Comprehensive Loan Insurance

A. CI Premium Rates–Fixed SI

10 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.45	0.97	1.57	2.22	2.93
26–30	0.91	1.88	2.95	4.12	5.39
31–35	1.40	2.97	4.76	6.79	9.12
36–40	2.69	5.84	9.48	13.71	18.58
41–45	5.56	11.90	19.01	26.92	35.59
46–50	9.38	19.44	30.13	41.30	52.96
51–55	12.16	24.88	38.24	52.36	67.23
56–60	15.63	32.61	51.56	73.07	97.86
61–65	29.29	64.52	106.74	157.23	217.41

20 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.58	1.25	2.00	2.85	3.75
26–30	1.12	2.35	3.66	5.09	6.64
31–35	1.70	3.60	5.71	8.13	10.89
36–40	3.15	6.79	10.99	15.84	21.38
41–45	6.29	13.41	21.36	30.13	39.73
46–50	10.30	21.34	32.98	45.12	57.73
51–55	13.11	26.77	41.09	56.17	72.02
56–60	16.62	34.66	54.71	77.47	103.66
61–65	30.93	68.07	112.59	165.83	229.24

30 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.65	1.36	2.18	3.08	4.10
26–30	1.23	2.59	4.03	5.63	7.35
31–35	1.90	4.03	6.42	9.12	12.24
36–40	3.58	7.70	12.48	18.00	24.29
41–45	7.18	15.28	24.36	34.38	45.33
46–50	11.81	24.47	37.85	51.80	66.35
51–55	15.15	30.98	47.59	65.14	83.59
56–60	19.38	40.44	63.93	90.66	121.51
61–65	36.58	80.77	134.16	198.53	276.02

40 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.73	1.55	2.48	3.51	4.66
26–30	1.40	2.93	4.59	6.38	8.34
31–35	2.16	4.57	7.29	10.39	13.90
36–40	4.05	8.75	14.16	20.39	27.53

41–45	8.10	17.27	27.48	38.78	51.09
46–50	13.26	27.44	42.44	58.05	74.30
51–55	16.90	34.53	53.01	72.45	92.90
56–60	21.45	44.71	70.62	100.06	133.97
61–65	40.16	88.62	147.05	217.45	302.04

50 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.80	1.70	2.69	3.82	5.04
26–30	1.51	3.15	4.89	6.81	8.88
31–35	2.28	4.83	7.70	10.95	14.64
36–40	4.25	9.16	14.81	21.32	28.76
41–45	8.43	17.96	28.58	40.31	53.07
46–50	13.75	28.45	43.97	60.14	76.95
51–55	17.46	35.70	54.79	74.88	95.99
56–60	22.14	46.15	72.88	103.25	138.24
61–65	41.41	91.37	151.60	224.14	311.31

60 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.86	1.85	2.95	4.16	5.50
26–30	1.64	3.43	5.35	7.44	9.70
31–35	2.50	5.28	8.41	11.94	15.97
36–40	4.63	9.98	16.15	23.24	31.32
41–45	9.18	19.53	31.08	43.82	57.70
46–50	14.94	30.91	47.77	65.34	83.59
51–55	18.97	38.76	59.49	81.29	104.18
56–60	23.99	49.97	78.87	111.64	149.34
61–65	44.56	98.16	162.70	240.30	333.40

Cancer Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.15	0.32	0.52	0.73	0.97
26–30	0.30	0.63	0.97	1.36	1.79
31–35	0.47	0.99	1.60	2.28	3.06
36–40	0.91	1.96	3.19	4.59	6.23
41–45	1.85	3.97	6.34	8.97	11.88
46–50	3.13	6.51	10.11	13.88	17.85
51–55	4.14	8.47	13.04	17.87	22.96
56–60	5.37	11.19	17.68	25.05	33.56
61–65	10.04	22.09	36.56	53.85	74.43

Cardiac Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.34	0.75	1.21	1.72	2.26

26–30	0.69	1.42	2.20	3.06	3.99
31–35	1.01	2.16	3.41	4.85	6.51
36–40	1.92	4.16	6.77	9.79	13.30
41–45	4.01	8.58	13.71	19.40	25.61
46–50	6.68	13.84	21.36	29.19	37.29
51–55	8.41	17.14	26.28	35.89	45.98
56–60	10.58	22.05	34.83	49.36	66.11
61–65	19.79	43.61	72.21	106.46	147.33

Cancer + Cardiac Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.50	1.08	1.72	2.46	3.23
26–30	0.99	2.05	3.17	4.42	5.78
31–35	1.49	3.15	5.00	7.13	9.57
36–40	2.82	6.12	9.96	14.38	19.53
41–45	5.86	12.55	20.05	28.37	37.49
46–50	9.81	20.35	31.47	43.07	55.14
51–55	12.55	25.61	39.32	53.76	68.94
56–60	15.95	33.24	52.51	74.41	99.67
61–65	29.83	65.70	108.77	160.31	221.76

Cardiac + Nervous Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.54	1.16	1.85	2.63	3.45
26–30	1.01	2.11	3.28	4.55	5.93
31–35	1.51	3.19	5.07	7.20	9.64
36–40	2.80	6.08	9.83	14.16	19.12
41–45	5.63	11.98	19.06	26.84	35.27
46–50	9.03	18.62	28.69	39.10	49.88
51–55	11.14	22.70	34.81	47.55	60.92
56–60	14.08	29.38	46.52	66.11	88.85
61–65	27.14	60.21	100.45	149.34	208.57

Cancer + Cardiac + Nervous Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	1	2	3	4	5 and above
18–25	0.69	1.49	2.37	3.36	4.42
26–30	1.31	2.74	4.25	5.91	7.72
31–35	1.98	4.18	6.66	9.48	12.70
36–40	3.71	8.04	13.02	18.75	25.35
41–45	7.48	15.95	25.39	35.80	47.14
46–50	12.16	25.13	38.80	52.98	67.73
51–55	15.28	31.17	47.85	65.42	83.87
56–60	19.44	40.57	64.19	91.16	122.41
61–65	37.18	82.30	137.01	203.18	283.00

