

ANNEXURE - 'A'

Staff GMC of GIPSA Member Companies - Premium rates w.e.f. 01.04.2026

A-1. Premium applicable for Serving Employee														
S.I. / Age	Upto 35		36-45		46-55		56-65		66-70		71-75		Above 76	
	Existing	Proposed												
8 Lacs	16781	18459	16995	18695	23404	25744	24245	26670	27177	29895	29464	32411	37568	41324
10 Lacs	17572	19329	17798	19578	24509	26960	25390	27929	28460	31306	30855	33941	39341	43275
12 Lacs	18809	20690	19051	20956	26235	28858	27177	29895	30464	33510	33027	36329	42110	46321
15 Lacs	19635	21598	19887	21875	27385	30124	28370	31207	31800	34980	34475	37922	43957	48352
20 Lacs	20871	22959	21141	23255	29111	32023	30157	33172	33804	37184	36649	40314	46728	51400
25 Lacs	22698	24968	22991	25290	32022	35225	33173	36490	37607	41367	40773	44850	51984	57182
30 Lacs	24306	26736	24619	27081	34584	38042	35825	39408	40953	45048	44400	48840	56611	62272
35 Lacs	25620	28182	25950	28545	36680	40348	37997	41796	43692	48061	47370	52106	60396	66436
40 Lacs	26716	29387	27060	29766	38427	42270	39807	43788	45973	50571	49843	54827	63549	69904
50 Lacs	28177	30995	28541	31395	40756	44832	42219	46441	49016	53918	53142	58457	67755	74531

A-2. Premium applicable for Spouse of Serving Employee														
S.I. / Age	Upto 35		36-45		46-55		56-65		66-70		71-75		Above 76	
	Existing	Proposed												
8 Lacs	6712	7384	6798	7478	9361	10298	9698	10668	10871	11958	11786	12965	15027	16530
10 Lacs	7029	7732	7119	7830	9804	10784	10156	11172	11383	12522	12342	13576	15736	17309
12 Lacs	7523	8276	7621	8383	10494	11544	10871	11958	12186	13405	13210	14531	16844	18529
15 Lacs	7853	8639	7954	8749	10954	12050	11347	12482	12719	13991	13790	15169	17582	19340
20 Lacs	8349	9184	8456	9302	11645	12809	12063	13269	13522	14874	14660	16126	18690	20559
25 Lacs	9079	9987	9196	10115	12809	14089	13269	14595	15043	16548	16309	17940	20793	22873
30 Lacs	9722	10694	9847	10832	13834	15218	14330	15763	16381	18019	17761	19537	22645	24909
35 Lacs	10247	11272	10380	11419	14673	16140	15199	16719	17476	19224	18947	20842	24158	26573
40 Lacs	10686	11755	10824	11907	15372	16909	15923	17515	18390	20229	19937	21931	25421	27963
50 Lacs	11271	12398	11416	12557	16303	17933	16888	18577	19605	21566	21257	23382	27103	29813

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National Insurance Company Limited (A Govt. of India Undertaking) Registered & Head Office : Premises No. 18-0374, Plot No. CBD-81, New Town, Kolkata-700156, Website : <https://nationalinsurance.nic.co.in>
CIN : U10200WB1906GOI001713
IRDAI Registration No. 58

A-3. Premium applicable for Family Member (Dependent children & spouse and children) of Serving Employee

S.I. / Age	Upto 35		36-45		46-55		56-65		66-70		71-75		Above 76	
	Existing	Proposed												
8 Lacs	4195	4614	4248	4673	5851	6436	6062	6668	6795	7475	7366	8102	9392	10332
10 Lacs	4393	4832	4450	4895	6127	6740	6348	6983	7115	7827	7713	8485	9836	10820
12 Lacs	4702	5172	4764	5240	6560	7215	6795	7475	7616	8378	8256	9082	10528	11581
15 Lacs	4908	5399	4972	5469	6847	7532	7093	7802	7951	8746	8619	9481	10990	12089
20 Lacs	5219	5741	5285	5814	7278	8006	7540	8293	8451	9296	9163	10079	11682	12851
25 Lacs	5674	6241	5749	6323	8006	8807	8294	9123	9402	10342	10194	11213	12995	14295
30 Lacs	6077	6684	6155	6770	8646	9511	8957	9852	10237	11261	11100	12211	14153	15568
35 Lacs	6405	7046	6488	7137	9170	10087	9500	10450	10923	12016	11842	13026	15099	16608
40 Lacs	6678	7346	6766	7443	9607	10568	9951	10947	11494	12643	12461	13707	15887	17476
50 Lacs	7044	7748	7135	7848	10189	11208	10554	11610	12254	13480	13285	14613	16938	18632

