

CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LIMITEDRegistered Office: 2nd Floor, "DARE House", 2, N.S.C. Bose Road, Chennai – 600 001.

Toll free: 1800 208 5544, T: +91 (0) 44 4044 5400, F: +91 (0) 44 4044 5550

E: customercare@cholams.murugappa.com; website: www.cholainsurance.com

IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHART**Classification: Internal****Premium (Excl. GST)**

For individuals of age 80 and above, the policy term is restricted to one year:

PLAN A - 10 CRITICAL ILLNESSES - Rate Per Mille						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
5-17 years	0.317	0.633	0.98	0.333	0.665	1.029
18	0.275	0.6	0.983	0.289	0.63	1.033
19	0.327	0.708	1.153	0.343	0.744	1.211
20	0.383	0.827	1.333	0.403	0.868	1.4
21	0.445	0.952	1.518	0.467	0.999	1.594
22	0.507	1.075	1.698	0.532	1.129	1.783
23	0.568	1.192	1.867	0.597	1.251	1.96
24	0.625	1.298	2.015	0.656	1.363	2.116
25	0.673	1.39	2.17	0.707	1.46	2.279
26	0.717	1.497	2.337	0.753	1.572	2.454
27	0.78	1.62	2.522	0.819	1.701	2.648
28	0.842	1.742	2.708	0.884	1.829	2.844
29	0.902	1.867	2.905	0.947	1.96	3.05
30	0.965	2.003	3.082	1.013	2.104	3.236
31	1.038	2.117	3.247	1.09	2.223	3.409
32	1.078	2.208	3.41	1.132	2.319	3.581
33	1.13	2.332	3.622	1.187	2.448	3.803
34	1.2	2.492	3.893	1.26	2.616	4.088
35	1.292	2.693	4.317	1.356	2.828	4.533
36	1.402	3.025	4.915	1.472	3.176	5.161
37	1.623	3.513	5.717	1.705	3.689	6.003
38	1.89	4.093	6.657	1.985	4.298	6.99
39	2.203	4.765	7.728	2.314	5.003	8.115
40	2.562	5.525	8.923	2.69	5.801	9.37
41	2.963	6.36	10.213	3.112	6.678	10.724
42	3.398	7.25	11.563	3.568	7.613	12.142
43	3.853	8.167	12.925	4.046	8.575	13.571
44	4.313	9.072	14.24	4.529	9.525	14.952
45	4.758	9.927	15.97	4.996	10.423	16.769
46	5.168	11.212	18.135	5.427	11.772	19.042
47	6.045	12.967	20.732	6.347	13.615	21.768
48	6.923	14.688	23.218	7.27	15.423	24.379
49	7.765	16.295	25.733	8.153	17.11	27.02
50	8.53	17.968	28.442	8.957	18.867	29.864
51	9.438	19.912	31.49	9.91	20.907	33.065
52	10.473	22.052	34.813	10.997	23.154	36.554
53	11.578	24.34	38.36	12.157	25.557	40.278
54	12.76	26.78	42.137	13.398	28.119	44.244
55	14.02	29.377	45.56	14.721	30.846	47.838
56	15.357	31.54	48.57	16.125	33.117	50.999
57	16.182	33.213	51.117	16.991	34.874	53.673

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**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHART**Classification: Internal**

