



IFFCO-TOKIO GENERAL INSURANCE CO. LTD

Regd. Office: IFFCO Sadan, C-1, Distt. Centre, Saket, New Delhi-110017

RATING CHART

UIN : IFFHLIP24013V052324

FAMILY HEALTH PROTECTOR WITHOUT CRITICAL ILLNESS

Premium Rates for Highest Aged Member													Amount in Rs	
Age/SI	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	80-85	86-90	91-95	96-100	>101
1,50,000	3,309	3,817	5,398	7,111	11,011	16,764	17,578	21,626	28,841	34,610	38,071	41,878	46,066	48,369
2,00,000	3,813	4,398	6,221	8,194	12,688	19,317	20,255	24,920	33,235	39,882	43,870	48,257	53,082	55,736
2,50,000	4,340	5,005	7,080	9,325	14,440	21,985	23,052	28,362	37,824	45,389	49,928	54,921	60,413	63,433
3,00,000	4,445	5,127	7,252	9,552	14,790	22,519	23,612	29,050	38,743	46,491	51,140	56,254	61,880	64,974
3,50,000	4,553	5,252	7,428	9,784	15,150	23,065	24,186	29,756	39,683	47,620	52,382	57,620	63,382	66,552
4,00,000	4,850	5,594	7,912	10,422	16,138	24,571	25,764	31,698	42,273	50,728	55,800	61,381	67,519	70,894
4,50,000	5,159	5,950	8,416	11,086	17,166	26,135	27,404	33,716	44,965	53,958	59,354	65,289	71,818	75,409
5,00,000	5,382	6,208	8,780	11,566	17,908	27,266	28,590	35,174	46,910	56,292	61,921	68,113	74,924	78,671
6,00,000	6,417	7,401	10,468	13,789	21,351	32,507	34,085	41,936	55,927	67,113	73,824	81,206	89,327	93,793
7,00,000	6,624	7,641	10,807	14,235	22,042	33,559	35,189	43,293	57,738	69,285	76,214	83,835	92,219	96,829
8,00,000	6,781	7,821	11,062	14,571	22,561	34,350	36,018	44,314	59,098	70,918	78,010	85,811	94,392	99,112
9,00,000	7,114	8,205	11,606	15,287	23,671	36,039	37,789	46,492	62,004	74,404	81,845	90,029	99,032	1,03,984
10,00,000	7,153	8,250	11,669	15,370	23,799	36,235	37,995	46,745	62,341	74,809	82,290	90,519	99,571	1,04,550
11,00,000	7,374	8,505	12,029	15,845	24,535	37,355	39,169	48,190	64,268	77,122	84,834	93,317	1,02,649	1,07,782
12,00,000	7,531	8,686	12,286	16,183	25,058	38,151	40,003	49,217	65,637	78,765	86,641	95,306	1,04,836	1,10,078
13,00,000	7,901	9,113	12,890	16,978	26,290	40,026	41,970	51,636	68,864	82,637	90,901	99,991	1,09,990	1,15,489
14,00,000	8,063	9,300	13,154	17,327	26,830	40,849	42,832	52,697	70,279	84,335	92,768	1,02,045	1,12,249	1,17,862
15,00,000	8,302	9,575	13,543	17,839	27,622	42,056	44,098	54,254	72,356	86,827	95,509	1,05,060	1,15,566	1,21,345
16,00,000	8,544	9,855	13,938	18,360	28,428	43,283	45,384	55,837	74,466	89,360	98,296	1,08,125	1,18,938	1,24,885
17,00,000	8,832	10,186	14,408	18,978	29,386	44,740	46,913	57,717	76,974	92,369	1,01,606	1,11,766	1,22,943	1,29,090
18,00,000	9,131	10,531	14,895	19,620	30,381	46,255	48,501	59,672	79,580	95,496	1,05,046	1,15,551	1,27,106	1,33,461
19,00,000	9,590	11,062	15,646	20,609	31,911	48,585	50,944	62,677	83,588	1,00,306	1,10,337	1,21,370	1,33,508	1,40,183
20,00,000	10,050	11,592	16,396	21,597	33,441	50,914	53,387	65,682	87,597	1,05,116	1,15,628	1,27,190	1,39,909	1,46,905
21,00,000	10,556	12,176	17,222	22,685	35,125	53,479	56,076	68,991	92,009	1,10,410	1,21,451	1,33,597	1,46,956	1,54,304
22,00,000	11,063	12,760	18,048	23,772	36,810	56,043	58,765	72,299	96,421	1,15,705	1,27,275	1,40,003	1,54,003	1,61,703
23,00,000	11,620	13,403	18,957	24,970	38,664	58,866	61,724	75,940	1,01,277	1,21,532	1,33,686	1,47,054	1,61,760	1,69,848
24,00,000	12,177	14,045	19,866	26,167	40,518	61,688	64,684	79,582	1,06,133	1,27,360	1,40,096	1,54,106	1,69,516	1,77,992
25,00,000	12,776	14,736	20,842	27,453	42,509	64,721	67,864	83,494	1,11,351	1,33,621	1,46,983	1,61,681	1,77,849	1,86,742
26,00,000	13,419	15,478	21,892	28,836	44,650	67,981	71,282	87,699	1,16,959	1,40,351	1,54,386	1,69,825	1,86,807	1,96,147
27,00,000	14,063	16,220	22,942	30,219	46,791	71,241	74,700	91,904	1,22,567	1,47,081	1,61,789	1,77,968	1,95,765	2,05,553
28,00,000	14,788	17,057	24,126	31,778	49,207	74,918	78,556	96,648	1,28,894	1,54,673	1,70,140	1,87,154	2,05,869	2,16,163
29,00,000	15,514	17,894	25,310	33,338	51,622	78,595	82,411	1,01,392	1,35,220	1,62,264	1,78,490	1,96,339	2,15,973	2,26,772

