 40%

180	Up to 25%
240	Up to 15%
Exceeding 240	Up to 0%

Policies may be cancelled or lives may be deleted by charging premium on proportionate basis also