PLAN A - 10 CRITICAL ILLNESSES - Rate Per Mille						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
58	17.032	34.935	53.735	17.883	36.682	56.422
59	17.903	36.703	56.425	18.799	38.539	59.246
60	18.8	38.522	59.19	19.74	40.448	62.15
61	19.722	40.39	64.588	20.708	42.41	67.818
62	20.668	44.867	73.142	21.702	47.11	76.799
63	24.198	52.473	85.335	25.408	55.097	89.602
64	28.275	61.137	99.055	29.689	64.194	104.008
65	32.862	70.78	114.193	34.505	74.319	119.903
66	37.918	81.332	130.653	39.814	85.398	137.186
67	43.413	92.735	148.365	45.584	97.372	155.783
68	49.322	104.952	167.283	51.788	110.199	175.648
69	55.63	117.962	187.36	58.412	123.86	196.728
70	62.333	131.732	208.612	65.45	138.318	219.042
71	69.398	146.278	231.075	72.868	153.592	242.629
72	76.88	161.675	254.842	80.724	169.759	267.584
73	84.795	177.962	279.975	89.035	186.86	293.974
74	93.167	195.18	306.535	97.825	204.939	321.862
75	102.013	213.37	334.59	107.114	224.039	351.32
76	111.357	232.577	364.203	116.925	244.206	382.414
77	121.22	252.847	395.442	127.281	265.489	415.214
78	131.627	274.222	428.367	138.208	287.933	449.785
79	142.595	296.742	460.158	149.725	311.579	483.166
80	154.147			161.854		
81	163.418			171.589		
82	172.982			181.631		
83	182.847			191.989		
84	193.028			202.68		
85	203.545			213.722		
86	214.388			225.108		
87	225.615			236.896		
88	237.258			249.121		
89	249.345			261.812		
90	261.91			275.006		
91	274.983			288.733		
92	288.593			303.023		
93	302.763			317.902		
94	317.517			333.393		
95	332.87			349.514		
96	348.833			366.275		
97	365.417			383.688		
98	382.625			401.756		
99	400.458			420.481		

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RATE CHART**Classification: Internal**

PLAN B - 12 CRITICAL ILLNESSES - Rate Per Mille						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
5-17 years	0.317	0.633	0.98	0.333	0.665	1.029
18	0.277	0.603	0.988	0.291	0.634	1.038
19	0.328	0.712	1.158	0.345	0.747	1.216
20	0.385	0.83	1.338	0.404	0.872	1.405
21	0.447	0.953	1.523	0.469	1.001	1.6
22	0.508	1.077	1.703	0.534	1.131	1.789
23	0.568	1.195	1.872	0.597	1.255	1.965
24	0.627	1.303	2.022	0.658	1.369	2.123
25	0.677	1.395	2.178	0.711	1.465	2.287
26	0.718	1.502	2.347	0.754	1.577	2.464
27	0.783	1.628	2.533	0.823	1.71	2.66
28	0.845	1.75	2.722	0.887	1.838	2.858
29	0.907	1.877	2.922	0.952	1.971	3.068
30	0.97	2.015	3.1	1.019	2.116	3.255
31	1.045	2.13	3.268	1.097	2.237	3.432
32	1.085	2.225	3.435	1.139	2.336	3.607
33	1.138	2.348	3.652	1.195	2.466	3.834
34	1.21	2.512	3.927	1.271	2.637	4.123
35	1.302	2.717	4.357	1.367	2.853	4.575
36	1.415	3.055	4.965	1.486	3.208	5.213
37	1.64	3.552	5.78	1.722	3.729	6.069
38	1.912	4.14	6.733	2.007	4.347	7.07
39	2.228	4.823	7.823	2.34	5.065	8.215
40	2.593	5.595	9.038	2.723	5.875	9.49
41	3.002	6.443	10.348	3.152	6.766	10.866
42	3.443	7.348	11.722	3.616	7.716	12.308
43	3.905	8.28	13.107	4.1	8.694	13.762
44	4.375	9.202	14.445	4.594	9.662	15.167
45	4.827	10.07	16.205	5.068	10.574	17.015
46	5.243	11.378	18.408	5.506	11.947	19.329
47	6.135	13.163	21.05	6.442	13.822	22.103
48	7.028	14.915	23.58	7.38	15.661	24.759
49	7.887	16.552	26.143	8.281	17.379	27.451
50	8.665	18.257	28.903	9.098	19.17	30.349
51	9.592	20.237	32.013	10.071	21.249	33.614
52	10.647	22.422	35.405	11.179	23.543	37.175
53	11.775	24.758	39.028	12.364	25.996	40.98
54	12.983	27.253	42.895	13.633	28.616	45.04
55	14.272	29.912	46.403	14.985	31.407	48.724
56	15.642	32.133	49.502	16.424	33.74	51.977
57	16.492	33.86	52.135	17.316	35.553	54.742
58	17.368	35.643	54.85	18.237	37.426	57.593
59	18.273	37.48	57.65	19.187	39.354	60.533

