

Appendix IIIA – Premium Rate Table
Regular Premium - Single Life per Thousand of Sum Insured.

Sum Insured	BASE				BASE WITH RESTORE BENEFIT				BASE WITH ROOM RENT ENHANCEMENTS		BASE WITH RESTORE & ROOM RENT ENHANCEMENTS		Sum Insured
	3 Lakhs		5 Lakhs		3 Lakhs		5 Lakhs		5 Lakhs		5 Lakhs		
Age	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Age
18	12.9800	12.9800	13.2100	13.2100	14.6674	14.6674	13.7384	13.7384	14.5310	14.5310	15.0594	15.0594	18
19	12.9800	12.9800	13.2300	13.2300	14.6674	14.6674	13.7592	13.7592	14.5530	14.5530	15.0822	15.0822	19
20	12.9800	12.9800	13.2400	13.2400	14.6674	14.6674	13.7696	13.7696	14.5640	14.5640	15.0936	15.0936	20
21	12.9800	12.9800	13.2500	13.2500	14.6674	14.6674	13.7800	13.7800	14.5750	14.5750	15.1050	15.1050	21
22	12.9800	12.9800	13.2700	13.2700	14.6674	14.6674	13.8008	13.8008	14.5970	14.5970	15.1278	15.1278	22
23	12.9800	12.9800	13.3100	13.3100	14.6674	14.6674	13.8424	13.8424	14.6410	15.2361	15.1734	15.7901	23
24	12.9800	12.9800	13.3700	14.3810	14.6674	14.6674	13.9048	14.9562	14.7070	15.8191	15.2418	16.3943	24
25	13.3900	14.7290	13.4700	15.2570	15.1307	16.6438	14.0088	15.8673	14.8170	16.7827	15.3558	17.3930	25
26	13.5100	14.8610	13.5700	15.5110	15.2663	16.7929	14.1128	16.1314	14.9270	17.0621	15.4698	17.6825	26
27	13.6400	15.0040	13.6800	16.0330	15.4132	16.9545	14.2272	16.6743	15.0480	17.6363	15.5952	18.2776	27
28	13.7900	15.1690	13.8000	16.1700	15.5827	17.1410	14.3520	16.8168	15.1800	17.7870	15.7320	18.4338	28
29	13.9800	15.3780	13.9400	16.5780	15.7974	17.3771	14.4976	17.2411	15.3340	18.2358	15.8916	18.8989	29
30	14.2400	15.6640	14.1400	16.7950	16.0912	17.7003	14.7056	17.4668	15.5540	18.4745	16.1196	19.1463	30
31	14.5500	16.0050	14.4000	17.0740	16.4415	18.0857	14.9760	17.7570	15.8400	18.7814	16.4160	19.4644	31
32	14.9300	16.4230	14.7400	17.4150	16.8709	18.5580	15.3296	18.1116	16.2140	19.1565	16.8036	19.8531	32
33	15.3200	16.8520	15.1100	17.7900	17.3116	19.0428	15.7144	18.5016	16.6210	19.5690	17.2254	20.2806	33
34	15.7500	17.3250	15.5200	18.4270	17.7975	19.5773	16.1408	19.1641	17.0720	20.2697	17.6928	21.0068	34
35	16.1800	17.7980	15.9200	18.8290	18.2834	20.1117	16.5568	19.5822	17.5120	20.7119	18.1488	21.4651	35
36	16.6100	18.2710	16.3300	19.2230	18.7693	20.6462	16.9832	19.9919	17.9630	21.1453	18.6162	21.9142	36
37	17.1400	18.8540	16.8200	19.6490	19.3682	21.3050	17.4928	20.4350	18.5020	21.6139	19.1748	22.3999	37
38	17.7600	19.5360	17.3500	20.1040	20.0688	22.0757	18.0440	20.9082	19.0850	22.1144	19.7790	22.9186	38
39	18.4700	20.3170	18.0400	20.9080	20.8711	22.9582	18.7616	21.7443	19.8440	22.9988	20.5656	23.8351	39
40	19.1600	21.0760	18.7500	21.5450	21.6508	23.8159	19.5000	22.4068	20.6250	23.6995	21.3750	24.5613	40
41	19.6231	21.8240	19.5400	21.9893	22.1741	24.6611	20.3216	22.8689	21.4940	24.1882	22.2756	25.0678	41
42	20.0668	22.5830	20.3000	22.1452	22.6755	25.5188	21.1120	23.0310	22.3300	24.3597	23.1420	25.2455	42