Cardiac + Nervous + Other Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	**1**	**2**	**3**	**4**	**5 and above**
18–25	0.75	1.62	2.57	3.64	4.79
26–30	1.42	2.97	4.61	6.42	8.36
31–35	2.13	4.53	7.20	10.22	13.67
36–40	3.94	8.54	13.80	19.85	26.75
41–45	7.82	16.66	26.51	37.36	49.17
46–50	12.70	26.25	40.55	55.40	70.83
51–55	16.02	32.66	50.10	68.44	87.65
56–60	20.13	41.90	66.09	93.53	125.07
61–65	37.25	82.06	136.04	200.88	278.71

Cancer + Cardiac + Nervous + Other Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	**1**	**2**	**3**	**4**	**5 and above**
18–25	0.84	1.81	2.89	4.07	5.39
26–30	1.62	3.34	5.24	7.26	9.48
31–35	2.44	5.17	8.21	11.68	15.65
36–40	4.55	9.79	15.84	22.78	30.74
41–45	9.01	19.18	30.54	43.09	56.73
46–50	14.70	30.42	47.01	64.32	82.30
51–55	18.69	38.18	58.59	80.06	102.61
56–60	23.63	49.21	77.67	109.91	147.01
61–65	43.82	96.53	159.92	236.06	327.34

B. CI Premium Rates – Reducing SI

10 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.24	0.50	0.82	1.19	1.60	1.90	2.09	2.24	2.35	2.46	2.52	2.59	2.63	2.67	2.69
26–30	0.45	0.97	1.55	2.20	2.93	3.47	3.84	4.12	4.33	4.51	4.63	4.74	4.83	4.91	4.98
31–35	0.71	1.53	2.50	3.64	4.98	5.86	6.51	6.98	7.33	7.61	7.85	8.02	8.17	8.30	8.41
36–40	1.36	3.00	4.98	7.33	10.13	11.96	13.26	14.21	14.94	15.52	15.97	16.36	16.66	16.92	17.14
41–45	2.78	6.12	9.98	14.42	19.40	22.91	25.39	27.22	28.63	29.73	30.61	31.32	31.92	32.42	32.83
46–50	4.70	10.00	15.82	22.12	28.86	34.10	37.79	40.52	42.59	44.23	45.55	46.62	47.51	48.24	48.87
51–55	6.08	12.78	20.09	28.02	36.64	43.28	47.98	51.43	54.08	56.15	57.83	59.17	60.29	61.24	62.02
56–60	7.82	16.77	27.07	39.12	53.35	63.01	69.84	74.86	78.72	81.74	84.17	86.14	87.77	89.13	90.28
61–65	14.66	33.17	56.04	84.15	118.51	139.98	155.14	166.32	174.88	181.61	187.00	191.37	194.99	198.01	200.55

Policy Period	5	5	5	5	5	5	5	5	5	5	5	5	5	5	5
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	2.74	2.76	2.78	2.80	2.82	2.82	2.85	2.85	2.87	2.87	2.87	2.89	2.89	2.89	2.89
26–30	5.02	5.07	5.11	5.15	5.17	5.19	5.22	5.24	5.26	5.28	5.28	5.30	5.30	5.32	5.32
31–35	8.49	8.58	8.64	8.71	8.75	8.79	8.84	8.86	8.90	8.92	8.95	8.97	8.99	8.99	9.01
36–40	17.33	17.48	17.61	17.74	17.83	17.93	18.00	18.06	18.13	18.17	18.21	18.26	18.30	18.32	18.37
41–45	33.17	33.48	33.73	33.97	34.17	34.34	34.47	34.60	34.73	34.81	34.90	34.98	35.05	35.11	35.16
46–50	49.38	49.84	50.22	50.55	50.83	51.09	51.30	51.50	51.67	51.82	51.95	52.06	52.16	52.25	52.34

51–55	62.68	63.27	63.74	64.17	64.54	64.86	65.14	65.38	65.59	65.77	65.94	66.09	66.22	66.33	66.43
56–60	91.25	92.09	92.80	93.40	93.94	94.39	94.80	95.17	95.47	95.75	95.99	96.20	96.38	96.55	96.70
61–65	202.71	204.56	206.14	207.52	208.68	209.72	210.62	211.40	212.09	212.69	213.23	213.70	214.11	214.48	214.80

20 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.30	0.65	1.06	1.53	2.05	2.41	2.67	2.87	3.02	3.13	3.23	3.30	3.36	3.41	3.47
26–30	0.56	1.21	1.92	2.72	3.62	4.27	4.74	5.09	5.35	5.54	5.71	5.84	5.95	6.06	6.12
31–35	0.86	1.85	3.00	4.35	5.93	7.01	7.76	8.32	8.75	9.10	9.36	9.59	9.76	9.92	10.04
36–40	1.57	3.49	5.78	8.47	11.66	13.77	15.26	16.36	17.20	17.87	18.39	18.82	19.18	19.46	19.72
41–45	3.15	6.90	11.21	16.12	21.66	25.59	28.35	30.39	31.97	33.17	34.17	34.96	35.63	36.19	36.64
46–50	5.15	10.97	17.31	24.14	31.47	37.16	41.19	44.17	46.43	48.22	49.64	50.81	51.78	52.57	53.24
51–55	6.55	13.77	21.58	30.07	39.25	46.37	51.39	55.10	57.94	60.16	61.95	63.40	64.60	65.59	66.43
56–60	8.32	17.83	28.73	41.47	56.50	66.74	73.96	79.30	83.38	86.59	89.15	91.25	92.97	94.41	95.62
61–65	15.48	35.01	59.13	88.77	124.96	147.61	163.59	175.38	184.41	191.50	197.17	201.78	205.60	208.79	211.48
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	3.49	3.54	3.56	3.58	3.60	3.62	3.64	3.64	3.66	3.66	3.69	3.69	3.69	3.71	3.71
26–30	6.19	6.25	6.29	6.34	6.38	6.40	6.42	6.45	6.47	6.49	6.51	6.53	6.53	6.55	6.55
31–35	10.15	10.24	10.33	10.39	10.45	10.50	10.54	10.58	10.63	10.65	10.67	10.69	10.71	10.73	10.76
36–40	19.94	20.11	20.28	20.41	20.52	20.63	20.72	20.80	20.87	20.91	20.97	21.02	21.06	21.10	21.12
41–45	37.03	37.38	37.66	37.92	38.13	38.33	38.48	38.63	38.76	38.86	38.97	39.06	39.12	39.19	39.25
46–50	53.82	54.32	54.73	55.10	55.42	55.68	55.92	56.13	56.30	56.48	56.63	56.73	56.84	56.95	57.04
51–55	67.15	67.75	68.29	68.74	69.13	69.47	69.78	70.03	70.25	70.47	70.64	70.79	70.92	71.05	71.16
56–60	96.66	97.54	98.29	98.94	99.50	100.00	100.43	100.79	101.12	101.42	101.68	101.89	102.09	102.26	102.41
61–65	213.75	215.69	217.37	218.81	220.04	221.14	222.09	222.91	223.64	224.27	224.85	225.34	225.77	226.16	226.51

