

RATING CHART:

A) INDIVIDUAL POLICIES (TABLE A)

Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
0-25	972	1,465	1,884	2,256	2,628	2,954	3,279	3,605	3,787
26-35	1,223	1,843	2,329	2,740	3,192	3,587	3,982	4,378	4,518
36-45	1,416	2,134	2,743	3,285	3,827	4,225	4,691	5,157	5,422
46-55	1,534	2,260	2,882	3,434	3,967	4,508	5,049	5,591	6,025
56-65	2,382	3,360	4,374	5,321	6,375	7,392	8,025	9,057	10,120
66-70	3,136	4,317	5,634	6,874	8,254	9,596	10,438	11,801	13,203

B) FAMILY POLICIES (TABLE B)

1 Adult									
Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
18-25	972	1,465	1,884	2,256	2,628	2,954	3,279	3,605	3,787
26-35	1,223	1,843	2,329	2,740	3,192	3,587	3,982	4,378	4,518
36-45	1,416	2,134	2,743	3,285	3,827	4,225	4,691	5,157	5,422
46-55	1,534	2,260	2,882	3,434	3,967	4,508	5,049	5,591	6,025
56-65	2,382	3,360	4,374	5,321	6,375	7,392	8,025	9,057	10,120
66-70	3,136	4,317	5,634	6,874	8,254	9,596	10,438	11,801	13,203

2 Adult									
Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
18-25	1,459	2,142	2,826	3,384	3,942	4,430	4,919	5,300	5,681
26-35	1,835	2,664	3,493	4,140	4,787	5,380	5,974	6,375	6,776
36-45	2,124	3,119	4,115	4,927	5,740	6,388	7,037	7,585	8,133
46-55	2,454	3,533	4,611	5,479	6,347	7,213	8,079	8,859	9,639
56-65	3,810	5,405	6,999	8,600	10,200	11,520	12,840	14,516	16,192
66-70	5,332	7,455	9,578	11,804	14,031	15,888	17,745	20,095	22,445

2 Adult + 1 Child									
Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
18-25	2,071	3,121	3,715	4,244	4,772	5,234	5,697	6,159	6,418
26-35	2,427	3,536	4,644	5,521	6,398	7,191	7,983	8,544	9,104
36-45	2,739	4,023	5,306	6,303	7,300	8,145	8,990	9,689	10,388
46-55	3,111	4,500	5,889	7,010	8,132	9,217	10,301	11,248	12,194
56-65	4,416	6,302	8,187	10,091	11,995	13,536	15,076	16,909	18,741
66-70	5,579	7,853	10,127	12,526	14,926	16,884	18,842	21,196	23,551

2 Adult + 2 Children

Age Group	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
18-25	2,684	3,941	5,199	6,226	7,253	8,152	9,050	9,752	10,453
26-35	3,030	4,421	5,813	6,922	8,031	9,026	10,021	10,741	11,461
36-45	3,296	4,840	6,385	7,646	8,908	9,953	10,999	11,854	12,709
46-55	3,759	5,454	7,148	8,520	9,892	11,192	12,493	13,605	14,718
56-65	5,031	7,209	9,387	11,536	13,685	15,433	17,182	19,160	21,139
66-70	6,163	8,720	11,277	13,908	16,540	18,695	20,851	23,338	25,826

1 Parent								
2,382	3,360	4,374	5,321	6,375	7,392	8,025	9,057	10,120
2 Parents								
4,763	6,721	8,748	10,641	12,751	14,785	16,050	18,114	20,239

NB: In case of proposal covering only one adult and children, the same may be rated under normal rates provided in Table A above

ANNEXUE A

300,000	NIC	OIC	UIC	RSA	Chola	ICICI	Bajaj	Average PSU	Average Private
0-21									
21-25	2,755	3,100	3,444	2,023	3,074	2,133	3,306	3,100	2,634
26-35	3,616	3,444	3,444	3,515	3,074	2,886	3,876	3,501	3,338
36-45	4,866	4,117	3,743	4,468	3,430	3,484	3,876	4,242	3,815
46-55	4,866	4,117	3,743	4,468	3,430	3,484	5,054	4,242	4,109
56-65	8,608	6,664	5,553	5,622	5,288	6,207	6,983	6,942	6,025
65-70	11,498	9,581	6,388	8,095	7,168	-	-	9,156	7,632

Source: DNA 26th Dec 2007

ANNEXUE B

SA	21-26	26-35	36-45	46-55	56-65	66-70
100,000	37%	37%	37%	38%	38%	38%
150,000	56%	56%	56%	56%	54%	53%
200,000	72%	72%	72%	70%	70%	69%
250,000	86%	86%	86%	85%	85%	85%
300,000	100%	100%	100%	100%	100%	100%
350,000	112%	112%	112%	114%	114%	114%
400,000	125%	125%	125%	127%	128%	129%
450,000	137%	137%	137%	141%	142%	143%
500,000	150%	150%	150%	155%	156%	157%

ANNEXUE C

PSU Rates						
SA	21-25	26-35	36-45	46-55	56-65	66-70

100,000	1,147	1,295	1,570	1,612	2,638	3,479
150,000	1,728	1,952	2,365	2,376	3,722	4,871
200,000	2,222	2,510	3,041	3,182	4,845	6,357
250,000	2,661	3,006	3,641	3,733	5,893	7,757
300,000	3,100	3,501	4,242	4,242	6,942	9,156
350,000	3,484	3,935	4,767	4,821	7,915	10,467
400,000	3,868	4,369	5,293	5,400	8,888	11,779
450,000	4,252	4,803	5,818	5,979	9,862	13,090
500,000	4,636	5,237	6,344	6,558	10,835	14,402
PVT Rates						
SA	21-25	26-35	36-45	46-55	56-65	66-70
100,000	975	1,235	1,411	1,561	2,290	2,900
150,000	1,469	1,861	2,127	2,301	3,230	4,060
200,000	1,888	2,393	2,734	2,886	4,205	5,299
250,000	2,261	2,865	3,274	3,497	5,115	6,465
300,000	2,634	3,338	3,815	4,109	6,025	7,632
350,000	2,960	3,751	4,287	4,670	6,870	8,725
400,000	3,287	4,165	4,760	5,231	7,715	9,818
450,000	3,613	4,578	5,232	5,791	8,559	10,911
500,000	3,939	4,992	5,705	6,352	9,404	12,004