

SARAL SURAKSHA BIMA, SBI GENERAL INSURANCE COMPANY LIMITED

APPENDIX A - GROSS PREMIUM

OFFICE PREMIUM(EXCLUDING TAX)

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
	AD SI	Premium - TTD	Premium - AH	Premium - Education grant
	Premium - AD + PTD + PPD			
2,50,000	242	21	215	41
3,00,000	291	25	230	49
3,50,000	339	29	246	57
4,00,000	388	33	262	66
4,50,000	436	37	280	74
5,00,000	485	41	299	82
5,50,000	533	45	304	90
6,00,000	582	50	309	98
6,50,000	630	54	315	107
7,00,000	679	58	320	115
7,50,000	727	62	325	123
8,00,000	776	66	331	131
8,50,000	824	70	336	139
9,00,000	873	74	342	147
9,50,000	921	79	348	156
10,00,000	970	83	354	164
10,50,000	1,018	87	359	172
11,00,000	1,067	91	364	180
11,50,000	1,115	95	369	188
12,00,000	1,164	99	375	197
12,50,000	1,212	103	380	205
13,00,000	1,261	108	386	213
13,50,000	1,309	112	391	221
14,00,000	1,358	116	397	229
14,50,000	1,406	120	403	238
15,00,000	1,455	124	408	246
15,50,000	1,503	128	414	254
16,00,000	1,552	132	420	262
16,50,000	1,600	136	426	270
17,00,000	1,649	141	432	279
17,50,000	1,697	145	438	287
18,00,000	1,746	149	445	295
18,50,000	1,794	153	451	303
19,00,000	1,843	157	457	311
19,50,000	1,891	161	464	320
20,00,000	1,940	165	470	328
20,50,000	1,988	170	477	336

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
		Premium - TTD	Premium - AH	Premium - Education grant
AD SI	Premium - AD + PTD + PPD			
21,00,000	2,037	174	483	344
21,50,000	2,085	178	490	352
22,00,000	2,134	182	496	361
22,50,000	2,182	186	503	369
23,00,000	2,231	190	509	377
23,50,000	2,279	194	516	385
24,00,000	2,328	198	523	393
24,50,000	2,376	203	530	402
25,00,000	2,425	207	537	410
25,50,000	2,473	211	544	418
26,00,000	2,522	215	551	426
26,50,000	2,570	219	559	434
27,00,000	2,619	223	566	442
27,50,000	2,667	227	574	451
28,00,000	2,716	232	581	459
28,50,000	2,764	236	589	467
29,00,000	2,813	240	597	475
29,50,000	2,861	244	605	483
30,00,000	2,910	248	612	492
30,50,000	2,958	252	619	500
31,00,000	3,007	256	626	508
31,50,000	3,055	261	633	516
32,00,000	3,104	265	641	524
32,50,000	3,152	269	648	533
33,00,000	3,200	273	655	541
33,50,000	3,249	277	662	549
34,00,000	3,297	281	670	557
34,50,000	3,346	285	677	565
35,00,000	3,394	289	685	574
35,50,000	3,443	294	693	582
36,00,000	3,491	298	700	590
36,50,000	3,540	302	708	598
37,00,000	3,588	306	716	606
37,50,000	3,637	310	724	615
38,00,000	3,685	314	732	623
38,50,000	3,734	318	741	631
39,00,000	3,782	323	749	639
39,50,000	3,831	327	757	647
40,00,000	3,879	331	766	656
40,50,000	3,928	335	773	664
41,00,000	3,976	339	780	672

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
		Premium - TTD	Premium - AH	Premium - Education grant
AD SI	Premium - AD + PTD + PPD			
41,50,000	4,025	343	787	680
42,00,000	4,073	347	794	688
42,50,000	4,122	351	801	696
43,00,000	4,170	356	809	705
43,50,000	4,219	360	816	713
44,00,000	4,267	364	824	721
44,50,000	4,316	368	831	729
45,00,000	4,364	372	839	737
45,50,000	4,413	376	847	746
46,00,000	4,461	380	854	754
46,50,000	4,510	385	862	762
47,00,000	4,558	389	870	770
47,50,000	4,607	393	878	778
48,00,000	4,655	397	886	787
48,50,000	4,704	401	894	795
49,00,000	4,752	405	902	803
49,50,000	4,801	409	910	811
50,00,000	4,849	413	919	819
50,50,000	4,898	418	925	828
51,00,000	4,946	422	932	836
51,50,000	4,995	426	939	844
52,00,000	5,043	430	946	852
52,50,000	5,092	434	953	860
53,00,000	5,140	438	960	869
53,50,000	5,189	442	967	877
54,00,000	5,237	447	974	885
54,50,000	5,286	451	982	893
55,00,000	5,334	455	989	901
55,50,000	5,383	459	996	910
56,00,000	5,431	463	1,004	918
56,50,000	5,480	467	1,011	926
57,00,000	5,528	471	1,018	934
57,50,000	5,577	476	1,026	942
58,00,000	5,625	480	1,034	951
58,50,000	5,674	484	1,041	959
59,00,000	5,722	488	1,049	967
59,50,000	5,771	492	1,057	975
60,00,000	5,819	496	1,057	983
60,50,000	5,868	500	1,063	991
61,00,000	5,916	504	1,068	1,000
61,50,000	5,965	509	1,073	1,008

