

Personal Accident Insurance						
Gross Rates by Benefit						
Benefit	Per mille rates excluding ST			Per mille rates Including ST		
	Annual			Annual		
	Gross Rate Per Unit			Gross Rate Per Unit		
	(Rupees)		Coverage	(Rupees)		Coverage
	Varies by Distribution Method		Unit	Varies by Distribution Method		Unit
	From	To	(Rupees)	From	To	(Rupees)
Accidental Death	0.444	0.634	1,000	0.499	0.712	1,000
Permanent Total Disablement						
Table A	0.334	0.477	1,000	0.375	0.536	1,000
Table B	0.444	0.634	1,000	0.499	0.712	1,000
Table C	0.666	0.951	1,000	0.748	1.069	1,000
Table D	0.556	0.794	1,000	0.625	0.892	1,000
In-Hospital Medical Expenses - Accident Only						
Rs. 0 - 120,000	5.258	7.511	1,000	5.908	8.439	1,000
Rs. 120,001 - 240,000	3.708	5.297	1,000	4.166	5.952	1,000
Rs. 240,001 - 480,000	2.398	3.426	1,000	2.694	3.849	1,000
Rs. 480,001 - 720,000	2.074	2.963	1,000	2.330	3.329	1,000
Rs. 720,001 - 1,200,000	1.540	2.200	1,000	1.730	2.472	1,000
Rs. 200,001 - 2,400,000	0.924	1.320	1,000	1.038	1.483	1,000
Rs. 2,400,001 - 3,840,000	0.600	0.857	1,000	0.674	0.963	1,000
Rs. 3,840,001 - 4,800,000	0.496	0.709	1,000	0.557	0.797	1,000
Amounts in excess of Rs. 4,800,000	0.104	0.149	1,000	0.117	0.167	1,000
Emergency Medical Expenses - Accident Only						
Rs. 0 - 120,000	6.572	9.389	1,000	7.384	10.549	1,000
Rs. 120,001 - 240,000	4.636	6.623	1,000	5.209	7.442	1,000
Rs. 240,001 - 480,000	2.998	4.283	1,000	3.369	4.812	1,000
Rs. 480,001 - 720,000	2.592	3.703	1,000	2.912	4.161	1,000
Rs. 720,001 - 1,200,000	1.926	2.751	1,000	2.164	3.091	1,000
Rs. 200,001 - 2,400,000	1.156	1.651	1,000	1.299	1.855	1,000
Rs. 2,400,001 - 3,840,000	0.750	1.071	1,000	0.843	1.203	1,000
Rs. 3,840,001 - 4,800,000	0.620	0.886	1,000	0.697	0.996	1,000
Amounts in excess of Rs. 4,800,000	0.130	0.186	1,000	0.146	0.209	1,000
Emergency Medical Expenses - Accident & Sickness						
Avg. Trip Length Up To 30 Days						
Rs. 0 - 120,000	9.858	14.083	1,000	11.076	15.824	1,000
Rs. 120,001 - 240,000	6.954	9.934	1,000	7.814	11.162	1,000
Rs. 240,001 - 480,000	4.498	6.426	1,000	5.054	7.220	1,000
Rs. 480,001 - 720,000	3.888	5.554	1,000	4.369	6.240	1,000
Rs. 720,001 - 1,200,000	2.890	4.129	1,000	3.247	4.639	1,000
Rs. 200,001 - 2,400,000	1.734	2.477	1,000	1.948	2.783	1,000
Rs. 2,400,001 - 3,840,000	1.126	1.609	1,000	1.265	1.808	1,000
Rs. 3,840,001 - 4,800,000	0.930	1.329	1,000	1.045	1.493	1,000
Amounts in excess of Rs. 4,800,000	0.196	0.280	1,000	0.220	0.315	1,000
Emergency Medical Expenses - Accident & Sickness						
Avg. Trip Length Up To 60 Days						
Rs. 0 - 120,000	13.144	18.777	1,000	14.769	21.098	1,000
Rs. 120,001 - 240,000	9.272	13.246	1,000	10.418	14.883	1,000
Rs. 240,001 - 480,000	5.996	8.566	1,000	6.737	9.625	1,000
Rs. 480,001 - 720,000	5.184	7.406	1,000	5.825	8.321	1,000
Rs. 720,001 - 1,200,000	3.852	5.503	1,000	4.328	6.183	1,000
Rs. 200,001 - 2,400,000	2.312	3.303	1,000	2.598	3.711	1,000
Rs. 2,400,001 - 3,840,000	1.500	2.143	1,000	1.685	2.408	1,000
Rs. 3,840,001 - 4,800,000	1.240	1.771	1,000	1.393	1.990	1,000
Amounts in excess of Rs. 4,800,000	0.260	0.371	1,000	0.292	0.417	1,000
Emergency Medical Expenses - Accident & Sickness						

