

AROGYA SANJEEVANI POLICY, NAVI GENERAL INSURANCE LIMITED

RATE CHART

I. Base Benefits

Office Premium (Pre Tax Rates)

Office Premium - Pre-Tax Rates (in Rs.)												
SI / AGE	91Days-17Years	18-25 Years	26-30 Years	31-35 Years	36-40 Years	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61-65 Years	66-70 Years	>70 Years
50,000	961	944	1,267	1,430	1,604	1,774	2,500	3,572	5,410	8,192	11,069	14,916
1,00,000	1,601	1,573	2,112	2,383	2,673	2,956	4,166	5,954	9,016	13,654	18,448	24,860
1,50,000	1,792	1,800	2,428	2,744	3,084	3,421	4,832	6,862	10,437	15,831	21,433	28,938
2,00,000	2,067	2,124	2,879	3,260	3,671	4,080	5,778	8,147	12,451	18,918	25,665	34,712
2,50,000	2,285	2,381	3,236	3,669	4,137	4,602	6,528	9,169	14,053	21,374	29,034	39,312
3,00,000	2,728	2,900	3,866	4,286	4,781	5,261	7,413	10,291	15,598	23,472	31,617	42,545
3,50,000	2,840	3,035	4,147	4,711	5,320	5,924	8,429	11,755	18,109	27,598	37,568	50,956
4,00,000	3,006	3,234	4,423	5,027	5,681	6,330	9,011	12,550	19,355	29,506	40,186	54,536
4,50,000	3,353	3,640	4,989	5,674	6,416	7,149	10,190	14,152	21,868	33,364	45,475	61,747
5,00,000	3,642	3,981	5,467	6,225	7,043	7,849	11,198	15,525	24,027	36,682	50,029	67,962
5,50,000	3,779	4,130	5,672	6,458	7,307	8,143	11,618	16,107	24,928	38,058	51,905	70,511
6,00,000	3,915	4,280	5,877	6,692	7,571	8,438	12,038	16,689	25,829	39,433	53,781	73,059
6,50,000	4,052	4,429	6,082	6,925	7,835	8,732	12,458	17,272	26,730	40,809	55,657	75,608
7,00,000	4,188	4,578	6,287	7,159	8,099	9,026	12,878	17,854	27,631	42,184	57,533	78,156
7,50,000	4,279	4,678	6,424	7,314	8,276	9,223	13,158	18,242	28,232	43,101	58,784	79,855
8,00,000	4,370	4,777	6,560	7,470	8,452	9,419	13,438	18,630	28,832	44,018	60,035	81,554
8,50,000	4,461	4,877	6,697	7,626	8,628	9,615	13,718	19,018	29,433	44,935	61,286	83,253
9,00,000	4,553	4,976	6,834	7,781	8,804	9,811	13,998	19,406	30,034	45,853	62,536	84,953
9,50,000	4,644	5,076	6,970	7,937	8,980	10,007	14,277	19,794	30,634	46,770	63,787	86,652
10,00,000	4,735	5,175	7,107	8,093	9,156	10,204	14,557	20,183	31,235	47,687	65,038	88,351

II. Discounts and Loadings

Family Floater Discount chart

Age band refers to the age of the eldest member.

2 Adults											
Age Band	50000	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs	>5 Lakh
91D-17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

2 Adults											
Age Band	50000	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs	>5 Lakh
18-25	34.70%	34.70%	34.62%	34.49%	34.35%	34.27%	34.01%	33.61%	33.22%	32.96%	32.96%
26-30	35.51%	35.51%	35.37%	35.17%	34.97%	34.84%	34.44%	33.83%	33.23%	32.83%	32.83%
31-35	36.35%	36.35%	36.17%	35.89%	35.62%	35.44%	34.89%	34.08%	33.26%	32.71%	32.71%
36-40	35.14%	35.14%	34.95%	34.67%	34.39%	34.20%	33.64%	32.79%	31.94%	31.38%	31.38%
41-45	33.93%	33.93%	33.73%	33.44%	33.15%	32.95%	32.37%	31.49%	30.61%	30.03%	30.03%
46-50	31.80%	31.80%	31.60%	31.31%	31.01%	30.82%	30.23%	29.34%	28.45%	27.86%	27.86%
51-55	27.95%	27.95%	27.74%	27.44%	27.13%	26.93%	26.32%	25.41%	24.50%	23.89%	23.89%
56-60	18.84%	18.84%	18.66%	18.40%	18.13%	17.95%	17.42%	16.63%	15.83%	15.30%	15.30%
61-65	10.63%	10.63%	10.50%	10.30%	10.11%	9.98%	9.58%	8.99%	8.40%	8.01%	10.00%
66-70	10.00%	5.61%	5.51%	5.37%	5.23%	5.14%	4.85%	4.43%	4.00%	3.72%	10.00%
>70	10.00%	3.93%	3.86%	3.76%	3.66%	3.59%	3.40%	3.10%	2.80%	2.60%	10.00%