43	20.5931	22.8217	20.8089	22.3638	23.2702	25.7885	21.6413	23.2584	22.8898	24.6002	23.7221	25.4947	43
44	21.1400	22.9680	21.3375	22.5023	23.8882	25.9538	22.1910	23.4024	23.4713	24.7525	24.3248	25.6526	44
45	21.8420	23.3366	21.9998	22.8168	24.6815	26.3704	22.8798	23.7295	24.1998	25.0985	25.0798	26.0112	45
46	22.5772	23.7101	22.7117	23.1481	25.5122	26.7924	23.6202	24.0740	24.9829	25.4629	25.8913	26.3888	46
47	23.4548	24.2963	23.5520	23.6909	26.5039	27.4548	24.4941	24.6385	25.9072	26.0600	26.8493	27.0076	47
48	24.2752	24.9079	24.3418	24.2582	27.4310	28.1459	25.3155	25.2285	26.7760	26.6840	27.7497	27.6543	48
49	24.4198	24.8301	24.4900	24.2094	27.5944	28.0580	25.4696	25.1778	26.9390	26.6303	27.9186	27.5987	49
50	24.3506	24.6847	24.4446	24.0704	27.5162	27.8937	25.4224	25.0332	26.8891	26.4774	27.8668	27.4403	50
51	23.5054	23.4677	23.6204	22.9404	32.6725	32.6201	26.2186	25.4638	25.9824	25.2344	28.5807	27.7579	51
52	24.3264	23.9335	24.4143	23.3911	33.8137	33.2676	27.0999	25.9641	26.8557	25.7302	29.5413	28.3032	52
53	25.2407	24.4925	25.3002	23.9082	35.0846	34.0446	28.0832	26.5381	27.8302	26.2990	30.6132	28.9289	53
54	26.1577	25.0287	26.1903	24.4052	36.3592	34.7899	29.0712	27.0898	28.8093	26.8457	31.6903	29.5303	54
55	27.0403	25.5126	27.0502	24.8561	37.5860	35.4625	30.0257	27.5903	29.7552	27.3417	32.7307	30.0759	55
56	27.9097	25.9631	27.9031	25.2777	38.7945	36.0887	30.9724	28.0582	30.6934	27.8057	33.7628	30.5860	56
57	28.7935	26.4051	28.7672	25.6907	40.0230	36.7031	31.9316	28.5167	31.6439	28.2598	34.8083	31.0857	57
58	29.7045	26.8232	29.6302	26.0848	41.2893	37.2842	32.8895	28.9541	32.5932	28.6933	35.8525	31.5626	58
59	30.8100	27.4994	30.7043	26.7157	42.8259	38.2242	34.0818	29.6544	33.7747	29.3873	37.1522	32.3260	59
60	32.0548	28.3933	31.9197	27.5531	44.5562	39.4667	35.4309	30.5839	35.1117	30.3084	38.6228	33.3393	60
61	33.7563	29.8760	33.5774	28.9390	50.2969	44.5152	40.6287	35.0162	36.9351	31.8329	43.9864	37.9101	61
62	35.5950	31.4786	35.3715	30.4392	53.0366	46.9031	42.7995	36.8314	38.9087	33.4831	46.3367	39.8754	62
63	37.5438	33.1761	37.2790	32.0320	55.9403	49.4324	45.1076	38.7587	41.0069	35.2352	48.8355	41.9619	63
64	39.3639	34.7635	39.0718	33.5270	58.6522	51.7976	47.2769	40.5677	42.9790	36.8797	51.1841	43.9204	64
65	41.2205	36.3840	40.9017	35.0545	61.4185	54.2122	49.4911	42.4159	44.9919	38.5600	53.5812	45.9214	65
66	43.2251	38.1333	42.8753	36.6998	64.4054	56.8186	51.8791	44.4068	47.1628	40.3698	56.1666	48.0767	66
67	45.4792	40.0963	45.1142	38.5613	67.7640	59.7435	54.5882	46.6592	49.6256	42.4174	59.0996	50.5153	67
68	47.7041	42.0352	47.3406	40.4067	71.0791	62.6324	57.2821	48.8921	52.0747	44.4474	62.0162	52.9328	68
69	50.0771	44.0983	49.7146	42.3750	74.6149	65.7065	60.1547	51.2738	54.6861	46.6125	65.1261	55.5113	69
70	52.4450	46.1546	52.1037	44.3466	78.1431	68.7704	63.0455	53.6594	57.3141	48.7813	68.2558	58.0940	70

Note: Premium rates are exclusive of service tax and education cess.