**Personal Accident Insurance**

**Gross Rates by Benefit**

Benefit	Per mille rates excluding ST			Per mille rates Including ST		
	Annual			Annual		
	Gross Rate Per Unit			Gross Rate Per Unit		
	(Rupees)			(Rupees)		
	Varies by Distribution Method			Varies by Distribution Method		
	From	To	Coverage Unit (Rupees)	From	To	Coverage Unit (Rupees)
<b>Avg. Trip Length Up To 90 Days</b>						
Rs. 0 - 120,000	19.716	28.166	1,000	22.153	31.647	1,000
Rs. 120,001 - 240,000	13.908	19.869	1,000	15.627	22.325	1,000
Rs. 240,001 - 480,000	8.994	12.849	1,000	10.106	14.437	1,000
Rs. 480,001 - 720,000	7.776	11.109	1,000	8.737	12.482	1,000
Rs. 720,001 - 1,200,000	5.778	8.254	1,000	6.492	9.274	1,000
Rs. 200,001 - 2,400,000	3.468	4.954	1,000	3.897	5.566	1,000
Rs. 2,400,001 - 3,840,000	2.250	3.214	1,000	2.528	3.611	1,000
Rs. 3,840,001 - 4,800,000	1.860	2.657	1,000	2.090	2.985	1,000
Amounts in excess of Rs. 4,800,000	0.390	0.557	1,000	0.438	0.626	1,000
<b>Emergency Medical Expenses - Accident &amp; Sickness</b>						
<b>Avg. Trip Length Up To 120 Days</b>						
Rs. 0 - 120,000	26.288	37.554	1,000	29.537	42.196	1,000
Rs. 120,001 - 240,000	18.544	26.491	1,000	20.836	29.765	1,000
Rs. 240,001 - 480,000	11.992	17.131	1,000	13.474	19.248	1,000
Rs. 480,001 - 720,000	10.368	14.811	1,000	11.649	16.642	1,000
Rs. 720,001 - 1,200,000	7.704	11.006	1,000	8.656	12.366	1,000
Rs. 200,001 - 2,400,000	4.624	6.606	1,000	5.196	7.423	1,000
Rs. 2,400,001 - 3,840,000	3.000	4.286	1,000	3.371	4.816	1,000
Rs. 3,840,001 - 4,800,000	2.480	3.543	1,000	2.787	3.981	1,000
Amounts in excess of Rs. 4,800,000	0.520	0.743	1,000	0.584	0.835	1,000
<b>Emergency Medical Expenses - Accident &amp; Sickness</b>						
<b>Avg. Trip Length Up To 180 Days</b>						
Rs. 0 - 120,000	29.574	42.249	1,000	33.229	47.471	1,000
Rs. 120,001 - 240,000	20.862	29.803	1,000	23.441	33.487	1,000
Rs. 240,001 - 480,000	13.492	19.274	1,000	15.160	21.656	1,000