1 Adult & 1 Child											
Age Band	50000	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs	>5 Lakh
91D-17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18-25	27.45%	27.45%	27.35%	27.21%	27.06%	26.96%	26.67%	26.24%	25.80%	25.51%	25.51%
26-30	27.63%	27.63%	27.48%	27.26%	27.03%	26.88%	26.43%	25.76%	25.08%	24.63%	24.63%
31-35	27.87%	27.87%	27.67%	27.36%	27.05%	26.84%	26.23%	25.30%	24.37%	23.76%	23.76%
36-40	27.22%	27.22%	27.01%	26.69%	26.37%	26.16%	25.53%	24.58%	23.63%	22.99%	22.99%
41-45	26.57%	26.57%	26.36%	26.03%	25.71%	25.49%	24.84%	23.86%	22.89%	22.24%	22.24%
46-50	26.01%	26.01%	25.80%	25.48%	25.16%	24.94%	24.30%	23.34%	22.38%	21.74%	21.74%
51-55	25.47%	25.47%	25.26%	24.94%	24.63%	24.42%	23.79%	22.85%	21.90%	21.27%	21.27%
56-60	21.05%	21.05%	20.88%	20.62%	20.36%	20.19%	19.68%	18.90%	18.13%	17.61%	17.61%
61-65	15.94%	15.94%	15.82%	15.63%	15.45%	15.32%	14.95%	14.40%	13.84%	13.47%	13.47%
66-70	11.59%	11.59%	11.50%	11.37%	11.23%	11.15%	10.88%	10.48%	10.08%	9.82%	10.00%
>70	10.00%	7.76%	7.70%	7.60%	7.51%	7.45%	7.25%	6.97%	6.68%	6.49%	10.00%

2 Adult & 1 Child											
Age Band	50000	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs	>5 Lakh
91D-17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18-25	35.98%	35.98%	35.85%	35.65%	35.45%	35.31%	34.91%	34.31%	33.71%	33.31%	33.31%
26-30	36.07%	36.07%	35.92%	35.68%	35.45%	35.29%	34.83%	34.13%	33.43%	32.96%	32.96%
31-35	35.90%	35.90%	35.72%	35.45%	35.18%	35.00%	34.46%	33.65%	32.84%	32.31%	32.31%
36-40	34.68%	34.68%	34.50%	34.23%	33.96%	33.78%	33.25%	32.44%	31.64%	31.10%	31.10%
41-45	33.14%	33.14%	32.96%	32.69%	32.42%	32.24%	31.70%	30.90%	30.09%	29.55%	29.55%
46-50	31.41%	31.41%	31.23%	30.96%	30.69%	30.51%	29.97%	29.17%	28.36%	27.82%	27.82%
51-55	29.32%	29.32%	29.14%	28.87%	28.60%	28.42%	27.88%	27.07%	26.26%	25.72%	25.72%

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2 Adult & 1 Child											
Age Band	50000	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs	>5 Lakh
56-60	21.93%	21.93%	21.78%	21.55%	21.32%	21.17%	20.72%	20.03%	19.35%	18.89%	18.89%
61-65	13.61%	13.61%	13.50%	13.33%	13.17%	13.05%	12.72%	12.22%	11.71%	11.38%	11.38%
66-70	10.00%	7.46%	7.38%	7.26%	7.14%	7.05%	6.81%	6.45%	6.08%	5.84%	10.00%
>70	10.00%	5.22%	5.16%	5.08%	4.99%	4.94%	4.77%	4.51%	4.26%	4.09%	10.00%