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PLAN B - 12 CRITICAL ILLNESSES - Rate Per Mille						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
60	19.207	39.377	60.538	20.167	41.346	63.565
61	20.17	41.332	66.142	21.179	43.398	69.449
62	21.163	45.972	75.002	22.222	48.27	78.752
63	24.808	53.838	87.63	26.049	56.53	92.012
64	29.03	62.82	101.873	30.482	65.961	106.967
65	33.79	72.843	117.632	35.48	76.486	123.513
66	39.053	83.842	134.808	41.006	88.034	141.549
67	44.788	95.755	153.328	47.028	100.543	160.995
68	50.967	108.54	173.143	53.515	113.967	181.801
69	57.573	122.177	194.102	60.452	128.286	203.807
70	64.603	136.527	216.205	67.834	143.353	227.015
71	71.925	151.602	239.48	75.521	159.182	251.454
72	79.677	167.555	264.108	83.661	175.933	277.314
73	87.878	184.432	290.15	92.272	193.653	304.658
74	96.552	202.272	317.67	101.379	212.385	333.554
75	105.718	221.118	346.74	111.004	232.174	364.077
76	115.4	241.02	377.423	121.17	253.071	396.295
77	125.622	262.023	409.792	131.903	275.125	430.281
78	136.403	284.172	443.908	143.224	298.38	466.104
79	147.768	307.505	476.848	155.157	322.88	500.691
80	159.737			167.724		
81	169.343			177.811		
82	179.253			188.216		
83	189.473			198.947		
84	200.023			210.025		
85	210.92			221.466		
86	222.155			233.263		
87	233.79			245.48		
88	245.853			258.146		
89	258.38			271.299		
90	271.4			284.97		
91	284.947			299.194		
92	299.05			314.003		
93	313.733			329.42		
94	329.022			345.473		
95	344.93			362.177		
96	361.473			379.547		
97	378.657			397.59		
98	396.488			416.313		
99	414.968			435.717		

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**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHART**Classification: Internal**

PLAN C - 20 CRITICAL ILLNESSES (PREMIUM - PER MILLE)						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
5-17 years	0.317	0.633	0.98	0.333	0.665	1.029
18	0.343	0.748	1.222	0.361	0.786	1.283
19	0.405	0.878	1.423	0.425	0.922	1.495
20	0.473	1.018	1.637	0.497	1.069	1.719
21	0.545	1.163	1.85	0.572	1.222	1.943
22	0.618	1.305	2.055	0.649	1.37	2.158
23	0.687	1.437	2.243	0.721	1.509	2.356
24	0.75	1.557	2.407	0.788	1.635	2.527
25	0.805	1.657	2.578	0.845	1.74	2.707
26	0.85	1.773	2.762	0.893	1.862	2.9
27	0.922	1.912	2.967	0.968	2.007	3.115
28	0.988	2.045	3.17	1.038	2.147	3.329
29	1.055	2.182	3.387	1.108	2.291	3.556
30	1.125	2.33	3.577	1.181	2.447	3.756
31	1.205	2.45	3.752	1.265	2.573	3.939
32	1.245	2.547	3.92	1.307	2.674	4.116
33	1.3	2.675	4.147	1.365	2.809	4.354
34	1.375	2.847	4.437	1.444	2.989	4.659
35	1.472	3.063	4.897	1.545	3.217	5.142
36	1.592	3.425	5.553	1.671	3.596	5.831
37	1.835	3.962	6.432	1.927	4.16	6.753
38	2.127	4.597	7.455	2.233	4.827	7.828
39	2.47	5.327	8.618	2.594	5.593	9.049
40	2.858	6.148	9.905	3.001	6.456	10.4
41	3.29	7.047	11.288	3.455	7.399	11.853
42	3.757	7.997	12.727	3.945	8.397	13.363
43	4.242	8.97	14.168	4.454	9.419	14.877
44	4.73	9.927	15.55	4.967	10.423	16.328
45	5.197	10.82	17.375	5.457	11.361	18.244
46	5.623	12.178	19.66	5.905	12.787	20.643
47	6.555	14.037	22.4	6.883	14.739	23.52
48	7.482	15.845	25.008	7.856	16.637	26.259
49	8.363	17.527	27.637	8.782	18.403	29.019
50	9.162	19.272	30.46	9.62	20.235	31.983
51	10.11	21.297	33.637	10.616	22.362	35.319
52	11.188	23.528	37.098	11.748	24.705	38.953
53	12.34	25.912	40.793	12.957	27.207	42.833
54	13.57	28.453	44.727	14.249	29.876	46.963
55	14.882	31.157	48.282	15.626	32.715	50.696
56	16.275	33.398	51.402	17.089	35.068	53.972
57	17.125	35.127	54.033	17.981	36.883	56.735
58	18.002	36.908	56.75	18.902	38.754	59.588
59	18.907	38.748	59.557	19.852	40.686	62.535
60	19.842	40.65	62.455	20.834	42.683	65.578