30,00,000	16,240	18,732	26,494	34,898	54,037	82,272	86,267	1,06,135	1,41,546	1,69,856	1,86,841	2,05,525	2,26,078	2,37,382
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Table A: Premium for the highest age member of the family (Excluding Taxes)

Premium Rates for Other Members													Amount in Rs	
Age/SI	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	80-85	86-90	91-95	96-100	>101
1,50,000	2,151	2,481	3,509	4,622	7,157	10,896	11,426	14,057	18,747	22,496	24,746	27,221	29,943	31,440
2,00,000	2,479	2,859	4,043	5,326	8,247	12,556	13,166	16,198	21,603	25,923	28,515	31,367	34,504	36,229
2,50,000	2,821	3,254	4,602	6,062	9,386	14,290	14,984	18,435	24,586	29,503	32,453	35,698	39,268	41,232
3,00,000	2,889	3,333	4,714	6,209	9,614	14,637	15,348	18,883	25,183	30,219	33,241	36,565	40,222	42,233
3,50,000	2,959	3,414	4,828	6,360	9,847	14,993	15,721	19,341	25,794	30,953	34,048	37,453	41,199	43,259
4,00,000	3,153	3,636	5,143	6,775	10,490	15,971	16,746	20,603	27,477	32,973	36,270	39,897	43,887	46,081
4,50,000	3,353	3,868	5,471	7,206	11,158	16,988	17,813	21,915	29,227	35,073	38,580	42,438	46,682	49,016
5,00,000	3,498	4,035	5,707	7,518	11,640	17,723	18,583	22,863	30,491	36,590	40,249	44,274	48,701	51,136
6,00,000	4,171	4,811	6,804	8,963	13,878	21,129	22,156	27,258	36,353	43,623	47,985	52,784	58,062	60,966
7,00,000	4,306	4,966	7,025	9,253	14,327	21,813	22,873	28,141	37,529	45,035	49,539	54,493	59,942	62,939
8,00,000	4,407	5,084	7,190	9,471	14,665	22,328	23,412	28,804	38,414	46,097	50,706	55,777	61,355	64,423
9,00,000	4,624	5,333	7,544	9,936	15,386	23,425	24,563	30,220	40,302	48,363	53,199	58,519	64,371	67,589
10,00,000	4,649	5,362	7,585	9,991	15,470	23,553	24,696	30,384	40,522	48,626	53,489	58,838	64,721	67,957
11,00,000	4,793	5,528	7,819	10,299	15,948	24,281	25,460	31,324	41,774	50,129	55,142	60,656	66,722	70,058
12,00,000	4,895	5,646	7,986	10,519	16,288	24,798	26,002	31,991	42,664	51,197	56,317	61,949	68,144	71,551
13,00,000	5,136	5,924	8,378	11,036	17,088	26,017	27,280	33,564	44,762	53,714	59,085	64,994	71,493	75,068
