Base Rate Per Life												
Sum Insured (Rs.)	91 Days to 18 years	> 18 years to 36 years	> 36 years to 45 years	> 46 years to 55 years	> 56 years to 65 years	> 66 years to 70 years	> 71 years to 75 years	> 76 years to 80 years	> 81 years to 85 years	> 85 years to 90 years	> 90 years to 95 years	> 95 years
10,000	539	673	806	1,124	2,290	2,570	2,917	3,121	3,901	4,877	6,096	7,620
25,000	599	747	896	1,248	2,545	2,856	3,241	3,468	4,335	5,418	6,773	8,466
50,000	666	831	996	1,387	2,828	3,173	3,601	3,853	4,816	6,020	7,526	9,407
75,000	695	1,005	1,166	1,678	3,425	3,843	4,361	4,667	5,833	7,292	9,115	11,393
1,00,000	723	1,180	1,336	1,970	4,022	4,513	5,121	5,480	6,851	8,563	10,704	13,380
1,25,000	745	1,237	1,401	2,096	4,371	4,905	5,567	5,957	7,446	9,307	11,634	14,543
1,50,000	767	1,294	1,466	2,222	4,721	5,297	6,012	6,433	8,041	10,052	12,565	15,706
1,75,000	793	1,362	1,545	2,373	5,140	5,768	6,547	7,005	8,756	10,945	13,681	17,101
2,00,000	811	1,408	1,597	2,474	5,420	6,082	6,903	7,386	9,232	11,540	14,425	18,031
2,25,000	935	1,555	1,742	2,696	5,909	6,631	7,526	8,052	10,066	12,582	15,727	19,659
2,50,000	1,029	1,665	1,850	2,862	6,276	7,042	7,994	8,552	10,691	13,363	16,704	20,880
2,75,000	1,091	1,739	1,922	2,973	6,521	7,317	8,305	8,886	11,107	13,884	17,355	21,694
3,00,000	1,122	1,776	1,958	3,028	6,643	7,454	8,461	9,053	11,316	14,145	17,681	22,101
3,25,000	1,236	1,857	2,048	3,168	6,946	7,794	8,847	9,465	11,831	14,789	18,487	23,108
3,50,000	1,349	1,939	2,138	3,307	7,249	8,134	9,232	9,878	12,347	15,434	19,292	24,116
3,75,000	1,531	2,069	2,281	3,530	7,733	8,677	9,849	10,538	13,172	16,465	20,582	25,727
4,00,000	1,676	2,174	2,396	3,709	8,121	9,112	10,343	11,066	13,833	17,291	21,613	27,017
4,25,000	1,794	2,259	2,490	3,854	8,436	9,466	10,744	11,495	14,369	17,961	22,451	28,064
4,50,000	1,894	2,331	2,569	3,977	8,702	9,765	11,083	11,858	14,823	18,528	23,161	28,951
4,75,000	1,984	2,396	2,641	4,089	8,945	10,036	11,392	12,188	15,235	19,044	23,805	29,757
5,00,000	2,030	2,429	2,676	4,144	9,066	10,172	11,546	12,353	15,442	19,302	24,128	30,159
5,50,000	2,111	2,526	2,784	4,310	9,428	10,579	12,008	12,847	16,059	20,074	25,093	31,366
6,00,000	2,195	2,627	2,895	4,483	9,805	11,002	12,488	13,361	16,702	20,877	26,096	32,620
6,50,000	2,283	2,732	3,011	4,662	10,198	11,442	12,988	13,896	17,370	21,712	27,140	33,925
7,00,000	2,374	2,841	3,131	4,848	10,606	11,900	13,507	14,452	18,065	22,581	28,226	35,282
7,50,000	2,469	2,955	3,256	5,042	11,030	12,376	14,048	15,030	18,787	23,484	29,355	36,694
8,00,000	2,568	3,073	3,387	5,244	11,471	12,871	14,609	15,631	19,539	24,423	30,529	38,161
8,50,000	2,671	3,196	3,522	5,454	11,930	13,386	15,194	16,256	20,320	25,400	31,750	39,688
9,00,000	2,778	3,324	3,663	5,672	12,407	13,921	15,802	16,906	21,133	26,416	33,020	41,275
9,50,000	2,889	3,457	3,809	5,899	12,903	14,478	16,434	17,583	21,978	27,473	34,341	42,926
10,00,000	3,004	3,595	3,962	6,135	13,419	15,057	17,091	18,286	22,857	28,572	35,715	44,643
> 10 Lakhs upto 25 Lakhs*	4,507	5,392	5,943	9,202	20,129	22,586	25,636	27,429	34,286	42,858	53,572	66,965
> 25 Lakhs upto 50 Lakhs*	6,760	8,089	8,914	13,803	30,194	33,879	38,455	41,143	51,429	64,286	80,358	1,00,448
> 50 Lakhs upto 100 Lakhs* #	10,140	12,133	13,371	20,704	45,291	50,819	57,682	61,715	77,144	96,430	1,20,537	1,50,671

