

Premium Rates Table Per Thousand Sum Assured

Aviva Credit Suraksha (122N041V02)

Age	CrS-1	CrS-2	CrS-3	CrS-4
18	1.80	2.05	2.30	2.55
19	1.85	2.11	2.38	2.64
20	1.90	2.17	2.44	2.71
21	1.94	2.22	2.50	2.78
22	1.98	2.27	2.56	2.84
23	2.01	2.31	2.60	2.90
24	2.04	2.34	2.64	2.94
25	2.06	2.37	2.67	2.98
26	2.08	2.39	2.70	3.01
27	2.10	2.41	2.72	3.03
28	2.10	2.41	2.73	3.04
29	2.11	2.42	2.73	3.04
30	2.11	2.42	2.73	3.05
31	2.13	2.44	2.76	3.08
32	2.18	2.50	2.83	3.16
33	2.25	2.59	2.93	3.27
34	2.34	2.70	3.06	3.42
35	2.46	2.84	3.23	3.61
36	2.60	3.01	3.42	3.83
37	2.76	3.20	3.64	4.09
38	2.94	3.42	3.90	4.38
39	3.16	3.68	4.21	4.73
40	3.42	3.99	4.57	5.14
41	3.66	4.28	4.91	5.53
42	3.90	4.57	5.24	5.91
43	4.17	4.90	5.63	6.35
44	4.51	5.31	6.10	6.90
45	4.92	5.80	6.67	7.55
46	5.39	6.36	7.33	8.30
47	5.93	7.01	8.09	9.16
48	6.53	7.73	8.93	10.13
49	7.20	8.54	9.87	11.20
50	7.94	9.42	10.90	12.38
51	8.74	10.38	12.02	13.66
52	9.61	11.42	13.23	15.05
53	10.54	12.54	14.54	16.54
54	11.54	13.74	15.94	18.14
55	12.61	15.02	17.43	19.85
56	13.73	16.37	19.01	21.65
57	14.80	17.65	20.50	23.35
58	15.91	18.98	22.05	25.12
59	17.28	20.62	23.97	27.32
60	18.91	22.58	26.25	29.93
61	20.8	24.85	28.9	32.96
62	22.95	27.44	31.92	36.4
63	25.37	30.34	35.3	40.27
64	28.05	33.55	39.05	44.55

Rebate per mille (Rs.)

Min {0.00072225 * total sum assured (in Rs.crore), 0.14}

Premium rate will depend upon type of group:

Class	Type of Group
CrS-1	Bank account holders groups, low risk salaried members or those involved in own sma
CrS-2	Moderate/high risk industrial and manufacturing group in urban and semi urban areas
CrS-3	High risk rural groups (e.g. fisherman, farmers living near wildlife areas)
CrS-4	High risk unorganised rural groups where group size is large.

Premium Rates Table Per Thousand Sum Assured

Aviva Credit Plus (122N009V02)

Age	CP-1	CP-2
	Premium/1000SA	Premium/1000SA
18	3.59	3.91
19	3.69	4.02
20	3.78	4.12
21	3.86	4.21
22	3.93	4.29
23	3.98	4.35
24	4.04	4.41
25	4.07	4.45
26	4.10	4.47
27	4.12	4.49
28	4.14	4.52
29	4.18	4.56
30	4.24	4.63
31	4.36	4.76
32	4.53	4.95
33	4.75	5.19
34	5.01	5.49
35	5.33	5.83
36	5.69	6.24
37	6.11	6.72
38	6.59	7.24
39	7.11	7.82
40	7.67	8.44
41	8.26	9.10
42	8.92	9.83
43	9.70	10.70
44	10.63	11.72
45	11.69	12.90
46	12.89	14.24
47	14.23	15.72
48	15.71	17.39
49	17.36	19.20
50	19.14	21.17
51	21.05	23.29
52	23.10	25.56
53	25.26	28.00
54	27.57	30.53
55	29.96	33.19
56	32.50	36.00
57	35.20	38.99
58	38.28	42.39
59	41.90	46.49
60	46.15	51.15

The premium rate will depend upon the group characteristics

Premium Rates Table Per Thousand Sum Assured

Aviva Corporate Life Plus (122N067V03)

Aviva Traditional Employee Benefit Plan (122N102V01)