30 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.32	0.69	1.14	1.66	2.24	2.63	2.93	3.13	3.30	3.43	3.51	3.60	3.66	3.73	3.77
26–30	0.63	1.34	2.11	3.02	4.01	4.74	5.24	5.63	5.91	6.14	6.32	6.47	6.60	6.70	6.79
31–35	0.95	2.07	3.36	4.87	6.68	7.89	8.73	9.38	9.85	10.22	10.54	10.78	10.97	11.14	11.30
36–40	1.79	3.97	6.55	9.64	13.24	15.65	17.33	18.58	19.55	20.28	20.89	21.38	21.79	22.12	22.42
41–45	3.60	7.87	12.78	18.41	24.70	29.19	32.36	34.68	36.47	37.87	38.99	39.90	40.65	41.28	41.82
46–50	5.91	12.59	19.87	27.72	36.17	42.72	47.34	50.76	53.37	55.42	57.06	58.39	59.52	60.42	61.20
51–55	7.59	15.93	24.98	34.88	45.57	53.82	59.64	63.96	67.23	69.82	71.89	73.59	74.97	76.13	77.10
56–60	9.70	20.80	33.58	48.52	66.24	78.25	86.70	92.95	97.73	101.51	104.50	106.96	108.99	110.67	112.09
61–65	18.30	41.54	70.44	106.27	150.46	177.73	196.95	211.16	222.02	230.56	237.39	242.98	247.57	251.40	254.62
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	3.82	3.86	3.88	3.90	3.92	3.94	3.97	3.99	3.99	4.01	4.01	4.03	4.03	4.03	4.05
26–30	6.85	6.92	6.96	7.01	7.05	7.09	7.11	7.16	7.18	7.20	7.20	7.22	7.24	7.24	7.26
31–35	11.42	11.51	11.62	11.68	11.75	11.81	11.86	11.90	11.94	11.98	12.01	12.03	12.05	12.07	12.09
36–40	22.66	22.85	23.04	23.19	23.32	23.43	23.54	23.63	23.69	23.78	23.82	23.88	23.93	23.97	24.01

41–45	42.27	42.66	42.98	43.26	43.52	43.74	43.91	44.08	44.23	44.34	44.47	44.56	44.64	44.73	44.79
46–50	61.86	62.43	62.90	63.33	63.70	64.00	64.28	64.52	64.73	64.90	65.08	65.21	65.34	65.46	65.55
51–55	77.95	78.66	79.26	79.78	80.23	80.64	80.98	81.29	81.55	81.78	81.98	82.17	82.32	82.47	82.60
56–60	113.30	114.33	115.22	115.97	116.64	117.22	117.72	118.15	118.53	118.88	119.18	119.44	119.68	119.87	120.04
61–65	257.35	259.70	261.71	263.45	264.94	266.26	267.40	268.39	269.27	270.03	270.72	271.32	271.84	272.31	272.72

40 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.37	0.80	1.29	1.88	2.54	3.00	3.32	3.56	3.75	3.88	4.01	4.10	4.18	4.25	4.29
26–30	0.71	1.51	2.41	3.41	4.55	5.37	5.95	6.38	6.70	6.96	7.18	7.35	7.48	7.59	7.70
31–35	1.08	2.35	3.82	5.56	7.59	8.95	9.92	10.63	11.19	11.62	11.96	12.24	12.46	12.65	12.83
36–40	2.03	4.51	7.44	10.91	15.00	17.72	19.64	21.06	22.14	23.00	23.67	24.23	24.68	25.07	25.39
41–45	4.05	8.88	14.44	20.76	27.85	32.89	36.45	39.08	41.09	42.68	43.93	44.97	45.83	46.54	47.12
46–50	6.64	14.12	22.29	31.08	40.50	47.83	53.03	56.84	59.77	62.06	63.91	65.40	66.65	67.66	68.55
51–55	8.45	17.76	27.83	38.78	50.63	59.82	66.28	71.07	74.73	77.60	79.91	81.78	83.33	84.61	85.71
56–60	10.73	22.98	37.08	53.57	73.03	86.27	95.60	102.50	107.76	111.90	115.22	117.93	120.15	122.03	123.58
61–65	20.09	45.57	77.21	116.40	164.64	194.48	215.51	231.08	242.95	252.29	259.77	265.87	270.89	275.09	278.63
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	4.33	4.38	4.42	4.44	4.46	4.48	4.51	4.53	4.55	4.55	4.57	4.57	4.59	4.59	4.59
26–30	7.78	7.85	7.91	7.95	8.00	8.04	8.08	8.10	8.15	8.17	8.19	8.19	8.21	8.23	8.23
31–35	12.95	13.08	13.19	13.28	13.34	13.41	13.47	13.52	13.56	13.60	13.64	13.67	13.69	13.71	13.73
36–40	25.67	25.91	26.10	26.28	26.43	26.56	26.66	26.77	26.86	26.92	26.99	27.05	27.12	27.16	27.20
41–45	47.64	48.07	48.44	48.76	49.04	49.28	49.49	49.69	49.84	49.99	50.10	50.22	50.31	50.40	50.48
46–50	69.28	69.91	70.44	70.92	71.33	71.67	71.97	72.25	72.49	72.69	72.88	73.03	73.18	73.31	73.42
51–55	86.63	87.41	88.10	88.68	89.18	89.63	89.99	90.34	90.64	90.90	91.12	91.31	91.50	91.65	91.78
56–60	124.92	126.06	127.03	127.87	128.60	129.23	129.79	130.26	130.69	131.06	131.40	131.68	131.94	132.16	132.37
61–65	281.62	284.19	286.39	288.29	289.92	291.35	292.60	293.70	294.64	295.49	296.24	296.89	297.47	297.96	298.42

