

Rate Chart Saral Suraksha Bima,

**Raheja QBE General Insurance
Company Limited**

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1 Category of Risk as per occupation:

Category A	Category B	Category C
Students	Paid drivers	Mine workers
Teachers / Professors	Manufacturing	Explosive workers
Housewives	Housekeeping	Media personnel
Financial institution	Motor driving Instructors	Electric installers
Consultants	Conductors / Cleaners of vehicle	Circus
Agents	Construction workers	Motor sports
Doctors	Geologist	Mountaineers
Architect	Surveyors of oil companies	Professional sportsmen and women
Engineers	Heavy vehicle and equipment operators	Adventure sports Personnel
Administrative Services / Secretarial and managerial functions	Security guards	Offshore activities
Shop keepers / Retailers	Forestry	Pilots
Commercial Travellers	Crew of aircraft	Defence personnel
Builders / Contractors and Engineers	Delivery boys	Film actors
IT/ BPO /KPO	Ward boys	Bodyguards
Lawyers	Waiters	Hunters
Pharma		
Marketing non media		

2 Premium rates

	Cover	Risk Category A	Risk Category B	Risk Category C
1	Death	0.31	0.63	0.94
2	Permanent Total Disablement	0.14	0.28	0.42
3	Permanent Partial Disablement	0.10	0.19	0.29
4	Temporary Total Disablement	0.010	0.019	0.029
5	Hospitalisation Expenses due to Accident	0.10	0.19	0.29
6	Education Grant	0.06	0.12	0.18

3 Discounts/Loadings

3.1 Modal Loadings:

The following are the loading assumed:

Monthly Loading: 8.00%

Quarterly Loading: 3.50%

Half- Yearly Loading: 2.70%

3.2 Family Plan Discount

Following discount can be offered for family option:

Family Size	Discount
2 Family Members	5%
3 Family Members	10%
More than 3 Family Members	15%

3.3 Online Discount

The company proposes to offer a discount of 15% on online policies due to savings in commissions

4 Illustrations

			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 (excl. Taxes)		1,071.75	981.75	490.88