

## LIEN

The lien should be made to decrease by equal amount over a period in years, equal to 1/3 of the policy in case where the term is multiple of the three and in other cases equal to the integral next lower than one third of the term of the policy.

The amount of the initial lien should be adjusted to be an exact multiple of the period over the lien operators.

An extra premium will ordinarily be charged in all cases to compensate for extra risk arising impairments of build. However, a lien will be charged in the following cases.

1. If the life proposed is underweight and his age is under 33 (32 yrs n.b.) a decreasing lien in place of the extra premium charged may be allowed if there is a specific request from the proposer.
2. In the following types of cases. If age of the life proposed as under 33, a lien will be charged for underweight from the outset and no option will be allowed to pay an extra premium in place of the lien.
  - a. Workers in low income group.
  - b. Factory workers
  - c. Mofusil workers with underweight by 17.5% or more.
  - d. Family history of T.B. and pleurisy etc
  - e. Class II extra being less than Rs.1.50 ‰ but there is accompanying occupation hazard.
  - f. All doubtful cases at the discretion of underwriter.

Lien for underweight upto 32 yrs n.b.d.

EMR	20	25	30	35	40	45	50	55	60
Initial Lien +100%	200	250	300	340	380	420	450	475	500

3. If extra Mortality Rating is class – III and above no lien will be imposed.
4. If extra Mortality Rating is class – III and above due to build all such cases are to be refer to divisional office.

Lien is calculated as under:

Age	PT	SA Rs.	Under WT. %	Rating E.M.R.CI.II
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26	93-25	25000	-15	+ 45

Accept 93-25 for Rs. 25000/- with D.L. of Rs. 420 ‰ for 10 yrs.