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RATE CHART**Classification: Internal**

PLAN C - 20 CRITICAL ILLNESSES (PREMIUM - PER MILLE)						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
61	20.808	42.612	68.147	21.849	44.742	71.554
62	21.805	47.338	77.188	22.895	49.705	81.048
63	25.533	55.385	90.105	26.81	58.154	94.61
64	29.852	64.572	104.677	31.344	67.8	109.911
65	34.72	74.827	120.803	36.456	78.568	126.844
66	40.105	86.083	138.387	42.11	90.388	145.306
67	45.977	98.282	157.36	48.276	103.196	165.228
68	52.305	111.383	177.675	54.92	116.953	186.559
69	59.078	125.37	199.188	62.032	131.639	209.148
70	66.292	140.108	221.908	69.606	147.114	233.004
71	73.818	155.617	245.873	77.509	163.398	258.167
72	81.8	172.055	271.27	85.89	180.658	284.834
73	90.257	189.47	298.173	94.77	198.944	313.082
74	99.215	207.918	326.66	104.176	218.314	342.993
75	108.703	227.447	356.815	114.139	238.819	374.656
76	118.743	248.112	388.72	124.681	260.517	408.156
77	129.37	269.977	422.465	135.839	283.476	443.588
78	140.608	293.095	458.138	147.639	307.75	481.045
79	152.488	317.532	492.738	160.113	333.408	517.375
80	165.043			173.296		
81	175.207			183.967		
82	185.735			195.022		
83	196.645			206.477		
84	207.957			218.355		
85	219.693			230.678		
86	231.395			242.965		
87	243.513			255.689		
88	256.078			268.882		
89	269.125			282.581		
90	282.688			296.823		
91	296.798			311.638		
92	311.487			327.061		
93	326.782			343.121		
94	342.705			359.84		
95	359.277			377.241		
96	376.507			395.332		
97	394.405			414.125		
98	412.978			433.627		
99	432.227			453.838		