A-4. Premium applicable for Parents / Parents-in-law of Serving Employee

S.I. / Age	Upto 35		36-45		upto 55		56-65		66-70		71-75		Above 76	
	Existing	Proposed												
8 Lacs					12872	14159	13335	14669	14947	16442	16205	17826	20662	22728
10 Lacs					13480	14828	13964	15361	15653	17218	16971	18668	21637	23801
12 Lacs					14429	15872	14947	16442	16755	18430	18165	19982	23161	25478
15 Lacs					15063	16569	15604	17164	17489	19238	18962	20858	24176	26593
20 Lacs					16012	17613	16586	18244	18591	20450	20158	22174	25700	28270
25 Lacs					17613	19374	18245	20070	20683	22751	22425	24668	28591	31451
30 Lacs					19022	20924	19705	21675	22524	24777	24421	26863	31137	34250
35 Lacs					20174	22192	20899	22989	24029	26432	26053	28658	33217	36539
40 Lacs					21135	23248	21894	24083	25286	27814	27413	30154	34953	38448
50 Lacs					22415	24657	23220	25542	26958	29654	29228	32151	37265	40992

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ANNEXURE – 'B'

Staff GMC of GIPSA Member Companies - Premium rates w.e.f. 01.04.2026

B-1. Premium applicable for Retired Employee / Spouse of Deceased Employee														
S.I. / Age	Upto 35		36-45		46-55		56-65		66-70		71-75		Above 76	
	Existing	Proposed												
8 Lacs	16781	18459	16995	18695	23404	25744	24245	26670	27177	29895	29464	32410	37568	41325
10 Lacs	17572	19329	17798	19578	24509	26960	25390	27929	28460	31306	30855	33941	39341	43275
12 Lacs	18809	20690	19051	20956	26235	28859	27177	29895	30464	33510	33027	36330	42110	46321
15 Lacs	19635	21599	19887	21876	27385	30124	28370	31207	31800	34980	34475	37923	43957	48353
20 Lacs	20871	22958	21141	23255	29111	32022	30157	33173	33804	37184	36649	40314	46728	51401
25 Lacs	22698	24968	22991	25290	32022	35224	33173	36490	37607	41368	40773	44850	51984	57182
30 Lacs	24306	26737	24619	27081	34584	38042	35825	39408	40953	45048	44400	48840	56611	62272
35 Lacs	25620	28182	25950	28545	36680	40348	37997	41797	43692	48061	47370	52107	60396	66436
40 Lacs	26716	29388	27060	29766	38427	42270	39807	43788	45973	50570	49843	54827	63549	69904
50 Lacs	28177	30995	28541	31395	40756	44832	42219	46441	49016	53918	53142	58456	67755	74531

B-2. Premium applicable for Spouse of Retired Employee														
S.I. / Age	Upto 35		36-45		46-55		56-65		66-70		71-75		Above 76	
	Existing	Proposed												
8 Lacs	6712	7383	6798	7478	9361	10297	9698	10668	10871	11958	11786	12965	15027	16530
10 Lacs	7029	7732	7119	7831	9804	10784	10156	11172	11383	12521	12342	13576	15736	17310
12 Lacs	7523	8275	7621	8383	10494	11543	10871	11958	12186	13405	13210	14531	16844	18528
15 Lacs	7853	8638	7954	8749	10954	12049	11347	12482	12719	13991	13790	15169	17582	19340
20 Lacs	8349	9184	8456	9302	11645	12810	12063	13269	13522	14874	14660	16126	18690	20559
25 Lacs	9079	9987	9196	10116	12809	14090	13269	14596	15043	16547	16309	17940	20793	22872
30 Lacs	9722	10694	9847	10832	13834	15217	14330	15763	16381	18019	17761	19537	22645	24910
35 Lacs	10247	11272	10380	11418	14673	16140	15199	16719	17476	19224	18947	20842	24158	26574
40 Lacs	10686	11755	10824	11906	15372	16909	15923	17515	18390	20229	19937	21931	25421	27963
50 Lacs	11271	12398	11416	12558	16303	17933	16888	18577	19605	21566	21257	23383	27103	29813