Age Last B'Day	Premium Rates				
	CL1	CL2	CL3	CL4	CL5
18	0.58	0.63	0.68	0.78	0.97
19	0.60	0.65	0.70	0.80	1.01
20	0.62	0.67	0.72	0.83	1.04
21	0.63	0.68	0.74	0.85	1.07
22	0.64	0.70	0.75	0.87	1.09
23	0.65	0.71	0.77	0.88	1.11
24	0.66	0.72	0.78	0.90	1.13
25	0.67	0.73	0.79	0.91	1.15
26	0.68	0.74	0.80	0.92	1.16
27	0.68	0.74	0.81	0.93	1.17
28	0.69	0.75	0.81	0.93	1.18
29	0.69	0.75	0.81	0.93	1.18
30	0.69	0.75	0.81	0.93	1.18
31	0.69	0.75	0.81	0.94	1.18
32	0.70	0.76	0.83	0.95	1.21
33	0.72	0.79	0.85	0.98	1.25
34	0.75	0.81	0.88	1.02	1.30
35	0.78	0.85	0.93	1.07	1.37
36	0.82	0.90	0.98	1.13	1.45
37	0.87	0.95	1.03	1.20	1.54
38	0.92	1.01	1.10	1.28	1.65
39	0.98	1.08	1.18	1.38	1.77
40	1.06	1.17	1.28	1.50	1.93
41	1.14	1.26	1.38	1.62	2.09
42	1.21	1.34	1.47	1.73	2.24
43	1.29	1.43	1.57	1.84	2.40
44	1.39	1.54	1.69	1.99	2.59
45	1.51	1.67	1.84	2.17	2.83
46	1.65	1.83	2.01	2.38	3.10
47	1.81	2.01	2.21	2.62	3.42
48	1.99	2.21	2.44	2.89	3.79
49	2.19	2.44	2.69	3.19	4.19
50	2.41	2.69	2.97	3.52	4.63
51	2.66	2.96	3.27	3.89	5.12
52	2.92	3.26	3.60	4.29	5.65
53	3.21	3.58	3.96	4.71	6.22
54	3.51	3.93	4.34	5.17	6.83
55	3.84	4.29	4.75	5.66	7.49
56	4.19	4.69	5.19	6.19	8.18
57	4.55	5.10	5.64	6.73	8.91
58	4.86	5.45	6.03	7.20	9.53
59	5.25	5.89	6.52	7.79	10.32
60	5.73	6.42	7.11	8.50	11.27
61	6.29	7.05	7.81	9.34	12.39
62	6.93	7.77	8.61	10.30	13.67
63	7.65	8.59	9.52	11.38	15.12
64	8.46	9.49	10.53	12.59	16.73

65	9.35	10.49	11.64	13.93	18.51
66	9.82	11.02	12.23	14.63	19.45
67	11.04	12.40	13.76	16.47	21.90
68	12.40	13.93	15.46	18.51	24.62
69	13.91	15.62	17.34	20.77	27.62

Premium rate depends upon the type of occupation of the group:

Class	Type of occupation
CL1	<ul style="list-style-type: none"> • Senior Management, Directors, MD's, CFO's, AVP's, VP's, Senior Managers with no exposure to outside office • Professional staff with no exposure to outside office (like doctors/dentists, lawyers, accountants, actuaries, engineers, teachers etc.) • Partners and Associates with no exposure to outside office
CL2	<ul style="list-style-type: none"> • Middle or Junior-management • Secretarial and clerical / administrative staff • Business services (advertising, employment, agencies, data processing, office equipment, etc) • Senior Management with some exposure to outside office (not municipalities) • Professional staff with some exposure to work outside an office (surveyors, geologist, etc.) • Partners and Associates with some exposure to outside office • Professional salesperson (like without any travel or delivery job) • Retail business
CL3	<ul style="list-style-type: none"> • Light manufacture and assembly • Regular salesperson (like with travel or delivery job.) • Nurses • Real estate agents, insurance agents and brokers and attendants • Wholesale business
CL4	<ul style="list-style-type: none"> • Skilled craftsmen and tradesmen whose duties involve only light manual work (e.g. electricians, plumbers, carpeting, home appliance repairs, etc.) • Maintenance workers, Janitorial workers etc • Chemical manufacturing
CL5	<ul style="list-style-type: none"> • Auto and auto related manufacturing and assembly • Auto/Engine service and Repair • Service & Repair of Industrial equipment • Heavy construction contractors (roads, commercial & residential buildings, tunnels, bridges, houses) • Farmers (Agriculture & Livestock) • Long and short haul trucking • Truck, Taxi and Bus drivers, ambulance drivers • Firemen, policemen • Steel manufacturing • Semi-skilled, manual and process workers in light industries. • Stores personnel, service workers • Security personnel • Above ground workers for mines • Manual and process workers in primary industries (except primary metal industries or cement) • Supervisors in primary metal industries (foundries, including rolling and drawing)

Premium Rates Table Per Thousand Sum Assured

Aviva Corporate Shield Plus (122N066V03)