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UIN: CHOHLIP21017V012122

RATE CHART**Classification: Internal**

PLAN D - 40 CRITICAL ILLNESSES (PREMIUM - PER MILLE)						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
5-17 years	0.317	0.633	0.98	0.333	0.665	1.029
18	0.463	1.007	1.637	0.487	1.057	1.719
19	0.543	1.173	1.893	0.571	1.232	1.988
20	0.63	1.35	2.162	0.662	1.418	2.27
21	0.72	1.53	2.423	0.756	1.607	2.545
22	0.81	1.703	2.673	0.851	1.789	2.807
23	0.893	1.863	2.9	0.938	1.957	3.045
24	0.97	2.007	3.095	1.019	2.107	3.25
25	1.037	2.123	3.297	1.089	2.23	3.462
26	1.088	2.262	3.51	1.143	2.375	3.686
27	1.173	2.422	3.748	1.232	2.543	3.936
28	1.248	2.575	3.983	1.311	2.704	4.183
29	1.327	2.735	4.237	1.393	2.872	4.449
30	1.408	2.91	4.452	1.479	3.056	4.674
31	1.502	3.043	4.645	1.577	3.196	4.877
32	1.542	3.143	4.828	1.619	3.301	5.07
33	1.602	3.287	5.083	1.682	3.451	5.338
34	1.685	3.482	5.413	1.769	3.656	5.684
35	1.797	3.728	5.943	1.887	3.915	6.241
36	1.932	4.148	6.703	2.028	4.356	7.039
37	2.215	4.77	7.72	2.326	5.009	8.106
38	2.555	5.505	8.903	2.683	5.78	9.349
39	2.95	6.348	10.237	3.098	6.666	10.749
40	3.398	7.287	11.702	3.568	7.651	12.287
41	3.89	8.303	13.262	4.085	8.719	13.925
42	4.415	9.372	14.872	4.636	9.84	15.615
43	4.958	10.457	16.473	5.206	10.98	17.297
44	5.5	11.515	17.997	5.775	12.091	18.897
45	6.017	12.497	20.022	6.318	13.122	21.023
46	6.482	14.007	22.563	6.806	14.707	23.692
47	7.525	16.082	25.617	7.901	16.886	26.898
48	8.557	18.092	28.507	8.985	18.996	29.932
49	9.535	19.952	31.412	10.012	20.949	32.982
50	10.417	21.877	34.533	10.938	22.971	36.26
51	11.46	24.118	38.052	12.033	25.324	39.954
52	12.657	26.59	41.888	13.29	27.92	43.983
53	13.933	29.232	45.988	14.63	30.693	48.288
54	15.298	32.053	50.362	16.063	33.656	52.88
55	16.757	35.065	54.32	17.595	36.818	57.036
56	18.308	37.563	57.808	19.224	39.442	60.699
57	19.255	39.5	60.783	20.218	41.475	63.823
58	20.245	41.528	63.897	21.257	43.605	67.092
59	21.283	43.65	67.157	22.348	45.833	70.515
60	22.367	45.873	70.588	23.485	48.167	74.118

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHARTClassification: **Internal**

PLAN D - 40 CRITICAL ILLNESSES (PREMIUM - PER MILLE)						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
61	23.507	48.22	77.302	24.682	50.631	81.167
62	24.715	53.795	88.005	25.951	56.485	92.405
63	29.08	63.292	103.397	30.534	66.456	108.567
64	34.21	74.315	121.08	35.921	78.031	127.134
65	40.105	86.87	141.05	42.11	91.214	148.103
66	46.765	100.945	163.285	49.103	105.992	171.449
67	54.18	116.52	187.772	56.889	122.346	197.16
68	62.34	133.592	214.5	65.457	140.271	225.225
69	71.25	152.16	242.188	74.813	159.768	254.298
70	80.908	170.938	270.623	84.954	179.485	284.155
71	90.03	189.715	299.618	94.532	199.201	314.599
72	99.685	209.588	330.31	104.669	220.068	346.826
73	109.903	230.623	362.782	115.399	242.155	380.921
74	120.72	252.878	397.128	126.756	265.522	416.985
75	132.158	276.407	433.44	138.766	290.227	455.112
76	144.25	301.283	471.815	151.463	316.348	495.406
77	157.033	327.565	512.363	164.885	343.943	537.982
78	170.532	355.33	555.188	179.058	373.097	582.948
79	184.797	384.655	596.653	194.037	403.888	626.486
80	199.858			209.851		
81	211.997			222.597		
82	224.572			235.8		
83	237.585			249.464		
84	251.07			263.624		
85	265.057			278.31		
86	279.175			293.134		
87	293.795			308.485		
88	308.955			324.403		
89	324.697			340.932		
90	341.058			358.111		
91	358.082			375.986		
92	375.805			394.595		
93	394.257			413.97		
94	413.468			434.142		
95	433.462			455.135		
96	454.25			476.963		
97	475.843			499.636		
98	498.252			523.164		
99	521.475			547.549		