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
	AD SI	Premium - AD + PTD + PPD	Premium - TTD	Premium - AH
62,00,000	6,013	513	1,078	1,016
62,50,000	6,062	517	1,084	1,024
63,00,000	6,110	521	1,089	1,032
63,50,000	6,159	525	1,094	1,041
64,00,000	6,207	529	1,100	1,049
64,50,000	6,256	533	1,105	1,057
65,00,000	6,304	538	1,110	1,065
65,50,000	6,352	542	1,116	1,073
66,00,000	6,401	546	1,121	1,082
66,50,000	6,449	550	1,127	1,090
67,00,000	6,498	554	1,132	1,098
67,50,000	6,546	558	1,138	1,106
68,00,000	6,595	562	1,143	1,114
68,50,000	6,643	566	1,149	1,123
69,00,000	6,692	571	1,154	1,131
69,50,000	6,740	575	1,160	1,139
70,00,000	6,789	579	1,166	1,147
70,50,000	6,837	583	1,170	1,155
71,00,000	6,886	587	1,174	1,164
71,50,000	6,934	591	1,179	1,172
72,00,000	6,983	595	1,183	1,180
72,50,000	7,031	600	1,188	1,188
73,00,000	7,080	604	1,192	1,196
73,50,000	7,128	608	1,197	1,205
74,00,000	7,177	612	1,201	1,213
74,50,000	7,225	616	1,206	1,221
75,00,000	7,274	620	1,210	1,229
75,50,000	7,322	624	1,215	1,237
76,00,000	7,371	629	1,219	1,245
76,50,000	7,419	633	1,224	1,254
77,00,000	7,468	637	1,229	1,262
77,50,000	7,516	641	1,233	1,270
78,00,000	7,565	645	1,238	1,278
78,50,000	7,613	649	1,242	1,286
79,00,000	7,662	653	1,247	1,295
79,50,000	7,710	657	1,252	1,303
80,00,000	7,759	662	1,256	1,311
80,50,000	7,807	666	1,260	1,319
81,00,000	7,856	670	1,263	1,327
81,50,000	7,904	674	1,266	1,336
82,00,000	7,953	678	1,270	1,344

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
	AD SI	Premium - AD + PTD + PPD	Premium - TTD	Premium - AH
82,50,000	8,001	682	1,273	1,352
83,00,000	8,050	686	1,276	1,360
83,50,000	8,098	691	1,280	1,368
84,00,000	8,147	695	1,283	1,377
84,50,000	8,195	699	1,287	1,385
85,00,000	8,244	703	1,290	1,393
85,50,000	8,292	707	1,293	1,401
86,00,000	8,341	711	1,297	1,409
86,50,000	8,389	715	1,300	1,418
87,00,000	8,438	719	1,303	1,426
87,50,000	8,486	724	1,307	1,434
88,00,000	8,535	728	1,310	1,442
88,50,000	8,583	732	1,314	1,450
89,00,000	8,632	736	1,317	1,459
89,50,000	8,680	740	1,321	1,467
90,00,000	8,729	744	1,324	1,475
90,50,000	8,777	748	1,326	1,483
91,00,000	8,826	753	1,328	1,491
91,50,000	8,874	757	1,330	1,500
92,00,000	8,923	761	1,332	1,508
92,50,000	8,971	765	1,334	1,516
93,00,000	9,020	769	1,336	1,524
93,50,000	9,068	773	1,338	1,532
94,00,000	9,117	777	1,340	1,540
94,50,000	9,165	782	1,342	1,549
95,00,000	9,214	786	1,344	1,557
95,50,000	9,262	790	1,346	1,565
96,00,000	9,311	794	1,348	1,573
96,50,000	9,359	798	1,350	1,581
97,00,000	9,408	802	1,352	1,590
97,50,000	9,456	806	1,354	1,598
98,00,000	9,505	810	1,356	1,606
98,50,000	9,553	815	1,358	1,614
99,00,000	9,601	819	1,360	1,622
99,50,000	9,650	823	1,361	1,631
1,00,00,000	9,698	827	1,363	1,639