50 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.41	0.88	1.42	2.05	2.76	3.25	3.60	3.86	4.05	4.20	4.33	4.44	4.53	4.59	4.66
26–30	0.75	1.62	2.57	3.64	4.85	5.71	6.34	6.79	7.13	7.42	7.63	7.82	7.98	8.08	8.19
31–35	1.14	2.48	4.03	5.86	7.98	9.42	10.43	11.19	11.77	12.22	12.59	12.89	13.13	13.32	13.49
36–40	2.13	4.72	7.78	11.40	15.67	18.52	20.52	22.01	23.13	24.01	24.72	25.31	25.78	26.19	26.54
41–45	4.22	9.23	15.00	21.58	28.93	34.17	37.87	40.61	42.68	44.34	45.65	46.71	47.59	48.33	48.95
46–50	6.88	14.64	23.09	32.18	41.95	49.56	54.90	58.87	61.91	64.28	66.18	67.73	69.02	70.08	70.98
51–55	8.73	18.34	28.78	40.09	52.32	61.80	68.48	73.44	77.21	80.19	82.56	84.50	86.09	87.43	88.55
56–60	11.08	23.73	38.26	55.27	75.36	89.00	98.64	105.75	111.21	115.47	118.90	121.68	123.99	125.91	127.52
61–65	20.72	46.97	79.61	119.98	169.69	200.45	222.13	238.17	250.41	260.05	267.74	274.04	279.21	283.54	287.16
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**

18–25	4.70	4.74	4.79	4.81	4.85	4.87	4.89	4.91	4.91	4.94	4.96	4.96	4.96	4.98	4.98
26–30	8.28	8.36	8.43	8.47	8.51	8.56	8.60	8.64	8.67	8.69	8.71	8.73	8.75	8.75	8.77
31–35	13.64	13.77	13.88	13.97	14.05	14.12	14.18	14.23	14.27	14.31	14.36	14.38	14.42	14.44	14.46
36–40	26.82	27.05	27.27	27.44	27.59	27.74	27.85	27.96	28.04	28.13	28.19	28.26	28.32	28.37	28.41
41–45	49.49	49.92	50.31	50.66	50.94	51.19	51.41	51.60	51.78	51.93	52.06	52.16	52.27	52.36	52.44
46–50	71.76	72.41	72.97	73.44	73.87	74.24	74.54	74.82	75.08	75.29	75.47	75.64	75.79	75.92	76.03
51–55	89.50	90.32	91.01	91.61	92.13	92.58	92.99	93.34	93.64	93.90	94.13	94.35	94.54	94.69	94.84
56–60	128.88	130.07	131.08	131.94	132.70	133.34	133.93	134.42	134.85	135.24	135.59	135.89	136.15	136.38	136.58
61–65	290.27	292.90	295.16	297.12	298.83	300.29	301.59	302.71	303.70	304.56	305.31	306.00	306.59	307.10	307.58

60 Major Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.43	0.95	1.55	2.22	3.00	3.54	3.92	4.20	4.42	4.59	4.72	4.83	4.94	5.00	5.07
26–30	0.82	1.77	2.80	3.99	5.28	6.25	6.92	7.42	7.80	8.10	8.34	8.54	8.71	8.84	8.95
31–35	1.25	2.72	4.42	6.40	8.71	10.28	11.40	12.22	12.85	13.34	13.73	14.05	14.33	14.55	14.74
36–40	2.33	5.13	8.47	12.44	17.07	20.18	22.35	23.97	25.20	26.17	26.94	27.57	28.09	28.52	28.88
41–45	4.59	10.04	16.32	23.45	31.45	37.16	41.17	44.15	46.41	48.20	49.62	50.79	51.76	52.55	53.22
46–50	7.48	15.89	25.09	34.96	45.57	53.82	59.64	63.96	67.23	69.82	71.89	73.59	74.97	76.13	77.10
51–55	9.48	19.92	31.23	43.52	56.78	67.08	74.35	79.69	83.81	87.02	89.61	91.70	93.44	94.89	96.10
56–60	12.01	25.69	41.41	59.75	81.39	96.16	106.55	114.25	120.13	124.74	128.45	131.45	133.95	136.02	137.76
61–65	22.29	50.46	85.45	128.62	181.74	214.67	237.89	255.07	268.20	278.50	286.76	293.48	299.02	303.65	307.56
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	5.13	5.17	5.22	5.24	5.28	5.30	5.32	5.35	5.37	5.37	5.39	5.41	5.41	5.43	5.43
26–30	9.05	9.12	9.20	9.25	9.31	9.36	9.40	9.44	9.46	9.48	9.51	9.53	9.55	9.57	9.59
31–35	14.89	15.02	15.15	15.24	15.33	15.41	15.48	15.54	15.58	15.63	15.67	15.69	15.74	15.76	15.78
36–40	29.21	29.47	29.70	29.90	30.07	30.22	30.35	30.46	30.54	30.65	30.72	30.78	30.85	30.89	30.95
41–45	53.80	54.30	54.71	55.07	55.40	55.66	55.89	56.11	56.30	56.45	56.61	56.71	56.82	56.93	57.01
46–50	77.95	78.66	79.26	79.78	80.23	80.64	80.98	81.29	81.55	81.78	81.98	82.17	82.32	82.47	82.60
51–55	97.13	98.01	98.77	99.44	100.00	100.49	100.92	101.29	101.64	101.92	102.17	102.41	102.61	102.78	102.93
56–60	139.25	140.50	141.60	142.53	143.35	144.06	144.68	145.22	145.69	146.10	146.47	146.79	147.07	147.33	147.55
61–65	310.85	313.70	316.11	318.20	320.04	321.61	322.99	324.20	325.25	326.18	327.00	327.71	328.36	328.92	329.41