Rs. 480,001 - 720,000	11.664	16.663	1,000	13.106	18.723	1,000
Rs. 720,001 - 1,200,000	8.668	12.383	1,000	9.739	13.914	1,000
Rs. 200,001 - 2,400,000	5.202	7.431	1,000	5.845	8.349	1,000
Rs. 2,400,001 - 3,840,000	3.376	4.823	1,000	3.793	5.419	1,000
Rs. 3,840,001 - 4,800,000	2.790	3.986	1,000	3.135	4.479	1,000
Amounts in excess of Rs. 4,800,000	0.586	0.837	1,000	0.658	0.940	1,000
<b>Emergency Medical Expenses - Accident &amp; Sickness</b>						
<b>Avg. Trip Length Up To 365 Days</b>						
Rs. 0 - 120,000	32.860	46.943	1,000	36.921	52.745	1,000
Rs. 120,001 - 240,000	23.180	33.114	1,000	26.045	37.207	1,000
Rs. 240,001 - 480,000	14.990	21.414	1,000	16.843	24.061	1,000
Rs. 480,001 - 720,000	12.960	18.514	1,000	14.562	20.802	1,000
Rs. 720,001 - 1,200,000	9.630	13.757	1,000	10.820	15.457	1,000
Rs. 200,001 - 2,400,000	5.780	8.257	1,000	6.494	9.278	1,000
Rs. 2,400,001 - 3,840,000	3.750	5.357	1,000	4.214	6.019	1,000
Rs. 3,840,001 - 4,800,000	3.100	4.429	1,000	3.483	4.976	1,000
Amounts in excess of Rs. 4,800,000	0.650	0.929	1,000	0.730	1.044	1,000
Hospital Cash - Accident Only - Rate Per Rs. 10 of Daily Benefit	3.600	5.143	10	4.045	5.779	10
Hospital Cash & Home Convalescence - Accident Only - Rate Per Rs. 10 of Daily Benefit	7.200	10.286	10	8.090	11.557	10
Hospital Cash - Accident & Sickness - Rate Per Rs. 10 of Daily Benefit	7.560	10.800	10	8.494	12.135	10
Attained Age Less Than 18	10.800	15.429	10	12.135	17.336	10
Attained Age 18 to 40	17.732	25.331	10	19.924	28.462	10
Attained Age 41 to 50	30.916	44.166	10	34.737	49.625	10
Attained Age 51 to 60	52.964	75.663	10	59.510	85.015	10
Attained Age 61 to 65	90.000	128.571	10	101.124	144.462	10
Attained Age 66 to 80						
<b>Hospital Cash &amp; Home Convalescence - Accident &amp; Sickness - Rate Per Rs. 10 of Daily Benefit</b>						
Attained Age Less Than 18	15.120	21.600	10	16.989	24.270	10
Attained Age 18 to 40	21.600	30.857	10	24.270	34.671	10

