

AXA AFFIN GENERAL INSURANCE BERHAD

SmartCare Optimum

Premium Rating Table (w.e.f. 1-2-2015) / Jadual Premium (berkuatkuasa dari 1-2-2015)

Age / Umur	Annual Premium / Premium Tahunan (RM)							
	Plan 1 / Pelan 1		Plan 2 / Pelan 2		Plan 3 / Pelan 3		Plan 4 / Pelan 4	
	M / L	F / P	M / L	F / P	M / L	F / P	M / L	F / P
1	1,691	1,532	1,127	1,011	825	744	709	623
2	1,691	1,532	1,127	1,011	825	744	709	623
3	1,691	1,532	1,127	1,011	825	744	709	623
4	1,122	1,026	768	689	563	515	480	431
5	1,122	1,026	768	689	563	515	480	431
6	1,122	1,026	768	689	563	515	480	431
7	887	811	598	541	441	399	373	343
8	887	811	598	541	441	399	373	343
9	887	811	598	541	441	399	373	343
10	887	811	598	541	441	399	373	343
11	845	756	596	511	424	378	373	329
12	845	761	596	514	424	380	373	329
13	853	772	596	521	427	386	373	329
14	871	788	596	532	435	394	373	335
15	892	807	602	544	446	403	379	343
16	914	827	617	558	457	414	389	352
17	938	849	633	573	469	424	399	361
18	937	838	636	569	454	406	402	360
19	912	825	616	557	456	413	388	351
20	927	839	626	566	464	420	394	357
21	943	853	636	576	471	426	401	363
22	958	867	647	585	479	433	407	368
23	972	879	656	594	485	440	413	374
24	986	892	665	602	488	446	419	379
25	1,000	967	691	653	493	484	434	411
26	1,002	974	697	657	499	487	440	414
27	1,008	980	706	661	506	490	446	416
28	1,018	985	716	681	515	493	454	430
29	1,031	1,006	727	711	523	508	462	448
30	1,049	1,047	742	741	534	529	469	467
31	1,070	1,088	752	771	546	550	473	485
32	1,097	1,131	760	801	559	570	479	503
33	1,128	1,174	772	831	572	591	486	520
34	1,163	1,219	786	862	582	611	495	538
35	1,191	1,266	804	893	596	632	506	555
36	1,225	1,314	827	925	612	654	521	573
37	1,265	1,364	854	957	633	676	538	591
38	1,314	1,417	887	991	657	698	558	610
39	1,371	1,472	925	1,026	685	721	583	630
40	1,437	1,529	970	1,063	719	746	611	650
41	1,513	1,589	1,022	1,101	757	771	643	671
42	1,600	1,653	1,080	1,141	800	797	680	693
43	1,696	1,720	1,145	1,183	838	825	721	716
44	1,803	1,790	1,217	1,227	877	855	763	740
45	1,906	1,864	1,244	1,273	914	885	794	765
46	1,987	1,942	1,297	1,322	953	926	828	792
47	2,069	2,024	1,348	1,374	994	987	863	839
48	2,227	2,110	1,464	1,428	1,032	1,053	898	895
49	2,383	2,244	1,584	1,515	1,116	1,122	965	954
50	2,519	2,388	1,682	1,612	1,182	1,194	1,022	1,015
51	2,710	2,452	1,829	1,655	1,355	1,226	1,152	1,042
52	2,901	2,625	1,958	1,772	1,450	1,312	1,233	1,115
53	3,092	2,797	2,087	1,888	1,546	1,399	1,314	1,189
54	3,283	2,970	2,216	2,005	1,642	1,485	1,395	1,262
55	3,474	3,143	2,345	2,122	1,737	1,572	1,476	1,336
56	3,661	3,312	2,471	2,236	1,831	1,656	1,556	1,408
57	3,871	3,502	2,613	2,364	1,935	1,751	1,645	1,488
58	4,103	3,712	2,769	2,506	2,051	1,856	1,744	1,578
59	4,357	3,942	2,941	2,661	2,178	1,971	1,852	1,675
60*	4,634	4,192	3,128	2,830	2,317	2,096	1,969	1,782
61*	4,933	4,463	3,330	3,013	2,466	2,232	2,096	1,897
62*	5,255	4,754	3,547	3,209	2,627	2,377	2,233	2,021
63*	5,599	5,065	3,779	3,419	2,799	2,533	2,379	2,153
64*	5,965	5,397	4,026	3,643	2,983	2,698	2,535	2,294