Cancer Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**

18–25	0.09	0.17	0.28	0.39	0.54	0.63	0.69	0.73	0.78	0.82	0.84	0.86	0.86	0.88	0.91
26–30	0.15	0.32	0.52	0.73	0.97	1.14	1.27	1.36	1.44	1.49	1.53	1.57	1.60	1.64	1.66
31–35	0.24	0.52	0.84	1.23	1.66	1.96	2.18	2.35	2.46	2.57	2.63	2.69	2.74	2.78	2.82
36–40	0.45	1.01	1.68	2.46	3.41	4.01	4.44	4.76	5.00	5.19	5.37	5.48	5.58	5.67	5.76
41–45	0.93	2.05	3.32	4.81	6.47	7.65	8.47	9.10	9.55	9.92	10.22	10.45	10.65	10.82	10.95
46–50	1.57	3.34	5.30	7.44	9.72	11.49	12.74	13.64	14.36	14.92	15.35	15.71	16.02	16.25	16.47
51–55	2.07	4.35	6.85	9.57	12.52	14.79	16.38	17.57	18.47	19.18	19.74	20.20	20.59	20.91	21.17
56–60	2.69	5.76	9.29	13.41	18.30	21.62	23.95	25.67	26.99	28.04	28.86	29.55	30.09	30.57	30.95
61–65	5.02	11.36	19.21	28.82	40.57	47.92	53.11	56.95	59.88	62.17	64.02	65.51	66.76	67.79	68.65
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	0.91	0.91	0.93	0.93	0.93	0.93	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
26–30	1.66	1.68	1.70	1.70	1.72	1.72	1.72	1.75	1.75	1.75	1.75	1.77	1.77	1.77	1.77
31–35	2.85	2.89	2.91	2.93	2.93	2.95	2.97	2.97	3.00	3.00	3.00	3.02	3.02	3.02	3.02
36–40	5.80	5.86	5.91	5.95	5.97	6.01	6.04	6.06	6.08	6.10	6.10	6.12	6.14	6.14	6.16
41–45	11.08	11.17	11.25	11.34	11.40	11.47	11.51	11.55	11.60	11.62	11.64	11.68	11.70	11.73	11.73
46–50	16.64	16.79	16.92	17.03	17.14	17.22	17.29	17.35	17.42	17.46	17.50	17.55	17.57	17.61	17.63
51–55	21.40	21.60	21.77	21.90	22.03	22.14	22.25	22.33	22.40	22.46	22.53	22.57	22.61	22.66	22.68
56–60	31.30	31.58	31.82	32.03	32.23	32.38	32.51	32.64	32.74	32.83	32.92	32.98	33.04	33.11	33.15
61–65	69.41	70.03	70.57	71.05	71.44	71.80	72.10	72.38	72.62	72.82	73.01	73.16	73.31	73.42	73.55

Cardiac Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.17	0.39	0.63	0.93	1.23	1.47	1.62	1.72	1.81	1.90	1.94	1.98	2.03	2.07	2.09
26–30	0.34	0.73	1.16	1.64	2.18	2.57	2.85	3.06	3.21	3.34	3.43	3.51	3.58	3.62	3.69
31–35	0.52	1.10	1.79	2.59	3.56	4.18	4.63	4.98	5.24	5.43	5.60	5.73	5.84	5.93	6.01
36–40	0.97	2.13	3.56	5.24	7.24	8.56	9.48	10.17	10.69	11.10	11.45	11.70	11.92	12.11	12.27
41–45	2.00	4.42	7.20	10.39	13.97	16.49	18.28	19.59	20.61	21.38	22.03	22.55	22.98	23.32	23.63
46–50	3.34	7.11	11.21	15.63	20.33	24.01	26.60	28.54	30.01	31.15	32.07	32.83	33.45	33.97	34.40
51–55	4.20	8.82	13.80	19.21	25.07	29.60	32.81	35.18	36.99	38.41	39.55	40.48	41.24	41.88	42.42
56–60	5.30	11.34	18.30	26.43	36.04	42.57	47.16	50.57	53.18	55.23	56.86	58.20	59.30	60.21	60.98
61–65	9.89	22.42	37.92	56.99	80.32	94.87	105.13	112.71	118.51	123.06	126.73	129.68	132.14	134.18	135.91
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	2.11	2.13	2.16	2.16	2.18	2.18	2.20	2.20	2.20	2.22	2.22	2.22	2.22	2.24	2.24

26–30	3.71	3.75	3.77	3.82	3.84	3.84	3.86	3.88	3.88	3.90	3.90	3.92	3.92	3.94	3.94
31–35	6.08	6.12	6.16	6.21	6.25	6.27	6.32	6.34	6.36	6.36	6.38	6.40	6.40	6.42	6.42
36–40	12.39	12.52	12.61	12.70	12.76	12.83	12.89	12.93	12.98	13.02	13.04	13.06	13.11	13.13	13.15
41–45	23.88	24.10	24.27	24.44	24.57	24.70	24.81	24.90	24.98	25.05	25.11	25.18	25.22	25.26	25.31
46–50	34.77	35.09	35.35	35.59	35.80	35.98	36.13	36.26	36.39	36.49	36.58	36.64	36.73	36.80	36.84
51–55	42.87	43.26	43.59	43.89	44.12	44.36	44.53	44.71	44.86	44.99	45.09	45.20	45.29	45.35	45.42
56–60	61.65	62.21	62.68	63.09	63.46	63.78	64.04	64.28	64.49	64.69	64.84	64.99	65.12	65.23	65.31
61–65	137.37	138.62	139.70	140.63	141.43	142.12	142.72	143.26	143.73	144.14	144.51	144.81	145.09	145.35	145.57

