

BASE PREMIUM RATE PER 1000 FACE AMOUNT UNDER FIVE YEAR RENEWABLE AND CONVERTIBLE TERM INSURANCE

Band 1		
AGE	Male	Female
20	5.67	5.39
21	5.71	5.42
22	5.74	5.46
23	5.78	5.49
24	5.82	5.52
25	5.85	5.56
26	5.96	5.66
27	6.07	5.77
28	6.18	5.88
29	6.30	5.98
30	6.41	6.09
31	6.56	6.23
32	6.71	6.38
33	6.87	6.52
34	7.02	6.67
35	7.17	6.82
36	7.54	7.17
37	7.91	7.52
38	8.28	7.87
39	8.65	8.22
40	9.02	8.57
41	9.71	9.23
42	10.40	9.88
43	11.10	10.54
44	11.79	11.20
45	12.48	11.86
46	13.58	12.90
47	14.68	13.94
48	15.77	14.98
49	16.87	16.03
50	17.97	17.07
51	19.87	18.87
52	21.77	20.68
53	23.67	22.49
54	25.57	24.29
55	27.47	26.10
56	30.38	28.86
57	33.29	31.62
58	36.19	34.38
59	39.10	37.15
60	45.37	43.10

Band 2		
AGE	Male	Female
20	4.79	4.55
21	4.82	4.58
22	4.85	4.61
23	4.88	4.63
24	4.91	4.66
25	4.94	4.69
26	5.03	4.78
27	5.13	4.87
28	5.22	4.96
29	5.31	5.05
30	5.41	5.14
31	5.54	5.26
32	5.67	5.38
33	5.80	5.51
34	5.93	5.63
35	6.05	5.75
36	6.37	6.05
37	6.68	6.34
38	6.99	6.64
39	7.30	6.93
40	7.61	7.23
41	8.20	7.79
42	8.78	8.34
43	9.36	8.90
44	9.95	9.45
45	10.53	10.01
46	11.46	10.89
47	12.38	11.77
48	13.31	12.65
49	14.24	13.52
50	15.16	14.40
51	16.77	15.93
52	18.37	17.45
53	19.97	18.98
54	21.58	20.50
55	23.18	22.02
56	25.64	24.35
57	28.09	26.69
58	30.54	29.02
59	33.00	31.35
60	38.29	36.37

Band 3		
AGE	Male	Female
20	4.55	4.32
21	4.58	4.35
22	4.61	4.38
23	4.63	4.40
24	4.66	4.43
25	4.69	4.46
26	4.78	4.54
27	4.87	4.63
28	4.96	4.71
29	5.05	4.79
30	5.14	4.88
31	5.26	5.00
32	5.38	5.11
33	5.51	5.23
34	5.63	5.35
35	5.75	5.46
36	6.05	5.75
37	6.34	6.03
38	6.64	6.31
39	6.93	6.59
40	7.23	6.87
41	7.79	7.40
42	8.34	7.92
43	8.90	8.45
44	9.45	8.98
45	10.01	9.51
46	10.89	10.34
47	11.77	11.18
48	12.65	12.01
49	13.52	12.85
50	14.40	13.68
51	15.93	15.13
52	17.45	16.58
53	18.98	18.03
54	20.50	19.47
55	22.02	20.92
56	24.35	23.14
57	26.69	25.35
58	29.02	27.57
59	31.35	29.78
60	36.37	34.55

Band 4		
AGE	Male	Female
20	4.45	4.23
21	4.48	4.26
22	4.51	4.28
23	4.54	4.31
24	4.56	4.34
25	4.59	4.36
26	4.68	4.45
27	4.77	4.53
28	4.85	4.61
29	4.94	4.69
30	5.03	4.78
31	5.15	4.89
32	5.27	5.01
33	5.39	5.12
34	5.51	5.23
35	5.63	5.35
36	5.92	5.62
37	6.21	5.90
38	6.50	6.17
39	6.79	6.45
40	7.08	6.72
41	7.62	7.24
42	8.17	7.76
43	8.71	8.27
44	9.25	8.79
45	9.80	9.31
46	10.66	10.12
47	11.52	10.94
48	12.38	11.76
49	13.24	12.58
50	14.10	13.40
51	15.59	14.81
52	17.08	16.23
53	18.58	17.65
54	20.07	19.06
55	21.56	20.48
56	23.84	22.65
57	26.12	24.82
58	28.41	26.99
59	30.69	29.15
60	35.61	33.83

Band 5		
AGE	Male	Female
20	4.31	4.09
21	4.34	4.12
22	4.36	4.14
23	4.39	4.17
24	4.42	4.20
25	4.44	4.22
26	4.53	4.30
27	4.61	4.38
28	4.70	4.46
29	4.78	4.54
30	4.87	4.62
31	4.98	4.73
32	5.10	4.84
33	5.22	4.96
34	5.33	5.07
35	5.45	5.18
36	5.73	5.44
37	6.01	5.71
38	6.29	5.98
39	6.57	6.24
40	6.85	6.51
41	7.38	7.01
42	7.90	7.51
43	8.43	8.01
44	8.95	8.51
45	9.48	9.01
46	10.31	9.80
47	11.15	10.59
48	11.98	11.38
49	12.81	12.17
50	13.65	12.96
51	15.09	14.33
52	16.53	15.71
53	17.98	17.08
54	19.42	18.45
55	20.86	19.82
56	23.07	21.92
57	25.28	24.02
58	27.49	26.11
59	29.70	28.21
60	34.46	32.73

Band 1	Face Amount -Rs. 250000-400000
Band 2	Face Amount -Rs -400000 to 750000
Band 3	Face Amount -Rs-750001 to 1000000
Band 4	Face Amount-Rs -1000001 to 1500000
Band 5	Face Amount -Rs >-1500001

