

Saral Suraksha Bima, Raheja QBE General Insurance Company Limited
Premium Illustration

		Member 1	Member 2	Member 3
	Relationship	Self	Spouse	Child
	Age	54	53	20
	Base SI	10,00,000	10,00,000	5,00,000
	Modal Payment	Yearly	Yearly	Yearly
	Risk Category	B	B	B
	Office Rates (Per Mille of Base SI)			
1	Death	0.63	0.63	0.63
2	PTD	0.28	0.28	0.28
3	PPD	0.19	0.19	0.19
4	TTD	0.019	0.019	0.019
5	Hosp. Expenses	0.19	0.19	0.19
6	Education Grant	0.12	NA	NA
	Office Premium (Office Rate * Base SI / 1,000)			
1	Death	630.00	630.00	315.00
2	PTD	280.00	280.00	140.00
3	PPD	190.00	190.00	95.00
4	TTD	19.00	19.00	9.50
5	Hosp. Expenses	190.00	190.00	95.00
6	Education Grant	120.00	0.00	0.00
	Total Office Premium	1,429.00	1,309.00	654.50
	+ Loading / - Discount			
1	Family Plan Discount (3 members)	-10%	-10%	-10%
2	Online Discount	-15%	-15%	-15%
	Total (+ Loading / - Discount)	-25%	-25%	-25%
	Office Premium after loading /discount	1,071.75	981.75	490.88