Cancer + Cardiac Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.26	0.56	0.91	1.31	1.77	2.09	2.31	2.48	2.61	2.69	2.78	2.85	2.91	2.95	2.97
26–30	0.50	1.06	1.66	2.37	3.15	3.73	4.12	4.42	4.66	4.83	4.98	5.09	5.17	5.26	5.32
31–35	0.75	1.62	2.63	3.82	5.22	6.16	6.83	7.33	7.70	8.00	8.23	8.43	8.58	8.71	8.84
36–40	1.42	3.15	5.24	7.70	10.65	12.57	13.92	14.94	15.71	16.32	16.79	17.20	17.52	17.78	18.02
41–45	2.93	6.45	10.52	15.18	20.43	24.14	26.75	28.67	30.16	31.32	32.25	33.00	33.63	34.14	34.58
46–50	4.91	10.45	16.53	23.06	30.05	35.50	39.34	42.18	44.36	46.06	47.42	48.54	49.45	50.22	50.87
51–55	6.27	13.17	20.65	28.78	37.57	44.38	49.19	52.75	55.44	57.58	59.30	60.68	61.82	62.79	63.59
56–60	7.98	17.09	27.57	39.83	54.32	64.17	71.11	76.26	80.19	83.25	85.73	87.73	89.39	90.77	91.96
61–65	14.92	33.78	57.12	85.81	120.88	142.78	158.24	169.66	178.39	185.25	190.72	195.21	198.89	201.98	204.56
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	3.02	3.04	3.06	3.08	3.10	3.13	3.13	3.15	3.15	3.17	3.17	3.17	3.19	3.19	3.19
26–30	5.39	5.43	5.48	5.52	5.54	5.58	5.60	5.63	5.63	5.65	5.67	5.67	5.69	5.69	5.71
31–35	8.92	9.01	9.07	9.14	9.18	9.23	9.27	9.31	9.33	9.36	9.38	9.40	9.42	9.44	9.46
36–40	18.21	18.37	18.52	18.65	18.75	18.84	18.93	18.99	19.06	19.10	19.16	19.21	19.23	19.27	19.29
41–45	34.94	35.27	35.55	35.78	35.98	36.15	36.32	36.45	36.56	36.67	36.77	36.84	36.92	36.99	37.03
46–50	51.41	51.88	52.27	52.62	52.92	53.20	53.41	53.61	53.78	53.95	54.08	54.19	54.30	54.41	54.47
51–55	64.28	64.86	65.36	65.79	66.18	66.50	66.78	67.04	67.25	67.45	67.62	67.75	67.90	68.01	68.12
56–60	92.93	93.79	94.50	95.13	95.69	96.14	96.57	96.91	97.24	97.52	97.75	97.97	98.16	98.34	98.49
61–65	206.78	208.66	210.28	211.66	212.86	213.92	214.85	215.64	216.33	216.96	217.50	217.97	218.40	218.77	219.11

Cardiac + Nervous Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.28	0.60	0.97	1.40	1.88	2.22	2.46	2.63	2.78	2.89	2.97	3.04	3.10	3.15	3.19
26–30	0.52	1.08	1.72	2.44	3.23	3.82	4.22	4.53	4.76	4.96	5.11	5.22	5.32	5.39	5.48
31–35	0.75	1.64	2.65	3.86	5.26	6.21	6.88	7.37	7.76	8.04	8.28	8.47	8.64	8.77	8.88
36–40	1.40	3.13	5.15	7.59	10.41	12.31	13.64	14.64	15.39	15.97	16.45	16.83	17.16	17.42	17.63
41–45	2.82	6.16	10.00	14.36	19.23	22.70	25.16	26.99	28.37	29.47	30.33	31.04	31.62	32.12	32.53
46–50	4.53	9.57	15.07	20.93	27.18	32.12	35.59	38.15	40.12	41.67	42.90	43.91	44.73	45.44	46.02
51–55	5.58	11.66	18.28	25.46	33.20	39.23	43.46	46.60	49.00	50.89	52.40	53.63	54.64	55.48	56.20
56–60	7.05	15.11	24.42	35.39	48.44	57.21	63.40	67.97	71.48	74.22	76.41	78.20	79.69	80.92	81.95

61–65	13.58	30.95	52.75	79.93	113.68	134.29	148.82	159.56	167.77	174.21	179.39	183.59	187.06	189.97	192.41
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	3.21	3.25	3.28	3.30	3.32	3.32	3.34	3.36	3.36	3.38	3.38	3.38	3.41	3.41	3.41
26–30	5.52	5.58	5.63	5.65	5.69	5.71	5.73	5.76	5.78	5.80	5.82	5.82	5.84	5.84	5.86
31–35	8.99	9.07	9.14	9.20	9.25	9.29	9.33	9.38	9.40	9.42	9.44	9.46	9.48	9.51	9.53
36–40	17.83	18.00	18.13	18.26	18.34	18.45	18.52	18.58	18.65	18.71	18.75	18.80	18.84	18.86	18.88
41–45	32.87	33.17	33.43	33.65	33.84	34.01	34.17	34.30	34.40	34.51	34.60	34.66	34.73	34.79	34.83
46–50	46.52	46.93	47.29	47.62	47.88	48.11	48.33	48.50	48.65	48.80	48.93	49.04	49.13	49.21	49.28
51–55	56.80	57.32	57.77	58.14	58.48	58.76	59.02	59.23	59.43	59.60	59.75	59.88	59.99	60.10	60.18
56–60	82.84	83.59	84.24	84.80	85.30	85.71	86.07	86.40	86.68	86.93	87.15	87.34	87.52	87.65	87.80
61–65	194.48	196.24	197.75	199.07	200.21	201.20	202.06	202.82	203.46	204.05	204.56	205.02	205.40	205.77	206.07