14,00,000	5,241	6,045	8,550	11,263	17,439	26,552	27,841	34,253	45,681	54,818	60,299	66,329	72,962	76,610
15,00,000	5,396	6,224	8,803	11,595	17,955	27,336	28,664	35,265	47,031	56,437	62,081	68,289	75,118	78,874
16,00,000	5,553	6,405	9,060	11,934	18,478	28,134	29,500	36,294	48,403	58,084	63,892	70,281	77,310	81,175
17,00,000	5,740	6,621	9,365	12,336	19,101	29,081	30,493	37,516	50,033	60,040	66,044	72,648	79,913	83,909
18,00,000	5,935	6,845	9,682	12,753	19,747	30,066	31,526	38,786	51,727	62,073	68,280	75,108	82,619	86,750
19,00,000	6,234	7,190	10,170	13,396	20,742	31,580	33,114	40,740	54,333	65,199	71,719	78,891	86,780	91,119
20,00,000	6,533	7,535	10,657	14,038	21,737	33,094	34,701	42,694	56,938	68,325	75,158	82,674	90,941	95,488
21,00,000	6,862	7,914	11,194	14,745	22,831	34,761	36,449	44,844	59,806	71,767	78,943	86,838	95,522	1,00,298
22,00,000	7,191	8,294	11,731	15,452	23,926	36,428	38,197	46,994	62,673	75,208	82,729	91,002	1,00,102	1,05,107
23,00,000	7,553	8,712	12,322	16,230	25,131	38,263	40,121	49,361	65,830	78,996	86,896	95,585	1,05,144	1,10,401
24,00,000	7,915	9,129	12,913	17,009	26,336	40,098	42,045	51,728	68,987	82,784	91,062	1,00,169	1,10,186	1,15,695
25,00,000	8,304	9,578	13,547	17,845	27,631	42,069	44,112	54,271	72,378	86,854	95,539	1,05,093	1,15,602	1,21,382
26,00,000	8,722	10,061	14,230	18,743	29,023	44,187	46,333	57,004	76,023	91,228	1,00,351	1,10,386	1,21,425	1,27,496
27,00,000	9,141	10,543	14,912	19,642	30,414	46,306	48,555	59,738	79,669	95,603	1,05,163	1,15,679	1,27,247	1,33,609
28,00,000	9,612	11,087	15,682	20,656	31,984	48,696	51,061	62,821	83,781	1,00,537	1,10,591	1,21,650	1,33,815	1,40,506

29,00,000	10,084	11,631	16,451	21,670	33,554	51,087	53,567	65,905	87,893	1,05,472	1,16,019	1,27,621	1,40,383	1,47,402
30,00,000	10,556	12,176	17,221	22,684	35,124	53,477	56,074	68,988	92,005	1,10,406	1,21,447	1,33,591	1,46,951	1,54,298

Table B : Premium for other than the Highest age member of the family depending upon their age. (Excluding Taxes)

The Sum Insured would double, in case a cover for Critical Illness is opted.

Table A: Premium for the Highest age member of the family. (Excluding Taxes)