*Above rates are without GST

Base Rate Per Life												
Sum Insured (Rs.)	91 Days to 18 years	> 18 years to 36 years	> 36 years to 45 years	> 46 years to 55 years	> 56 years to 65 years	> 66 years to 70 years	> 71 years to 75 years	> 76 years to 80 years	> 81 years to 85 years	> 85 years to 90 years	> 90 years to 95 years	> 95 years
10,000	636	794	952	1,326	2,703	3,033	3,442	3,683	4,603	5,754	7,193	8,991
25,000	707	882	1,057	1,473	3,003	3,369	3,825	4,092	5,115	6,394	7,992	9,990
50,000	786	980	1,175	1,637	3,337	3,744	4,250	4,547	5,683	7,104	8,880	11,100
75,000	820	1,186	1,375	1,981	4,041	4,534	5,146	5,507	6,883	8,604	10,755	13,444
1,00,000	854	1,393	1,576	2,324	4,745	5,325	6,043	6,467	8,084	10,105	12,631	15,788
1,25,000	879	1,460	1,653	2,473	5,158	5,788	6,569	7,029	8,786	10,983	13,728	17,161
1,50,000	905	1,527	1,730	2,622	5,571	6,251	7,094	7,591	9,489	11,861	14,826	18,533
1,75,000	936	1,608	1,823	2,800	6,066	6,806	7,725	8,265	10,332	12,915	16,143	20,179
2,00,000	957	1,661	1,885	2,919	6,396	7,176	8,146	8,715	10,894	13,617	17,022	21,277
2,25,000	1,104	1,835	2,055	3,181	6,973	7,824	8,881	9,502	11,877	14,847	18,558	23,198
2,50,000	1,214	1,965	2,183	3,377	7,406	8,310	9,432	10,092	12,615	15,769	19,711	24,638
2,75,000	1,288	2,052	2,268	3,508	7,695	8,634	9,800	10,485	13,107	16,383	20,479	25,599
3,00,000	1,324	2,095	2,311	3,573	7,839	8,796	9,984	10,682	13,352	16,691	20,863	26,079
3,25,000	1,458	2,191	2,417	3,738	8,196	9,197	10,439	11,169	13,961	17,451	21,814	27,268
3,50,000	1,592	2,288	2,523	3,903	8,554	9,598	10,894	11,656	14,570	18,212	22,765	28,456
3,75,000	1,806	2,442	2,692	4,166	9,125	10,239	11,622	12,435	15,543	19,429	24,287	30,358
4,00,000	1,977	2,565	2,828	4,377	9,583	10,752	12,205	13,058	16,322	20,403	25,504	31,880
4,25,000	2,117	2,665	2,938	4,548	9,954	11,169	12,678	13,564	16,955	21,194	26,493	33,116
4,50,000	2,234	2,750	3,031	4,693	10,269	11,522	13,078	13,993	17,491	21,864	27,329	34,162
4,75,000	2,341	2,827	3,116	4,824	10,555	11,843	13,442	14,382	17,978	22,472	28,090	35,113
5,00,000	2,395	2,866	3,158	4,890	10,698	12,003	13,624	14,577	18,221	22,776	28,471	35,588
5,50,000	2,491	2,980	3,285	5,086	11,125	12,483	14,169	15,160	18,950	23,687	29,609	37,012
6,00,000	2,590	3,100	3,416	5,289	11,570	12,983	14,736	15,766	19,708	24,635	30,794	38,492
6,50,000	2,694	3,224	3,553	5,501	12,033	13,502	15,326	16,397	20,496	25,620	32,025	40,032
7,00,000	2,802	3,353	3,695	5,721	12,515	14,042	15,939	17,053	21,316	26,645	33,307	41,633
7,50,000	2,914	3,487	3,842	5,950	13,015	14,604	16,576	17,735	22,169	27,711	34,639	43,298
8,00,000	3,030	3,626	3,996	6,188	13,536	15,188	17,239	18,444	23,056	28,819	36,024	45,030
8,50,000	3,152	3,771	4,156	6,435	14,077	15,795	17,929	19,182	23,978	29,972	37,465	46,832
9,00,000	3,278	3,922	4,322	6,693	14,640	16,427	18,646	19,950	24,937	31,171	38,964	48,705
9,50,000	3,409	4,079	4,495	6,960	15,226	17,084	19,392	20,748	25,934	32,418	40,522	50,653
10,00,000	3,545	4,242	4,675	7,239	15,835	17,768	20,167	21,577	26,972	33,715	42,143	52,679
> 10 Lakhs upto 25 Lakhs*	5,318	6,363	7,012	10,858	23,752	26,652	30,251	32,366	40,458	50,572	63,215	79,019
> 25 Lakhs upto 50 Lakhs*	7,977	9,545	10,519	16,287	35,629	39,977	45,377	48,549	60,686	75,858	94,823	1,18,528
> 50 Lakhs upto 100 Lakhs* #	11,965	14,317	15,778	24,431	53,443	59,966	68,065	72,824	91,030	1,13,787	1,42,234	1,77,792

*Above rates are with GST

Please note:

a) The rates provided are applicable for the highest Sum Insured (SI) limit. For lives falling within this SI bracket, base premium rates up to the amounts mentioned in the table will be charged.

b) For SI amounts exceeding ₹100 lakhs, base premium rates shall be increased proportionately.

c) Base rates are subject to variation within a range of **±40%**, depending on overall portfolio performance.

d) Final premiums shall be adjusted appropriately, taking into consideration:

- Add-on coverages opted for
- Claim experience and loss ratio
- Inclusion of pre-existing diseases
- Group size and family definition
- Location and industry type
- Any other relevant underwriting parameters & etc.