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHARTClassification: **Internal**

PLAN E - 50 CRITICAL ILLNESSES (PREMIUM - PER MILLE)						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
5-17 years	0.317	0.633	0.98	0.333	0.665	1.029
18	0.467	1.015	1.657	0.49	1.066	1.74
19	0.55	1.19	1.927	0.578	1.25	2.023
20	0.64	1.377	2.21	0.672	1.446	2.321
21	0.737	1.57	2.493	0.774	1.649	2.618
22	0.833	1.757	2.767	0.875	1.845	2.905
23	0.923	1.935	3.022	0.97	2.032	3.173
24	1.01	2.097	3.247	1.061	2.202	3.409
25	1.087	2.237	3.475	1.141	2.349	3.649
26	1.15	2.388	3.708	1.208	2.508	3.894
27	1.24	2.558	3.962	1.302	2.686	4.16
28	1.32	2.722	4.21	1.386	2.858	4.421
29	1.402	2.89	4.477	1.472	3.035	4.701
30	1.488	3.075	4.703	1.563	3.229	4.939
31	1.587	3.217	4.908	1.666	3.378	5.154
32	1.63	3.322	5.102	1.712	3.488	5.357
33	1.693	3.472	5.37	1.778	3.645	5.639
34	1.78	3.678	5.72	1.869	3.862	6.006
35	1.898	3.94	6.28	1.993	4.137	6.594
36	2.042	4.382	7.083	2.144	4.601	7.438
37	2.34	5.04	8.158	2.457	5.292	8.566
38	2.7	5.817	9.408	2.835	6.108	9.879
39	3.117	6.708	10.817	3.273	7.044	11.358
40	3.59	7.7	12.365	3.77	8.085	12.983
41	4.11	8.773	14.012	4.316	9.212	14.712
42	4.665	9.903	15.713	4.898	10.399	16.499
43	5.238	11.05	17.407	5.5	11.603	18.277
44	5.812	12.168	19.308	6.102	12.777	20.274
45	6.357	13.498	21.765	6.675	14.173	22.853
46	7.142	15.41	24.785	7.499	16.181	26.024
47	8.268	17.643	28.067	8.682	18.526	29.47
48	9.375	19.798	31.158	9.844	20.788	32.716
49	10.422	21.782	34.253	10.943	22.871	35.966
50	11.36	23.832	37.578	11.928	25.023	39.457
51	12.472	26.218	41.323	13.095	27.529	43.39
52	13.747	28.852	45.407	14.434	30.294	47.677
53	15.105	31.66	49.765	15.86	33.243	52.253
54	16.555	34.66	54.41	17.383	36.393	57.131
55	18.103	37.855	58.597	19.009	39.748	61.527
56	19.75	40.493	62.272	20.738	42.518	65.385
57	20.742	42.522	65.388	21.779	44.648	68.658
58	21.78	44.645	68.647	22.869	46.877	72.079
59	22.867	46.868	72.062	24.01	49.212	75.665
60	24.002	49.197	75.657	25.202	51.657	79.44

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IRDA Regn. No.123; PAN AABCC6633K CIN U66030TN2001PLC047977