Premium Rates for Highest Aged Member with Critical Illness														Amount in Rs
Age/SI	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	80-85	86-90	91-95	96-100	>101
1,50,000	4,302	4,962	7,018	9,244	14,314	21,793	22,851	28,114	37,494	44,993	49,492	54,441	59,885	62,880
2,00,000	4,957	5,718	8,087	10,652	16,494	25,112	26,332	32,396	43,205	51,846	57,031	62,734	69,007	72,457
2,50,000	5,642	6,507	9,204	12,123	18,772	28,580	29,968	36,870	49,171	59,006	64,906	71,397	78,536	82,463
3,00,000	5,779	6,665	9,427	12,417	19,228	29,274	30,696	37,765	50,365	60,439	66,482	73,131	80,444	84,466
3,50,000	5,919	6,827	9,656	12,719	19,694	29,985	31,441	38,683	51,589	61,906	68,097	74,907	82,397	86,517
4,00,000	6,305	7,273	10,286	13,549	20,980	31,942	33,493	41,207	54,955	65,946	72,541	79,795	87,774	92,163
4,50,000	6,707	7,736	10,941	14,412	22,316	33,976	35,626	43,831	58,455	70,145	77,160	84,876	93,364	98,032
5,00,000	6,997	8,070	11,414	15,035	23,281	35,445	37,167	45,727	60,983	73,179	80,497	88,547	97,402	1,02,272
6,00,000	8,342	9,622	13,609	17,925	27,756	42,259	44,311	54,516	72,705	87,246	95,971	1,05,568	1,16,125	1,21,931
7,00,000	8,612	9,933	14,049	18,506	28,655	43,627	45,745	56,281	75,059	90,071	99,078	1,08,986	1,19,884	1,25,878
8,00,000	8,815	10,167	14,380	18,942	29,330	44,655	46,824	57,608	76,828	92,194	1,01,413	1,11,554	1,22,710	1,28,845
9,00,000	9,248	10,667	15,087	19,873	30,772	46,850	49,125	60,440	80,605	96,726	1,06,398	1,17,038	1,28,742	1,35,179
10,00,000	9,298	10,725	15,169	19,981	30,939	47,105	49,393	60,769	81,043	97,252	1,06,977	1,17,675	1,29,443	1,35,915
11,00,000	9,586	11,056	15,638	20,599	31,896	48,561	50,920	62,647	83,549	1,00,258	1,10,284	1,21,313	1,33,444	1,40,116
12,00,000	9,790	11,292	15,971	21,038	32,575	49,596	52,005	63,982	85,329	1,02,394	1,12,634	1,23,897	1,36,287	1,43,101
13,00,000	10,271	11,847	16,757	22,072	34,176	52,034	54,561	67,127	89,523	1,07,428	1,18,171	1,29,988	1,42,987	1,50,136
14,00,000	10,482	12,091	17,101	22,525	34,879	53,103	55,682	68,506	91,363	1,09,635	1,20,599	1,32,658	1,45,924	1,53,221
15,00,000	10,792	12,448	17,606	23,191	35,909	54,672	57,327	70,530	94,062	1,12,875	1,24,162	1,36,578	1,50,236	1,57,748
16,00,000	11,107	12,811	18,120	23,867	36,957	56,267	59,000	72,588	96,806	1,16,168	1,27,784	1,40,563	1,54,619	1,62,350
17,00,000	11,481	13,242	18,730	24,671	38,201	58,162	60,986	75,032	1,00,066	1,20,079	1,32,087	1,45,296	1,59,826	1,67,817
18,00,000	11,870	13,691	19,364	25,506	39,495	60,131	63,051	77,573	1,03,454	1,24,145	1,36,560	1,50,216	1,65,237	1,73,499
19,00,000	12,468	14,380	20,339	26,791	41,484	63,160	66,227	81,480	1,08,665	1,30,398	1,43,438	1,57,782	1,73,560	1,82,238
20,00,000	13,065	15,070	21,315	28,076	43,473	66,189	69,403	85,387	1,13,876	1,36,651	1,50,316	1,65,348	1,81,882	1,90,976
21,00,000	13,723	15,829	22,388	29,490	45,663	69,522	72,898	89,688	1,19,611	1,43,533	1,57,887	1,73,676	1,91,043	2,00,595
22,00,000	14,382	16,588	23,462	30,904	47,852	72,856	76,394	93,989	1,25,347	1,50,416	1,65,458	1,82,004	2,00,204	2,10,214
23,00,000	15,106	17,423	24,644	32,461	50,263	76,525	80,242	98,722	1,31,660	1,57,992	1,73,791	1,91,170	2,10,288	2,20,802
24,00,000	15,830	18,259	25,825	34,017	52,673	80,195	84,089	1,03,456	1,37,973	1,65,568	1,82,125	2,00,337	2,20,371	2,31,390
25,00,000	16,608	19,156	27,095	35,689	55,262	84,137	88,223	1,08,542	1,44,756	1,73,707	1,91,078	2,10,186	2,31,204	2,42,764
26,00,000	17,445	20,121	28,459	37,487	58,046	88,375	92,667	1,14,009	1,52,047	1,82,456	2,00,702	2,20,772	2,42,849	2,54,992
27,00,000	18,281	21,086	29,824	39,284	60,829	92,613	97,110	1,19,476	1,59,338	1,91,205	2,10,326	2,31,358	2,54,494	2,67,219