APPENDIX B - RISK RATE

Risk category 2	Base Covers - Premium	Optional Covers - Premium		
	AD SI	Premium - AD + PTD + PPD	Premium - TTD	Premium - AH
2,50,000	157	13	139	26
3,00,000	188	16	149	32
3,50,000	219	19	159	37
4,00,000	251	21	170	42
4,50,000	282	24	181	48
5,00,000	313	27	193	53
5,50,000	345	29	197	58
6,00,000	376	32	200	64
6,50,000	408	35	203	69
7,00,000	439	37	207	74
7,50,000	470	40	210	79
8,00,000	502	43	214	85
8,50,000	533	45	217	90
9,00,000	564	48	221	95
9,50,000	596	51	225	101
10,00,000	627	53	229	106
10,50,000	658	56	232	111
11,00,000	690	59	235	117
11,50,000	721	61	239	122
12,00,000	752	64	242	127
12,50,000	784	67	246	132
13,00,000	815	69	249	138
13,50,000	846	72	253	143
14,00,000	878	75	257	148
14,50,000	909	78	260	154
15,00,000	940	80	264	159
15,50,000	972	83	268	164
16,00,000	1,003	86	272	170
16,50,000	1,034	88	275	175
17,00,000	1,066	91	279	180
17,50,000	1,097	94	283	185
18,00,000	1,129	96	287	191
18,50,000	1,160	99	292	196
19,00,000	1,191	102	296	201
19,50,000	1,223	104	300	207
20,00,000	1,254	107	304	212
20,50,000	1,285	110	308	217
21,00,000	1,317	112	312	222
21,50,000	1,348	115	317	228
22,00,000	1,379	118	321	233

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
		Premium - TTD	Premium - AH	Premium - Education grant
AD SI	Premium - AD + PTD + PPD			
22,50,000	1,411	120	325	238
23,00,000	1,442	123	329	244
23,50,000	1,473	126	334	249
24,00,000	1,505	128	338	254
24,50,000	1,536	131	343	260
25,00,000	1,567	134	347	265
25,50,000	1,599	136	352	270
26,00,000	1,630	139	356	275
26,50,000	1,661	142	361	281
27,00,000	1,693	144	366	286
27,50,000	1,724	147	371	291
28,00,000	1,755	150	376	297
28,50,000	1,787	152	381	302
29,00,000	1,818	155	386	307
29,50,000	1,849	158	391	313
30,00,000	1,881	160	396	318
30,50,000	1,912	163	400	323
31,00,000	1,944	166	405	328
31,50,000	1,975	168	409	334
32,00,000	2,006	171	414	339
32,50,000	2,038	174	419	344
33,00,000	2,069	176	423	350
33,50,000	2,100	179	428	355
34,00,000	2,132	182	433	360
34,50,000	2,163	184	438	365
35,00,000	2,194	187	443	371
35,50,000	2,226	190	448	376
36,00,000	2,257	192	453	381
36,50,000	2,288	195	458	387
37,00,000	2,320	198	463	392
37,50,000	2,351	200	468	397
38,00,000	2,382	203	473	403
38,50,000	2,414	206	479	408
39,00,000	2,445	208	484	413
39,50,000	2,476	211	489	418
40,00,000	2,508	214	495	424
40,50,000	2,539	217	499	429
41,00,000	2,570	219	504	434
41,50,000	2,602	222	509	440
42,00,000	2,633	225	513	445
42,50,000	2,665	227	518	450

