

## Arogya Sanjeevani Policy, Navi General Insurance

### Rate Chart

#### I. Base Benefits

##### Risk Premium

Age\SI	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91D-17	993	1,111	1,282	1,416	1,692	1,761	1,864	2,079	2,258
18-25	975	1,116	1,317	1,476	1,798	1,882	2,005	2,257	2,468
26-30	1,309	1,505	1,785	2,006	2,397	2,571	2,742	3,093	3,390
31-35	1,477	1,701	2,021	2,275	2,658	2,921	3,117	3,518	3,860
36-40	1,657	1,912	2,276	2,565	2,965	3,299	3,522	3,978	4,366
41-45	1,833	2,121	2,530	2,853	3,262	3,673	3,924	4,432	4,867
46-50	2,583	2,996	3,582	4,047	4,596	5,226	5,587	6,318	6,943
51-55	3,692	4,255	5,051	5,685	6,380	7,288	7,781	8,774	9,625
56-60	5,590	6,471	7,720	8,713	9,671	11,228	12,000	13,558	14,897
61-65	8,465	9,815	11,729	13,252	14,553	17,111	18,294	20,686	22,743
66-70	11,438	13,288	15,913	18,001	19,602	23,292	24,915	28,195	31,018
>70	15,413	17,942	21,521	24,373	26,378	31,592	33,812	38,283	42,136

##### Office Premium

Age\SI	100,000	150,000	200,000	250,000	300,000	350,000	400,000	450,000	500,000
91D-17	1,601	1,792	2,067	2,285	2,728	2,840	3,006	3,353	3,642
18-25	1,573	1,800	2,124	2,381	2,900	3,035	3,234	3,640	3,981
26-30	2,112	2,428	2,879	3,236	3,866	4,147	4,423	4,989	5,467
31-35	2,383	2,744	3,260	3,669	4,286	4,711	5,027	5,674	6,225
36-40	2,673	3,084	3,671	4,137	4,781	5,320	5,681	6,416	7,043
41-45	2,956	3,421	4,080	4,602	5,261	5,924	6,330	7,149	7,849
46-50	4,166	4,832	5,778	6,528	7,413	8,429	9,011	10,190	11,198
51-55	5,954	6,862	8,147	9,169	10,291	11,755	12,550	14,152	15,525
56-60	9,016	10,437	12,451	14,053	15,598	18,109	19,355	21,868	24,027
61-65	13,654	15,831	18,918	21,374	23,472	27,598	29,506	33,364	36,682
66-70	18,448	21,433	25,665	29,034	31,617	37,568	40,186	45,475	50,029
>70	24,860	28,938	34,712	39,312	42,545	50,956	54,536	61,747	67,962

#### II. Discounts and Loadings

##### Family Floater Discount chart

Age band refers to the age of the eldest member.

2 Adults									
Age-Band	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs
91D-17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18-25	34.70%	34.62%	34.49%	34.35%	34.27%	34.01%	33.61%	33.22%	32.96%
26-30	35.51%	35.37%	35.17%	34.97%	34.84%	34.44%	33.83%	33.23%	32.83%
31-35	36.35%	36.17%	35.89%	35.62%	35.44%	34.89%	34.08%	33.26%	32.71%
36-40	35.14%	34.95%	34.67%	34.39%	34.20%	33.64%	32.79%	31.94%	31.38%

Navi General Insurance Limited  
(Formerly known as NAVI General Insurance Limited)

Registered & Corporate Office: Office Nos. 402,403 & 404, A & B Wing, 4th Floor, Fulcrum, Sahar Road, Next to Hyatt Regency, Andheri (East), Mumbai – 400099 Maharashtra.  
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Phone: 022 - 40018100  
IRDAI Reg No.: 155  
PRODUCT UIN:

2 Adults									
Age-Band	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs
41-45	33.93%	33.73%	33.44%	33.15%	32.95%	32.37%	31.49%	30.61%	30.03%
46-50	31.80%	31.60%	31.31%	31.01%	30.82%	30.23%	29.34%	28.45%	27.86%
51-55	27.95%	27.74%	27.44%	27.13%	26.93%	26.32%	25.41%	24.50%	23.89%
56-60	18.84%	18.66%	18.40%	18.13%	17.95%	17.42%	16.63%	15.83%	15.30%
61-65	10.63%	10.50%	10.30%	10.11%	9.98%	9.58%	8.99%	8.40%	8.01%
66-70	5.61%	5.51%	5.37%	5.23%	5.14%	4.85%	4.43%	4.00%	3.72%
>70	3.93%	3.86%	3.76%	3.66%	3.59%	3.40%	3.10%	2.80%	2.60%

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

2 Adult & 1 Child									
Age-Band	1 Lakhs	1.5 Lakhs	2 Lakhs	2.5 Lakhs	3 Lakhs	3.5 Lakhs	4 Lakhs	4.5 Lakhs	5 Lakhs
91D-17	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18-25	35.98%	35.85%	35.65%	35.45%	35.31%	34.91%	34.31%	33.71%	33.31%
26-30	36.07%	35.92%	35.68%	35.45%	35.29%	34.83%	34.13%	33.43%	32.96%
31-35	35.90%	35.72%	35.45%	35.18%	35.00%	34.46%	33.65%	32.84%	32.31%
36-40	34.68%	34.50%	34.23%	33.96%	33.78%	33.25%	32.44%	31.64%	31.10%
41-45	33.14%	32.96%	32.69%	32.42%	32.24%	31.70%	30.90%	30.09%	29.55%
46-50	31.41%	31.23%	30.96%	30.69%	30.51%	29.97%	29.17%	28.36%	27.82%
51-55	29.32%	29.14%	28.87%	28.60%	28.42%	27.88%	27.07%	26.26%	25.72%
56-60	21.93%	21.78%	21.55%	21.32%	21.17%	20.72%	20.03%	19.35%	18.89%
61-65	13.61%	13.50%	13.33%	13.17%	13.05%	12.72%	12.22%	11.71%	11.38%
66-70	7.46%	7.38%	7.26%	7.14%	7.05%	6.81%	6.45%	6.08%	5.84%
>70	5.22%	5.16%	5.08%	4.99%	4.94%	4.77%	4.51%	4.26%	4.09%

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

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

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%

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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%

COCO 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 - COCO 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 - COCO Duniya Discount)

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