28,00,000	19,225	22,174	31,363	41,312	63,969	97,393	1,02,122	1,25,643	1,67,562	2,01,074	2,21,182	2,43,300	2,67,630	2,81,011
29,00,000	20,169	23,263	32,903	43,340	67,108	1,02,173	1,07,135	1,31,809	1,75,786	2,10,943	2,32,038	2,55,241	2,80,765	2,94,804
30,00,000	21,112	24,351	34,442	45,367	70,248	1,06,953	1,12,147	1,37,976	1,84,010	2,20,812	2,42,893	2,67,183	2,93,901	3,08,596

Table B: Premium for other than the highest age member of the family depending upon their age. (Excluding Taxes)

Premium Rates for Other Members with Critical Illness														Amount in Rs
Age/SI	0-25	26-35	36-45	46-55	56-60	61-65	66-70	71-75	76-80	80-85	86-90	91-95	96-100	>101
1,50,000	2,796	3,225	4,562	6,009	9,304	14,165	14,853	18,274	24,371	29,245	32,170	35,387	38,925	40,872
2,00,000	3,222	3,716	5,256	6,924	10,721	16,323	17,116	21,058	28,083	33,700	37,070	40,777	44,855	47,097
2,50,000	3,667	4,230	5,982	7,880	12,202	18,577	19,479	23,966	31,961	38,354	42,189	46,408	51,049	53,601
3,00,000	3,756	4,332	6,128	8,071	12,498	19,028	19,952	24,548	32,738	39,285	43,214	47,535	52,288	54,903
3,50,000	3,847	4,438	6,276	8,267	12,801	19,490	20,437	25,144	33,533	40,239	44,263	48,689	53,558	56,236
4,00,000	4,098	4,727	6,686	8,807	13,637	20,762	21,770	26,784	35,721	42,865	47,151	51,867	57,053	59,906
4,50,000	4,359	5,028	7,112	9,368	14,505	22,084	23,157	28,490	37,995	45,595	50,154	55,169	60,686	63,721
5,00,000	4,548	5,246	7,419	9,773	15,133	23,039	24,158	29,722	39,639	47,567	52,323	57,556	63,311	66,477
6,00,000	5,422	6,254	8,846	11,651	18,041	27,468	28,802	35,436	47,258	56,710	62,381	68,619	75,481	79,255
7,00,000	5,598	6,456	9,132	12,029	18,625	28,357	29,735	36,583	48,788	58,546	64,401	70,841	77,925	81,821
8,00,000	5,730	6,609	9,347	12,312	19,064	29,026	30,435	37,445	49,938	59,926	65,918	72,510	79,761	83,749
9,00,000	6,011	6,933	9,807	12,917	20,002	30,453	31,932	39,286	52,393	62,872	69,159	76,075	83,682	87,866
10,00,000	6,044	6,971	9,860	12,988	20,110	30,618	32,105	39,500	52,678	63,214	69,535	76,489	84,138	88,345
11,00,000	6,231	7,187	10,165	13,389	20,732	31,565	33,098	40,721	54,307	65,168	71,685	78,853	86,739	91,076
12,00,000	6,364	7,340	10,381	13,674	21,174	32,237	33,803	41,588	55,464	66,556	73,212	80,533	88,587	93,016
13,00,000	6,676	7,701	10,892	14,347	22,215	33,822	35,465	43,633	58,190	69,828	76,811	84,492	92,941	97,588
14,00,000	6,814	7,859	11,116	14,641	22,671	34,517	36,193	44,529	59,386	71,263	78,389	86,228	94,851	99,593
15,00,000	7,015	8,091	11,444	15,074	23,341	35,537	37,263	45,845	61,140	73,368	80,705	88,776	97,653	1,02,536
16,00,000	7,220	8,327	11,778	15,514	24,022	36,574	38,350	47,182	62,924	75,509	83,060	91,366	1,00,502	1,05,528
17,00,000	7,463	8,608	12,174	16,036	24,831	37,805	39,641	48,771	65,043	78,052	85,857	94,443	1,03,887	1,09,081
18,00,000	7,715	8,899	12,587	16,579	25,672	39,085	40,983	50,422	67,245	80,694	88,764	97,640	1,07,404	1,12,774
19,00,000	8,104	9,347	13,221	17,414	26,965	41,054	43,048	52,962	70,632	84,759	93,235	1,02,558	1,12,814	1,18,455
20,00,000	8,492	9,795	13,855	18,249	28,258	43,023	45,112	55,502	74,019	88,823	97,705	1,07,476	1,18,223	1,24,135
21,00,000	8,920	10,289	14,552	19,168	29,681	45,189	47,384	58,297	77,747	93,297	1,02,626	1,12,889	1,24,178	1,30,387
22,00,000	9,348	10,782	15,250	20,088	31,104	47,356	49,656	61,093	81,475	97,770	1,07,548	1,18,302	1,30,133	1,36,639
23,00,000	9,819	11,325	16,018	21,099	32,671	49,742	52,157	64,170	85,579	1,02,695	1,12,964	1,24,261	1,36,687	1,43,521