Cancer + Cardiac + Nervous Specific Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.34	0.75	1.25	1.81	2.41	2.85	3.15	3.38	3.56	3.69	3.79	3.88	3.97	4.03	4.07
26–30	0.67	1.40	2.22	3.17	4.20	4.98	5.50	5.91	6.21	6.45	6.64	6.79	6.92	7.03	7.11
31–35	0.99	2.16	3.49	5.09	6.92	8.17	9.05	9.72	10.22	10.61	10.93	11.17	11.38	11.55	11.70
36–40	1.85	4.14	6.83	10.04	13.82	16.32	18.09	19.40	20.39	21.17	21.79	22.31	22.74	23.09	23.39
41–45	3.75	8.19	13.34	19.16	25.69	30.35	33.65	36.06	37.92	39.38	40.55	41.49	42.29	42.94	43.48
46–50	6.08	12.93	20.37	28.37	36.92	43.61	48.33	51.82	54.47	56.58	58.24	59.62	60.74	61.69	62.47
51–55	7.65	16.02	25.13	35.03	45.72	54.00	59.84	64.17	67.47	70.06	72.15	73.83	75.23	76.39	77.36
56–60	9.72	20.87	33.71	48.80	66.74	78.83	87.34	93.66	98.47	102.26	105.28	107.76	109.78	111.49	112.93
61–65	18.60	42.31	71.95	108.77	154.25	182.21	201.93	216.51	227.65	236.40	243.41	249.12	253.82	257.76	261.06
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	4.12	4.16	4.18	4.22	4.25	4.27	4.29	4.29	4.31	4.33	4.33	4.35	4.35	4.35	4.38
26–30	7.20	7.26	7.31	7.37	7.42	7.44	7.48	7.50	7.52	7.54	7.57	7.59	7.61	7.61	7.63
31–35	11.83	11.94	12.03	12.11	12.18	12.24	12.31	12.35	12.39	12.42	12.46	12.48	12.50	12.52	12.55
36–40	23.65	23.84	24.03	24.19	24.34	24.44	24.55	24.66	24.72	24.81	24.85	24.92	24.96	25.00	25.05
41–45	43.95	44.36	44.71	44.99	45.25	45.48	45.68	45.85	46.00	46.13	46.24	46.34	46.43	46.52	46.58
46–50	63.16	63.72	64.21	64.65	65.01	65.34	65.62	65.85	66.07	66.26	66.43	66.56	66.69	66.82	66.91
51–55	78.20	78.92	79.52	80.06	80.51	80.90	81.24	81.55	81.83	82.06	82.26	82.45	82.60	82.75	82.86
56–60	114.14	115.17	116.08	116.83	117.50	118.08	118.60	119.03	119.42	119.76	120.07	120.32	120.56	120.78	120.95
61–65	263.88	266.28	268.33	270.11	271.64	273.00	274.17	275.18	276.09	276.86	277.57	278.18	278.71	279.19	279.62

Cardiac + Nervous + Other Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.39	0.84	1.34	1.94	2.61	3.08	3.41	3.66	3.86	3.99	4.12	4.20	4.29	4.35	4.42
26–30	0.71	1.53	2.41	3.45	4.55	5.39	5.97	6.40	6.73	6.98	7.20	7.37	7.50	7.61	7.72
31–35	1.08	2.33	3.77	5.48	7.46	8.79	9.74	10.45	10.99	11.42	11.75	12.03	12.27	12.44	12.61
36–40	1.98	4.40	7.24	10.63	14.57	17.22	19.10	20.46	21.51	22.35	23.00	23.54	23.99	24.36	24.68
41–45	3.92	8.56	13.92	20.00	26.79	31.67	35.09	37.61	39.55	41.06	42.29	43.28	44.10	44.77	45.35

46–50	6.36	13.49	21.30	29.66	38.61	45.61	50.55	54.19	56.97	59.17	60.92	62.34	63.52	64.52	65.34
51–55	8.02	16.79	26.30	36.64	47.77	56.43	62.53	67.06	70.51	73.20	75.38	77.15	78.61	79.82	80.86
56–60	10.07	21.56	34.70	50.07	68.18	80.53	89.24	95.69	100.60	104.46	107.56	110.08	112.18	113.90	115.37
61–65	18.62	42.18	71.44	107.52	151.92	179.45	198.87	213.23	224.20	232.82	239.72	245.35	249.98	253.84	257.12
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	4.46	4.51	4.53	4.57	4.59	4.61	4.63	4.66	4.68	4.68	4.70	4.70	4.72	4.72	4.72
26–30	7.80	7.87	7.93	7.98	8.02	8.06	8.10	8.13	8.17	8.19	8.21	8.21	8.23	8.26	8.26
31–35	12.74	12.87	12.95	13.04	13.13	13.19	13.24	13.28	13.32	13.36	13.41	13.43	13.45	13.47	13.49
36–40	24.94	25.18	25.37	25.52	25.67	25.80	25.91	26.02	26.10	26.17	26.23	26.30	26.34	26.38	26.43
41–45	45.85	46.26	46.62	46.93	47.21	47.42	47.64	47.81	47.96	48.11	48.22	48.33	48.41	48.50	48.59
46–50	66.05	66.65	67.17	67.60	67.99	68.33	68.61	68.87	69.11	69.30	69.47	69.62	69.75	69.88	69.99
51–55	81.72	82.47	83.10	83.66	84.13	84.54	84.91	85.23	85.51	85.75	85.96	86.16	86.31	86.46	86.59
56–60	116.62	117.67	118.58	119.38	120.04	120.65	121.16	121.62	122.01	122.35	122.65	122.93	123.17	123.38	123.58
61–65	259.88	262.25	264.27	266.02	267.53	268.86	270.01	271.02	271.90	272.68	273.35	273.95	274.49	274.96	275.37

Cancer + Cardiac + Nervous + Other Critical Illness and Procedure, 90 Days Waiting Period, 30 Day Survival (reducing sum insured)