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B-3. Premium applicable for Family Member (Dependent Children & their Spouses and Children) of Retired Employee														
S.I. / Age	Upto 35		36-45		46-55		56-65		66-70		71-75		Above 76	
	Existing	Proposed												
8 Lacs	4195	4615	4248	4673	5851	6436	6062	6668	6795	7475	7366	8103	9392	10331
10 Lacs	4393	4832	4450	4895	6127	6740	6348	6983	7115	7827	7713	8484	9836	10820
12 Lacs	4702	5172	4764	5240	6560	7216	6795	7475	7616	8378	8256	9082	10528	11581
15 Lacs	4908	5399	4972	5469	6847	7532	7093	7802	7951	8746	8619	9481	10990	12089
20 Lacs	5219	5741	5285	5814	7278	8006	7540	8294	8451	9296	9163	10079	11682	12850
25 Lacs	5674	6241	5749	6324	8006	8807	8294	9123	9402	10342	10194	11213	12995	14295
30 Lacs	6077	6685	6155	6771	8646	9511	8957	9853	10237	11261	11100	12210	14153	15568
35 Lacs	6405	7046	6488	7137	9170	10087	9500	10450	10923	12015	11842	13026	15099	16609
40 Lacs	6678	7346	6766	7443	9607	10568	9951	10946	11494	12643	12461	13707	15887	17476
50 Lacs	7044	7748	7135	7849	10189	11208	10554	11609	12254	13479	13285	14614	16938	18632

B-4. Premium applicable for Parents / Parents-in-law of Retired Employee														
S.I. / Age	Upto 35		36-45		46-55		56-65		66-70		71-75		Above 76	
	Existing	Proposed												
8 Lacs					12872	14159	13335	14669	14947	16442	16205	17826	20662	22728
10 Lacs					13480	14828	13964	15360	15653	17218	16971	18668	21637	23801
12 Lacs					14429	15872	14947	16442	16755	18431	18165	19982	23161	25477
15 Lacs					15063	16569	15604	17164	17489	19238	18962	20858	24176	26594
20 Lacs					16012	17613	16586	18245	18591	20450	20158	22174	25700	28270
25 Lacs					17613	19374	18245	20070	20683	22751	22425	24668	28591	31450
30 Lacs					19022	20924	19705	21676	22524	24776	24421	26863	31137	34251
35 Lacs					20174	22191	20899	22989	24029	26432	26053	28658	33217	36539
40 Lacs					21135	23249	21894	24083	25286	27815	27413	30154	34953	38448
50 Lacs					22415	24657	23220	25542	26958	29654	29228	32151	37265	40992

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Staff GMC of GIPSA Member Companies - Premium rates w.e.f. 01.04.2026

C-1. Premium applicable for Family Member Independent Children & their Spouses & Children of Serving & Retired Employee							
S.I. / Age	Upto 35	36-45	46-55	56-65	66-70	71-75	Above 76
	Existing						
8 Lacs	5034	5098	7021	7275	8154	8839	11271
10 Lacs	5272	5340	7353	7618	8538	9256	11803
12 Lacs	5642	5716	7871	8154	9139	9908	12634
15 Lacs	5890	5966	8217	8511	9541	10342	13188
20 Lacs	6262	6342	8733	9047	10142	10996	14019
25 Lacs	6808	6898	9607	9952	11282	12232	15595
30 Lacs	7292	7386	10376	10748	12285	13321	16983
35 Lacs	7686	7786	11004	11400	13108	14210	18118
40 Lacs	8014	8119	11528	11942	13793	14953	19064
50 Lacs	8453	8562	12226	12665	14705	15942	20326

2. 2026

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