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65*	6,354	5,749	4,289	3,880	3,177	2,874	2,700	2,443
66*	6,765	6,121	4,567	4,132	3,383	3,060	2,875	2,601
67*	7,199	6,513	4,859	4,397	3,599	3,257	3,060	2,768
68*	7,655	6,926	5,167	4,675	3,828	3,463	3,253	2,944
69*	8,134	7,359	5,490	4,967	4,067	3,680	3,457	3,128
70*	8,635	7,812	5,828	5,273	4,317	3,906	3,670	3,320
71*	9,158	8,286	6,182	5,593	4,579	4,143	3,892	3,522
72*	9,704	8,780	6,550	5,926	4,852	4,390	4,124	3,731
73*	10,272	9,294	6,934	6,273	5,136	4,647	4,366	3,950
74*	10,863	9,828	7,333	6,634	5,432	4,914	4,617	4,177
75*	11,476	10,383	7,746	7,009	5,738	5,192	4,877	4,413
76*	12,112	10,958	8,175	7,397	6,056	5,479	5,147	4,657
77*	12,770	11,553	8,619	7,799	6,385	5,777	5,427	4,910
78*	13,450	12,169	9,079	8,214	6,725	6,085	5,716	5,172
79*	14,153	12,805	9,553	8,643	7,076	6,402	6,015	5,442
80*	14,878	13,461	10,043	9,068	7,439	6,731	6,323	5,721
81*	15,626	14,138	10,547	9,543	7,813	7,069	6,641	6,008
82*	16,396	14,834	11,067	10,013	8,198	7,417	6,968	6,305
83*	17,188	15,551	11,602	10,497	8,594	7,776	7,305	6,609
84*	18,003	16,289	12,152	10,995	9,002	8,144	7,651	6,923
85*	18,841	17,046	12,717	11,506	9,420	8,523	8,007	7,245
86*	19,700	17,824	13,298	12,031	9,850	8,912	8,373	7,575
87*	20,583	18,622	13,893	12,570	10,291	9,311	8,748	7,915
88*	21,487	19,441	14,504	13,123	10,744	9,720	9,132	8,262
89*	22,414	20,280	15,130	13,689	11,207	10,140	9,526	8,619
90*	23,364	21,139	15,770	14,269	11,682	10,569	9,930	8,984
91*	24,336	22,018	16,427	14,862	12,168	11,009	10,343	9,358
92*	25,330	22,918	17,098	15,469	12,665	11,459	10,765	9,740
93*	26,347	23,837	17,784	16,090	13,173	11,919	11,197	10,131
94*	27,386	24,778	18,485	16,725	13,693	12,389	11,639	10,531
95*	28,447	25,738	19,202	17,373	14,224	12,869	12,090	10,939
96*	29,531	26,719	19,934	18,035	14,766	13,359	12,551	11,356
97*	30,638	27,720	20,681	18,711	15,319	13,860	13,021	11,781
98*	31,767	28,741	21,443	19,400	15,883	14,371	13,501	12,215
99*	32,918	29,783	22,220	20,103	16,459	14,891	13,990	12,658
100*	34,092	30,845	23,012	20,820	17,046	15,422	14,489	13,109

* For renewal only / Untuk pembaharuan sahaja

Note / Nota:

1. Calculation of the age is based on age next birthday. / Pengiraan berdasarkan umur pada tarikh lahir yang berikutnya.
2. This rate is applicable to Standard Risk & Occupation Class I & II. / Kadar ini hanya tertakluk kepada Risiko Standard dan Pekerjaan Kelas I & II.
3. Class III: Additional of 15% loading. / Kelas III: Penambahan sebanyak 15% ke atas premium.
4. Class IV: Decline Risk. / Kelas IV: Risiko yang ditolak.