Policy Period	1	2	3	4	5	5	5	5	5	5	5	5	5	5	5
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–25	0.43	0.93	1.51	2.18	2.93	3.47	3.84	4.12	4.33	4.51	4.63	4.74	4.83	4.91	4.98
26–30	0.82	1.72	2.76	3.88	5.17	6.10	6.77	7.26	7.63	7.93	8.15	8.34	8.51	8.64	8.75
31–35	1.23	2.65	4.31	6.25	8.54	10.07	11.17	11.96	12.59	13.06	13.45	13.77	14.03	14.25	14.44
36–40	2.28	5.02	8.32	12.20	16.75	19.79	21.94	23.52	24.72	25.67	26.43	27.05	27.57	28.00	28.35
41–45	4.51	9.87	16.04	23.06	30.93	36.54	40.48	43.41	45.63	47.40	48.80	49.94	50.89	51.67	52.34
46–50	7.35	15.63	24.68	34.42	44.86	52.98	58.72	62.96	66.20	68.74	70.79	72.45	73.81	74.95	75.92
51–55	9.36	19.64	30.76	42.85	55.94	66.07	73.20	78.51	82.54	85.71	88.25	90.32	92.02	93.44	94.65
56–60	11.81	25.31	40.78	58.83	80.12	94.65	104.89	112.48	118.25	122.80	126.45	129.40	131.86	133.90	135.61
61–65	21.92	49.62	83.98	126.36	178.44	210.77	233.58	250.43	263.32	273.43	281.54	288.13	293.59	298.14	301.97
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–25	5.02	5.07	5.11	5.15	5.17	5.19	5.22	5.24	5.26	5.28	5.28	5.30	5.30	5.32	5.32
26–30	8.84	8.92	8.99	9.05	9.10	9.14	9.18	9.23	9.25	9.27	9.31	9.31	9.33	9.36	9.38
31–35	14.59	14.72	14.83	14.94	15.02	15.09	15.15	15.22	15.26	15.30	15.35	15.39	15.41	15.43	15.46
36–40	28.67	28.93	29.14	29.34	29.51	29.66	29.77	29.90	29.98	30.07	30.16	30.22	30.26	30.33	30.37
41–45	52.90	53.37	53.80	54.15	54.45	54.73	54.97	55.16	55.35	55.51	55.64	55.76	55.87	55.98	56.04
46–50	76.74	77.43	78.03	78.55	79.00	79.39	79.73	80.04	80.29	80.51	80.73	80.90	81.05	81.20	81.31
51–55	95.66	96.55	97.28	97.93	98.49	98.98	99.39	99.76	100.10	100.38	100.62	100.86	101.05	101.23	101.38
56–60	137.07	138.32	139.38	140.31	141.10	141.81	142.42	142.96	143.41	143.82	144.19	144.51	144.79	145.03	145.24
61–65	305.21	307.99	310.38	312.43	314.22	315.77	317.13	318.29	319.35	320.25	321.05	321.76	322.39	322.93	323.42

C. Early Stage CI

Base CI Plan	Loading on Base CI Plan Gross Premium Rates (Fixed SA)
10 Critical Illnesses	12%
20 Critical Illnesses	12%
30 Critical Illnesses	11%

40 Critical Illnesses	10%
50 Critical Illnesses	9%
60 Critical Illnesses	9%
Cancer	8%
Cardiac	14%
Cancer + Cardiac	12%
Cardiac + Nervous	11%
Cancer + Cardiac + Nervous	10%
Cardiac + Nervous + Other	9%
Cancer + Cardiac + Nervous + Other	9%

D. Involuntary Loss of Job

Policy Period	1	2	3	4	5
Loan Period	**1**	**2**	**3**	**4**	**5 and above**
18–25	0.28	0.58	0.88	1.19	1.49
26–30	0.30	0.63	0.97	1.29	1.62
31–35	0.32	0.71	1.08	1.44	1.83
36–40	0.45	0.99	1.57	2.18	2.80
41–45	0.73	1.66	2.69	3.86	5.07
46–50	1.08	2.37	3.77	5.22	6.70
51–55	2.05	4.59	7.01	9.14	11.47
56–60	3.47	7.72	11.81	15.39	19.29
61–65	5.28	11.75	17.96	23.39	29.38

E. PA Premium Rates – Fixed SI

Single Premium Gross Rates (per thousand sum assured) applicable for Fixed Sum Assured Mortgage PA plan.

Gross Premium Rates are based on PA Plan, Policy period & Loan period opted.

Accidental Death Benefit (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	**1**	**2**	**3**	**4**	**5 and above**
18–65	0.32	0.64	0.97	1.29	1.61

Accidental Death + PTD Benefit (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	**1**	**2**	**3**	**4**	**5 and above**
18–65	0.43	0.84	1.26	1.67	2.10

Accidental Death + PTD + PPD Benefit (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	**1**	**2**	**3**	**4**	**5 and above**
18–65	0.56	1.10	1.66	2.21	2.77

Accidental PTD + PPD Benefit (fixed sum insured)

Policy Period	1	2	3	4	5
Loan Period	**1**	**2**	**3**	**4**	**5 and above**
18–65	0.28	0.56	0.84	1.10	1.38

F. PA Premium Rates – Reducing SI

Accidental Death Benefit (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–65	0.16	0.34	0.51	0.69	0.88	1.04	1.16	1.25	1.30	1.35	1.39	1.42	1.45	1.47	1.49
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–65	1.51	1.52	1.54	1.54	1.55	1.57	1.57	1.58	1.58	1.58	1.58	1.58	1.60	1.60	1.60

Accidental Death + PTD Benefit (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–65	0.22	0.43	0.66	0.89	1.13	1.35	1.49	1.61	1.69	1.74	1.79	1.83	1.88	1.91	1.93
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–65	1.95	1.96	1.98	1.99	2.01	2.02	2.02	2.04	2.04	2.05	2.05	2.05	2.07	2.07	2.07

Accidental Death + PTD + PPD Benefit (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–65	0.28	0.60	0.95	1.29	1.66	1.93	2.11	2.23	2.33	2.39	2.45	2.49	2.54	2.56	2.59
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–65	2.62	2.64	2.65	2.67	2.68	2.70	2.70	2.71	2.71	2.73	2.73	2.73	2.74	2.74	2.74

Accidental PTD + PPD Benefit (reducing sum insured)

Policy Period	**1**	**2**	**3**	**4**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**
18–65	0.15	0.31	0.47	0.64	0.84	0.97	1.06	1.11	1.16	1.19	1.22	1.25	1.26	1.28	1.29
Policy Period	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**	**5**
Loan Period	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**
18–65	1.30	1.32	1.32	1.33	1.33	1.35	1.35	1.35	1.35	1.36	1.36	1.36	1.36	1.36	1.36

G. PA Prem Rates for tenure < 1year

PA Gross Premium Rates for tenure < 1year

Policy Period/ Loan Tenure	3 Months	6 Months	9 Months
Entry Age		18–65	
Accidental Death	0.09	0.16	0.25
Accidental Death + PTD	0.10	0.21	0.31
Accidental Death + PTD + PPD	0.13	0.28	0.41
Accidental PTD + PPD	0.07	0.13	0.21

Note:

Final premiums shall be adjusted appropriately taking into consideration:

- Add-on coverages opted for
- Group Participation
- Claim experience and loss ratio
- Customer Profile
- Any other relevant underwriting parameters etc.