2 Adult & 2 Child											
Age Band	50000	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs	>5 Lakh
91D-17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18-25	38.76%	38.76%	38.53%	38.19%	37.84%	37.61%	36.93%	35.90%	34.87%	34.19%	34.19%
26-30	38.69%	38.69%	38.50%	38.20%	37.90%	37.71%	37.11%	36.23%	35.34%	34.75%	34.75%
31-35	36.57%	36.57%	36.40%	36.14%	35.89%	35.72%	35.21%	34.44%	33.68%	33.17%	33.17%
36-40	34.42%	34.42%	34.27%	34.03%	33.80%	33.64%	33.17%	32.47%	31.76%	31.29%	31.29%
41-45	33.19%	33.19%	33.05%	32.85%	32.64%	32.50%	32.08%	31.45%	30.83%	30.41%	30.41%
46-50	31.68%	31.68%	31.54%	31.34%	31.13%	30.99%	30.58%	29.95%	29.33%	28.92%	28.92%
51-55	30.17%	30.17%	30.03%	29.83%	29.62%	29.49%	29.08%	28.46%	27.85%	27.43%	27.43%
56-60	22.23%	22.23%	22.12%	21.95%	21.78%	21.67%	21.33%	20.82%	20.31%	19.97%	19.97%
61-65	15.56%	15.56%	15.48%	15.37%	15.25%	15.17%	14.93%	14.57%	14.22%	13.98%	13.98%
66-70	10.89%	10.89%	10.84%	10.76%	10.67%	10.62%	10.45%	10.20%	9.95%	9.79%	10.00%
>70	10.00%	7.63%	7.59%	7.53%	7.47%	7.43%	7.32%	7.14%	6.97%	6.85%	10.00%

1 Adult & 2 Child											
Age-Band	50000	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs	>5 Lakh
91D-17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18-25	30.88%	30.88%	30.77%	30.61%	30.44%	30.33%	30.01%	29.52%	29.03%	28.70%	28.70%
26-30	31.09%	31.09%	30.92%	30.67%	30.41%	30.24%	29.74%	28.98%	28.22%	27.71%	27.71%
31-35	31.36%	31.36%	31.13%	30.78%	30.43%	30.20%	29.51%	28.46%	27.42%	26.72%	26.72%
36-40	30.62%	30.62%	30.38%	30.03%	29.67%	29.43%	28.72%	27.65%	26.58%	25.87%	25.87%
41-45	29.90%	29.90%	29.65%	29.29%	28.92%	28.68%	27.94%	26.85%	25.75%	25.02%	25.02%
46-50	29.26%	29.26%	29.02%	28.66%	28.30%	28.06%	27.34%	26.26%	25.18%	24.46%	24.46%
51-55	28.65%	28.65%	28.41%	28.06%	27.71%	27.47%	26.76%	25.70%	24.64%	23.93%	23.93%
56-60	23.68%	23.68%	23.49%	23.20%	22.91%	22.72%	22.14%	21.27%	20.40%	19.81%	19.81%
61-65	17.93%	17.93%	17.79%	17.59%	17.38%	17.24%	16.82%	16.20%	15.57%	15.16%	15.16%
66-70	13.04%	13.04%	12.94%	12.79%	12.64%	12.54%	12.24%	11.79%	11.34%	11.04%	11.04%
>70	10.00%	8.73%	8.66%	8.55%	8.45%	8.38%	8.16%	7.84%	7.52%	7.30%	10.00%

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Additional Adult Discount			Additional Child Discount		
Additional Adult	Incremental Discount	Cumulative Discount	Additional Child	Incremental Discount	Cumulative Discount
1st Adult	5.00%	5.00%	1st Child	3.00%	3.00%
2nd Adult	4.00%	8.80%	2nd Child	2.00%	4.94%
3rd Adult	3.00%	11.54%	3rd Child	1.50%	6.37%
4th Adult	2.00%	13.31%	4th Child Onward	1.00%	7.30%

Additional family member discount – 5%

Premium payment term loading

Payment Frequency	Selected loading on the Premium
Monthly	9.00%
Quarterly	4.50%
Half-Yearly	2.50%

Direct Channel discount – 15%

Navi Duniya discount – 5%

Formula for Calculation of Premium

Individual premium = Final office premium * (1-Additional family member discount) * (1 + Premium payment term loading - Direct Channel discount - NAVI Duniya Discount)

Family floater premium = (Sum of final office premium of all the members * (1-Floater discount)) * (1 + Premium payment term loading - Direct Channel discount - NAVI Duniya Discount)