Age(lbd)	CS-1	CS-2	CS-3	CS-4	CS-5
18	0.63	0.71	0.80	0.88	0.96
19	0.65	0.74	0.83	0.92	1.01
20	0.67	0.77	0.86	0.95	1.05
21	0.69	0.79	0.88	0.98	1.08
22	0.70	0.80	0.90	1.00	1.10
23	0.71	0.81	0.91	1.02	1.12
24	0.72	0.82	0.92	1.03	1.13
25	0.72	0.83	0.93	1.03	1.14
26	0.73	0.83	0.94	1.04	1.15
27	0.74	0.84	0.95	1.05	1.16
28	0.74	0.85	0.96	1.06	1.17
29	0.75	0.86	0.97	1.08	1.18
30	0.75	0.87	0.98	1.09	1.21
31	0.78	0.89	1.00	1.12	1.23
32	0.80	0.91	1.03	1.15	1.27
33	0.82	0.94	1.06	1.19	1.31
34	0.85	0.98	1.10	1.23	1.36
35	0.87	1.02	1.15	1.28	1.42
36	0.92	1.06	1.21	1.35	1.49
37	0.97	1.12	1.27	1.42	1.57
38	1.02	1.18	1.35	1.51	1.67
39	1.08	1.26	1.43	1.61	1.78
40	1.15	1.34	1.53	1.72	1.91
41	1.24	1.44	1.65	1.85	2.06
42	1.33	1.56	1.78	2.00	2.23
43	1.44	1.69	1.93	2.18	2.43
44	1.57	1.84	2.11	2.38	2.66
45	1.72	2.02	2.32	2.62	2.93
46	1.89	2.22	2.56	2.89	3.23
47	2.08	2.45	2.83	3.21	3.59
48	2.30	2.72	3.14	3.56	3.98
49	2.54	3.01	3.48	3.95	4.42
50	2.81	3.33	3.85	4.38	4.90
51	3.09	3.67	4.25	4.83	5.42
52	3.39	4.03	4.67	5.32	5.96
53	3.71	4.41	5.11	5.82	6.52
54	4.03	4.80	5.57	6.34	7.11
55	4.37	5.20	6.04	6.88	7.71
56	4.71	5.62	6.53	7.43	8.34
57	5.07	6.05	7.03	8.01	8.99
58	5.46	6.51	7.57	8.62	9.68
59	5.86	7.00	8.13	9.27	10.41
60	6.30	7.52	8.75	9.97	11.19
61	6.77	8.09	9.41	10.73	12.05
62	7.30	8.72	10.14	11.56	12.99
63	7.87	9.41	10.95	12.48	14.02
64	8.50	10.17	11.83	13.50	15.16
65	9.20	11.01	12.81	14.62	16.42
66	9.97	11.93	13.89	15.85	17.81
67	10.82	12.95	15.08	17.21	19.33
68	11.75	14.07	16.38	18.70	21.01
69	12.78	15.29	17.81	20.33	22.85
70	13.89	16.64	19.38	22.12	24.86
71	15.12	18.10	21.09	24.08	27.06
72	16.45	19.70	22.96	26.21	29.46
73	17.90	21.45	24.99	28.53	32.08
74	19.48	23.34	27.20	31.06	34.92

Premium rate depends upon the type of employment of the group:

Class	Type of occupation
<p>CS1</p>	<ul style="list-style-type: none"> • Senior Management, Directors, MD's, CFO's, AVP's, VP's, Senior Managers with no exposure to outside office • Professional staff with no exposure to outside office (like doctors/dentists, lawyers, accountants, actuaries, engineers, teachers etc.) • Partners and Associates with no exposure to outside office
<p>CS2</p>	<ul style="list-style-type: none"> • Middle or Junior-management • Secretarial and clerical / administrative staff • Business services (advertising, employment, agencies, data processing, office equipment, etc) • Senior Management with some exposure to outside office (not municipalities) • Professional staff with some exposure to work outside an office (surveyors, geologist, etc.) • Partners and Associates with some exposure to outside office • Professional salesperson (like without any travel or delivery job) • Retail business
<p>CS3</p>	<ul style="list-style-type: none"> • Light manufacture and assembly • Regular salesperson (like with travel or delivery job.) • Nurses • Real estate agents, insurance agents and brokers and attendants • Wholesale business
<p>CS4</p>	<ul style="list-style-type: none"> • Skilled craftsmen and tradesmen whose duties involve only light manual work (e.g. electricians, plumbers, carpeting, home appliance repairs, etc.) • Maintenance workers, Janitorial workers etc • Chemical manufacturing
<p>CS5</p>	<ul style="list-style-type: none"> • Auto and auto related manufacturing and assembly • Auto/Engine service and Repair • Service & Repair of Industrial equipment • Heavy construction contractors (roads, commercial & residential buildings, tunnels, bridges, houses) • Farmers (Agriculture & Livestock) • Long and short haul trucking • Truck, Taxi and Bus drivers, ambulance drivers • Firemen, policemen • Steel manufacturing • Semi-skilled, manual and process workers in light industries. • Stores personnel, service workers • Security personnel • Above ground workers for mines • Manual and process workers in primary industries (except primary metal industries or cement) • Supervisors in primary metal industries (foundries, including rolling and drawing)

