

BSNL MAIN POLICY ISSUANCE											
Plan	Base policy				TOP Up Policy				Initial quoted rates for 2024-25	% down in revised offer	2023-24 rates
	# of Lives	# of families	PREMIUM PER FAMILY	TOTAL PREMIUM	# of Lives	# of families	PREMIUM PER FAMILY	TOTAL PREMIUM			
Self+Spouse+3Children (opt 1- Rs 5 Lakhs)	7382	1953	29458	57,531,474	525	141	13982	1,971,462	35070	0.84	24222
Self+Spouse+3Children+One Parent (opt 2- Rs 5 Lakhs)	3995	845	52476	44,342,220	369	77	23852	1,836,604	62844	0.84	40011
Self+Spouse+3Children+Two Parents (opt 3- Rs 5 Lakhs)	3031	530	103008	54,594,240	255	45	36093	1,624,185	122628	0.84	55495
Self+Spouse (opt 4- Rs 5 Lakhs)	907	479	38329	18,359,591	86	46	12802	588,892	45631	0.84	23002
Self+Spouse+One Parent (opt 5- Rs 5 Lakhs)	593	211	55105	11,627,155	75	27	23111	623,997	65601	0.84	38758
Self+Spouse+Two Parents (opt 6- Rs 5 Lakhs)	341	89	83545	7,435,505	32	8	35284	282,272	99460	0.84	54242
Self+Spouse+3Child (opt 7- Rs 10Lakhs)	359	98	45528	4,461,744	59	16	14979	239,664	54200	0.84	36332
Self+Spouse+3Child+One Parent (opt 8- Rs 10Lakhs)	177	37	85329	3,157,173	43	9	26834	241,506	101581	0.84	60017
Self+Spouse+3Child+Two Parents (opt 9- Rs 10Lakhs)	73	13	115393	1,500,109	28	5	40604	203,020	137373	0.84	83243
Self+Spouse (opt 10- Rs 10Lakhs)	62	32	42892	1,372,544	22	12	14400	172,800	51368	0.83	34515
Self+Spouse+One Parent (opt 11- Rs 10Lakhs)	36	12	82677	992,124	3	1	25691	25,691	98425	0.84	58152
Self+Spouse+Two Parents (opt 12- Rs 10Lakhs)	11	3	101237	303,711	7	2	39221	78,442	120519	0.84	81378
Grand Total	16967	4302		205,677,590	1504	389		4,080,469			
TOTAL				205,677,590							

Times wrt last year rates initial	Times wrt last year rates after revision	
1.45	1.22	1.216167
1.57	1.31	1.311539
2.21	1.86	
1.98	1.67	
1.69	1.42	
1.83	1.54	
1.49	1.25	
1.69	1.42	
1.65	1.39	
1.49	1.24	
1.69	1.42	
1.48	1.24	