**Personal Accident Insurance**

**Gross Rates by Benefit**

Benefit	Per mille rates excluding ST			Per mille rates Including ST		
	Annual			Annual		
	Gross Rate Per Unit		Coverage	Gross Rate Per Unit		Coverage
	(Rupees)			(Rupees)		
Varies by Distribution Method		Unit	Varies by Distribution Method		Unit	
	From	To	(Rupees)	From	To	(Rupees)
Attained Age 41 to 50	35.460	50.657	10	39.843	56.918	10
Attained Age 51 to 60	61.832	88.331	10	69.474	99.249	10
Attained Age 61 to 65	105.932	151.331	10	119.025	170.036	10
Attained Age 66 to 80	180.000	257.143	10	202.248	288.926	10
Broken Bones	2.700	3.857	1,000	3.034	4.334	1,000
Burns	0.272	0.389	1,000	0.306	0.437	1,000
Last Rites Costs - Accident Only	0.444	0.634	1,000	0.499	0.712	1,000
Last Rites Costs - Accident & Sickness	9.000	12.857	1,000	10.112	14.446	1,000
In-Hospital Surgery - Accident & Sickness						
Attained Age Less Than 18	22.046	31.494	1,000	24.771	35.387	1,000
Attained Age 18 to 40	46.764	66.806	1,000	52.544	75.063	1,000
Attained Age 41 to 50	76.780	109.686	1,000	86.270	123.243	1,000
Attained Age 51 to 60	133.866	191.237	1,000	150.412	214.874	1,000
Attained Age 61 to 65	229.332	327.617	1,000	257.677	368.110	1,000
Attained Age 66 to 80	384.596	549.423	1,000	432.132	617.332	1,000
Temporary Total Disablement - Accident Only - Rate Per Rs. 1 of Weekly Benefit	0.216	0.309	1	0.243	0.347	1
Temporary Total Disablement - Accident & Sickness - Rate Per Rs. 1 of Weekly Benefit	0.432	0.617	1	0.485	0.693	1
Hostage Release Fees	0.452	0.646	1,000	0.508	0.726	1,000
Assault	0.044	0.063	1,000	0.049	0.071	1,000
Mobility Extension	0.444	0.634	1,000	0.499	0.712	1,000
Ambulance Costs	1.112	1.589	1,000	1.249	1.785	1,000
Concussion Extension	0.900	1.286	1,000	1.011	1.445	1,000
Animal Attack	0.360	0.514	1,000	0.404	0.578	1,000
Chauffeur Benefit - Rate Per Rs. 10 of Daily Benefit	7.560	10.800	10	8.494	12.135	10
Spouse or Dependent Consolation	0.666	0.951	1,000	0.748	1.069	1,000
Insured Person's Counselling Benefit - Family	0.666	0.951	1,000	0.748	1.069	1,000
Family Counselling	0.444	0.634	1,000	0.499	0.712	1,000
Common Accident/Double Indemnity	0.044	0.063	1,000	0.049	0.071	1,000
Evacuation	0.052	0.074	1,000	0.058	0.083	1,000
Medical Insurance Premium Indemnity	0.444	0.634	1,000	0.499	0.712	1,000
Dependent Children Education	0.444	0.634	1,000	0.499	0.712	1,000
Comatose Benefit - Accident Only	0.044	0.063	1,000	0.049	0.071	1,000
Comatose Benefit - Accident & Sickness	0.220	0.314	1,000	0.247	0.353	1,000
Home Tuition - Rate Per Rs. 10 of Daily Benefit	7.560	10.800	10	8.494	12.135	10
Rehabilitation	2.700	3.857	1,000	3.034	4.334	1,000

## Personal Accident Insurance

### Gross Rates by Benefit

	Per mille rates excluding ST			Per mille rates Including ST		
	Annual			Annual		
	Gross Rate Per Unit		Coverage	Gross Rate Per Unit		Coverage
	(Rupees)			(Rupees)		
	Varies by Distribution Method		Unit	Varies by Distribution Method		Unit
Benefit	From	To	(Rupees)	From	To	(Rupees)
Reconstructive Surgery	1.352	1.931	1,000	1.519	2.170	1,000
Parental Care Benefit	0.444	0.634	1,000	0.499	0.712	1,000
Dependent Child Wedding Benefit	0.444	0.634	1,000	0.499	0.712	1,000

**The Annual Gross Rate can be adjusted for the following risk considerations:**

1. Underwriting Risk Adjustments:

- *Deductible or Franchise Discounts:*

i) Length of Time: Maximum Discount 0% to 50%

ii) Percent of Sum Insured: Maximum Discount 0% to 40%

iii) Fixed Amount in Rupees: Maximum Discount 0% to 15%

- *Reduced Benefit Period Discounts:* Maximum Discount 0% to 15%

- *Operative Time Discounts:* Maximum Discount 0% to 75%

- *Occupational Class Loads:* Maximum Load 0% to 300%

- *Loads for Deletion of General Policy Exclusions:* Maximum Load 10% to 15%

2. Anti-Selection Load: Maximum Load 0% to 30%

3. Discretionary Underwriting Discounts: Maximum Discount 0% to 60%

- Adjusts for improved spread of risk, credibility, expense savings, and market competition issues

Discount Table #1  
Number of Insured

Number of Insured	Discount
< 5	0.00%
< 20	5.00%
< 25	6.00%
< 50	8.00%
< 100	12.00%
< 250	16.00%
< 500	18.00%
< 750	25.00%
< 1000	30.00%
< 1500	35.00%
> 1500	40.00%