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
		Premium - TTD	Premium - AH	Premium - Education grant
AD SI	Premium - AD + PTD + PPD			
43,00,000	2,696	230	523	456
43,50,000	2,727	233	528	461
44,00,000	2,759	235	532	466
44,50,000	2,790	238	537	471
45,00,000	2,821	241	542	477
45,50,000	2,853	243	547	482
46,00,000	2,884	246	552	487
46,50,000	2,915	249	557	493
47,00,000	2,947	251	562	498
47,50,000	2,978	254	568	503
48,00,000	3,009	257	573	509
48,50,000	3,041	259	578	514
49,00,000	3,072	262	583	519
49,50,000	3,103	265	589	524
50,00,000	3,135	267	594	530
50,50,000	3,166	270	598	535
51,00,000	3,197	273	603	540
51,50,000	3,229	275	607	546
52,00,000	3,260	278	612	551
52,50,000	3,291	281	616	556
53,00,000	3,323	283	621	561
53,50,000	3,354	286	625	567
54,00,000	3,386	289	630	572
54,50,000	3,417	291	635	577
55,00,000	3,448	294	639	583
55,50,000	3,480	297	644	588
56,00,000	3,511	299	649	593
56,50,000	3,542	302	654	599
57,00,000	3,574	305	658	604
57,50,000	3,605	307	663	609
58,00,000	3,636	310	668	614
58,50,000	3,668	313	673	620
59,00,000	3,699	315	678	625
59,50,000	3,730	318	683	630
60,00,000	3,762	321	684	636
60,50,000	3,793	323	687	641
61,00,000	3,824	326	690	646
61,50,000	3,856	329	694	652
62,00,000	3,887	331	697	657
62,50,000	3,918	334	700	662
63,00,000	3,950	337	704	667

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
	AD SI	Premium - AD + PTD + PPD	Premium - TTD	Premium - AH
63,50,000	3,981	339	707	673
64,00,000	4,012	342	711	678
64,50,000	4,044	345	714	683
65,00,000	4,075	347	718	689
65,50,000	4,107	350	721	694
66,00,000	4,138	353	725	699
66,50,000	4,169	356	728	704
67,00,000	4,201	358	732	710
67,50,000	4,232	361	735	715
68,00,000	4,263	364	739	720
68,50,000	4,295	366	743	726
69,00,000	4,326	369	746	731
69,50,000	4,357	372	750	736
70,00,000	4,389	374	754	742
70,50,000	4,420	377	756	747
71,00,000	4,451	380	759	752
71,50,000	4,483	382	762	757
72,00,000	4,514	385	765	763
72,50,000	4,545	388	768	768
73,00,000	4,577	390	771	773
73,50,000	4,608	393	774	779
74,00,000	4,639	396	777	784
74,50,000	4,671	398	779	789
75,00,000	4,702	401	782	795
75,50,000	4,733	404	785	800
76,00,000	4,765	406	788	805
76,50,000	4,796	409	791	810
77,00,000	4,828	412	794	816
77,50,000	4,859	414	797	821
78,00,000	4,890	417	800	826
78,50,000	4,922	420	803	832
79,00,000	4,953	422	806	837
79,50,000	4,984	425	809	842
80,00,000	5,016	428	812	848
80,50,000	5,047	430	814	853
81,00,000	5,078	433	817	858
81,50,000	5,110	436	819	863
82,00,000	5,141	438	821	869
82,50,000	5,172	441	823	874
83,00,000	5,204	444	825	879
83,50,000	5,235	446	827	885

Risk category 2	Base Covers - Premium (Excl. of GST)	Optional Covers - Premium (Excl. of GST)		
		Premium - TTD	Premium - AH	Premium - Education grant
AD SI	Premium - AD + PTD + PPD			
84,00,000	5,266	449	829	890
84,50,000	5,298	452	832	895
85,00,000	5,329	454	834	900
85,50,000	5,360	457	836	906
86,00,000	5,392	460	838	911
86,50,000	5,423	462	840	916
87,00,000	5,454	465	843	922
87,50,000	5,486	468	845	927
88,00,000	5,517	470	847	932
88,50,000	5,548	473	849	938
89,00,000	5,580	476	851	943
89,50,000	5,611	478	854	948
90,00,000	5,643	481	856	953
90,50,000	5,674	484	857	959
91,00,000	5,705	486	858	964
91,50,000	5,737	489	860	969
92,00,000	5,768	492	861	975
92,50,000	5,799	495	862	980
93,00,000	5,831	497	863	985
93,50,000	5,862	500	865	991
94,00,000	5,893	503	866	996
94,50,000	5,925	505	867	1,001
95,00,000	5,956	508	869	1,006
95,50,000	5,987	511	870	1,012
96,00,000	6,019	513	871	1,017
96,50,000	6,050	516	872	1,022
97,00,000	6,081	519	874	1,028
97,50,000	6,113	521	875	1,033
98,00,000	6,144	524	876	1,038
98,50,000	6,175	527	878	1,044
99,00,000	6,207	529	879	1,049
99,50,000	6,238	532	880	1,054
1,00,00,000	6,269	535	881	1,059