24,00,000	10,290	11,868	16,786	22,111	34,237	52,127	54,658	67,247	89,683	1,07,619	1,18,381	1,30,219	1,43,241	1,50,403
25,00,000	10,795	12,452	17,612	23,198	35,920	54,689	57,345	70,552	94,091	1,12,910	1,24,201	1,36,621	1,50,283	1,57,797
26,00,000	11,339	13,079	18,499	24,366	37,730	57,444	60,233	74,106	98,830	1,18,597	1,30,456	1,43,502	1,57,852	1,65,745
27,00,000	11,883	13,706	19,386	25,535	39,539	60,198	63,122	77,659	1,03,570	1,24,283	1,36,712	1,50,383	1,65,421	1,73,692
28,00,000	12,496	14,413	20,386	26,853	41,580	63,305	66,380	81,668	1,08,915	1,30,698	1,43,768	1,58,145	1,73,959	1,82,657
29,00,000	13,110	15,121	21,387	28,171	43,620	66,412	69,638	85,676	1,14,261	1,37,113	1,50,824	1,65,907	1,82,498	1,91,622
30,00,000	13,723	15,828	22,387	29,489	45,661	69,520	72,896	89,684	1,19,607	1,43,528	1,57,881	1,73,669	1,91,036	2,00,587

1. DISCOUNT

- a. 10% discount for employees covered under the Group Mediclaim Policy of IFFCO-Tokio, on opting for SI of 4 Lacs and above under this product.
- b. 10% (ten percent) discount in policy premium for all customers holding any other insurance policy of IFFCO TOKIO.
- c. 20% (twenty percent) discount for all employees of IFFCO-TOKIO.
- d. Direct/ Online discount: 10% (Ten percent) discount in policy premium is permitted for all customers who buys policy directly through IFFCO- TOKIO website/walk-in.
- e. 5% discount for woman proposers
- f. 10% discount for persons having completed Covid Vaccination- Both Doses

Note: All the above discounts are on cumulative basis and cannot exceed a total of 25%(twenty-five) percent. However, the discount in lieu of reward points will be over and above the 25% limit.

2. Discounts for Co-payment

On availing the option of co-pay, the insured can obtain the discount on premium as follows:

Co-payment Percentage	Discount
10%	10%
20%	20%
25%	25%

- 3. **Underwriting discount/loading:** At the time of policy issuance, underwriters shall have the discretion to give/charge maximum of 15% discount/loading depending on claims experience of a particular Age group, Geographical Location, Sum insured option as well as based on current medical health condition and/or any other relevant rating factor. The discount/Loading shall be applied on the basis of below mentioned criterion:

Loss Ratio(X)	Discount/Loading %
Below 55%	-15.00%
55% <= X < 63%	-10.00%
63% <= X < 68%	0.00%
68% <= X < 75%	10.0%
Above 75%	15.0%

* The discount is over and above the cumulative discount of 25% mentioned in point no 1.