Premium Rates Table Per Thousand Sum Assured

Aviva Group Gratuity Advantage (122L090V02)

Aviva New Group Leave Encashment Plan (122L091V02)

Age(lbd)	AG-1	AG-2	AG-3	AG-4	AG-5	AG-6
18	0.85	0.95	1.16	1.36	1.56	1.76
19	0.87	0.98	1.19	1.40	1.61	1.82
20	0.89	1.00	1.22	1.44	1.66	1.88
21	0.91	1.02	1.25	1.47	1.70	1.93
22	0.92	1.04	1.27	1.51	1.74	1.97
23	0.94	1.06	1.29	1.53	1.77	2.01
24	0.95	1.07	1.31	1.56	1.80	2.04
25	0.96	1.08	1.33	1.57	1.82	2.07
26	0.97	1.09	1.34	1.59	1.84	2.09
27	0.97	1.10	1.35	1.60	1.85	2.10
28	0.97	1.10	1.35	1.60	1.86	2.11
29	0.97	1.10	1.35	1.61	1.86	2.11
30	0.97	1.10	1.35	1.61	1.86	2.11
31	0.98	1.11	1.37	1.62	1.88	2.14
32	1.00	1.14	1.40	1.66	1.93	2.19
33	1.03	1.17	1.45	1.72	2.00	2.27
34	1.07	1.22	1.51	1.80	2.09	2.38
35	1.12	1.27	1.58	1.89	2.20	2.51
36	1.17	1.34	1.67	2.00	2.34	2.67
37	1.24	1.42	1.77	2.13	2.49	2.85
38	1.31	1.50	1.89	2.28	2.67	3.05
39	1.40	1.61	2.04	2.46	2.88	3.30
40	1.50	1.74	2.20	2.66	3.13	3.59
41	1.60	1.85	2.36	2.86	3.37	3.87
42	1.70	1.97	2.51	3.05	3.60	4.14
43	1.81	2.10	2.69	3.28	3.86	4.45
44	1.95	2.27	2.91	3.55	4.19	4.84
45	2.11	2.46	3.17	3.88	4.59	5.29
46	2.30	2.69	3.48	4.26	5.04	5.83
47	2.52	2.95	3.82	4.69	5.57	6.44
48	2.76	3.25	4.21	5.18	6.15	7.12
49	3.03	3.57	4.65	5.72	6.80	7.87
50	3.33	3.93	5.12	6.32	7.51	8.71
51	3.65	4.32	5.64	6.96	8.29	9.61
52	4.00	4.74	6.20	7.66	9.13	10.59
53	4.38	5.19	6.80	8.42	10.03	11.65
54	4.78	5.67	7.45	9.23	11.00	12.78
55	5.21	6.19	8.14	10.09	12.04	13.98
56	5.67	6.73	8.86	11.00	13.13	15.26
57	6.10	7.25	9.55	11.86	14.16	16.46
58	6.55	7.79	10.27	12.75	15.23	17.71
59	7.10	8.45	11.15	13.86	16.56	19.26
60	7.76	9.24	12.21	15.17	18.14	21.11
61	8.52	10.16	13.43	16.70	19.97	23.25
62	9.39	11.20	14.82	18.44	22.06	25.68

63	10.37	12.37	16.38	20.39	24.40	28.41
64	11.45	13.67	18.11	22.55	27.00	31.44
65	12.31	14.71	19.50	24.29	29.07	33.86
66	13.39	16.01	21.23	26.45	31.67	36.89
67	15.04	17.98	23.86	29.74	35.62	41.50
68	16.87	20.17	26.78	33.39	40.00	46.61
69	18.88	22.59	30.01	37.42	44.84	52.25
70	21.11	25.26	33.57	41.88	50.19	58.49
71	23.57	28.21	37.50	46.79	56.08	65.37
72	26.27	31.46	41.83	52.20	62.57	72.94
73	29.24	35.02	46.59	58.15	69.71	81.27
74	32.51	38.94	51.81	64.67	77.54	90.41

Premium rate depends upon the type of group:

Class	Type of employment/Group
AG-1	Key employees of corporate and recognized professionals (e.g. actuary, accountant, lawyer, doctor, Information Technology professionals etc.) and the lives working in the Financial Sector, Information Technology, faculty of reputed educational institutions or employees of BPO. The occupation does not entail any fieldwork.
AG-2	Office workers including management and staff having manual work (e.g. peons, drivers, security etc.).
AG-3	Office workers and persons with fieldwork (e.g. sales persons, site engineers etc).
AG-4, AG-5, AG-6	High-risk industrial/manufacturing groups