**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHARTClassification: **Internal**

PLAN E - 50 CRITICAL ILLNESSES (PREMIUM - PER MILLE)						
Age Last Birthday / Policy Term	30 Day Survival Period			0 Day Survival Period		
	1 year	2 year	3 Year	1 year	2 year	3 Year
61	25.195	51.655	82.758	26.455	54.238	86.896
62	26.462	57.563	94.117	27.785	60.442	98.823
63	31.103	67.657	110.467	32.659	71.04	115.99
64	36.553	79.365	129.24	38.381	83.333	135.702
65	42.812	92.687	150.42	44.952	97.321	157.941
66	49.875	107.608	173.983	52.369	112.989	182.683
67	57.733	124.108	199.91	60.62	130.314	209.906
68	66.375	142.177	228.188	69.694	149.286	239.598
69	75.802	161.813	257.452	79.592	169.904	270.324
70	86.012	181.65	287.473	90.312	190.733	301.847
71	95.638	201.462	318.053	100.42	211.535	333.956
72	105.823	222.415	350.4	111.115	233.536	367.92
73	116.592	244.577	384.602	122.421	256.806	403.832
74	127.985	268.01	420.755	134.384	281.411	441.793
75	140.025	292.77	458.957	147.026	307.409	481.905
76	152.745	318.932	499.307	160.382	334.878	524.272
77	166.187	346.56	541.918	174.496	363.888	569.014
78	180.373	375.732	586.902	189.392	394.518	616.247
79	195.358	406.528	630.525	205.126	426.855	662.051
80	211.17			221.729		
81	223.997			235.197		
82	237.283			249.148		
83	251.033			263.585		
84	265.282			278.546		
85	280.06			294.063		
86	294.977			309.726		
87	310.425			325.946		
88	326.443			342.766		
89	343.075			360.229		
90	360.363			378.382		
91	378.352			397.269		
92	397.077			416.931		
93	416.573			437.402		
94	436.873			458.717		
95	457.997			480.897		
96	479.962			503.96		
97	502.778			527.917		
98	526.455			552.778		
99	550.992			578.541		

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**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHART**Classification: Internal**

Optional Covers	Rate
Double Protection Cover	10% loading on Base Premium
Loss of Job Cover (applicable on three time of monthly Sum Insured)	90% of the base premium table
Loss of Income for Self Employed (Rate Per Mile applicable on three time of monthly Sum Insured)	As per base premium table

DISCOUNTS/LOADINGS**Discount in Lieu of Intermediation**

15%

Discount for Direct business

15%

Long Term Discount

No of Years	Discount (%) on Premium
1	0%
2	5 %
3	10 %

These discounts would be applicable on the respective 2-year or 3-year premium indicated above

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**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHART**Classification: Internal****Premium applicable for Medical Second Opinion-Add-on Cover (Excluding GST):**

UIN: CHOHLIA19048V011920

Premium per person per annum

Age	Gross Premium per person
0-17	211
18-25	174
26-30	188
31-35	202
36-40	218
41-45	249
46-50	316
51-55	414
56-60	718
61-65	1031
66-70	1508
71-75	1546
76-80	1585
81-85	1625
86-90	1666
91-95	1708
95 Above	1751

- If a policyholder aged 45 chooses "**Medical Second Opinion**" policy, his premium would be equal to Rs. 249
- If a policyholder aged 45 chooses "**Medical Second Opinion**" with 2 year term policy the premium to be paid would be calculated as follows

Premium for 1st year (age 45) =249
 Premium for 2nd year (age 46) =316
 Number of Years =2
 Premium to the customer = (249+316) =565

- If a policyholder aged 45 chooses "**Medical Second Opinion**" with 3 year term policy the premium to be paid would be calculated as follows

Premium for 1st year (age 45) =249
 Premium for 2nd year (age 46) =316
 Premium for 3rd year (age 47) =316
 Number of Years =3
 Premium to the customer = (249+316+316) =881

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**FLEXI MAX PROTECT**

UIN: CHOHLIP21017V012122

RATE CHART

Classification: Internal

Long Term Discount:

Policy Term	Discount %
1 Year	0.00%
2 Year	3.5%
3 Year	6.5%