Group Discount / Diskaun Kumpulan

Group Size / Saiz Kumpulan	Discount / Diskaun
10 - 19 employees / pekerja	7%
20 - 29 employees / pekerja	10%
30 - 50 employees / pekerja	13%

For a company with more than 50 employees, please contact your agent for the premium quotation.

Untuk syarikat yang mempunyai lebih daripada 50 pekerja, sila hubungi agen anda untuk mendapatkan kiraan premium.

Deductible Discount / Diskaun Deduktibel

Deductible Amount / Amaan Deduktibel	Discount / Diskaun
RM 7,500	25%
RM10,000	30%
RM15,000	40%
RM20,000	50%



AXA AFFIN GENERAL INSURANCE BERHAD

SmartCare Optimum (with Top Up Rider)

Premium Rating Table (w.e.f. 1-2-2015) / Jadual Premium (berkuatkuasa dari 1-2-2015)

Age / Umur	Annual Premium / Premium Tahunan (RM)							
	Plan 1 / Pelan 1		Plan 2 / Pelan 2		Plan 3 / Pelan 3		Plan 4 / Pelan 4	
	M / L	F / P	M / L	F / P	M / L	F / P	M / L	F / P
1	1,705	1,553	1,141	1,029	838	761	720	638
2	1,705	1,553	1,141	1,029	838	761	720	638
3	1,705	1,553	1,141	1,029	838	761	720	638
4	1,136	1,047	782	707	576	532	491	446
5	1,136	1,047	782	707	576	532	491	446
6	1,136	1,047	782	707	576	532	491	446
7	901	832	612	559	454	416	384	358
8	901	832	612	559	454	416	384	358
9	901	832	612	559	454	416	384	358
10	901	832	612	559	454	416	384	358
11	859	777	610	529	437	395	384	344
12	859	782	610	532	437	397	384	344
13	867	793	610	539	440	403	384	344
14	885	809	610	550	448	411	384	350
15	906	828	616	562	459	420	390	358
16	929	848	632	576	470	431	400	367
17	953	870	648	591	482	441	410	376
18	953	859	652	587	469	422	414	375
19	930	846	634	575	472	429	401	366
20	946	860	645	584	481	436	408	372
21	963	874	656	594	489	443	416	378
22	979	889	669	604	499	451	423	384
23	994	903	679	615	506	459	430	392
24	1,009	918	689	625	510	467	437	398
25	1,024	996	716	678	516	508	453	432
26	1,027	1,006	723	685	523	513	460	437
27	1,034	1,015	733	692	531	519	467	442
28	1,045	1,023	744	715	541	525	476	459
29	1,059	1,047	757	748	550	544	485	479
30	1,079	1,092	773	782	563	568	493	502
31	1,101	1,137	784	816	576	593	498	523
32	1,129	1,184	793	851	590	617	505	545
33	1,161	1,232	807	885	605	643	513	565
34	1,198	1,282	822	921	616	668	523	587
35	1,227	1,334	842	957	632	694	536	609
36	1,263	1,387	867	994	650	721	552	631
37	1,305	1,442	896	1,032	673	748	571	654
38	1,356	1,501	931	1,071	699	776	593	678
39	1,416	1,562	973	1,112	730	805	621	703
40	1,486	1,625	1,021	1,156	768	836	651	728
41	1,565	1,691	1,076	1,200	809	867	686	754
42	1,656	1,761	1,138	1,247	856	900	726	782
43	1,755	1,835	1,207	1,295	898	935	771	810
44	1,867	1,911	1,284	1,346	941	972	817	840
45	1,974	1,992	1,316	1,399	983	1,009	852	871
46	2,060	2,077	1,374	1,455	1,028	1,057	890	904
47	2,148	2,166	1,431	1,515	1,074	1,125	930	957
48	2,311	2,259	1,553	1,576	1,119	1,198	970	1,020
49	2,474	2,400	1,680	1,671	1,209	1,275	1,042	1,085
50	2,616	2,552	1,786	1,775	1,283	1,355	1,106	1,153
51	2,815	2,623	1,941	1,826	1,464	1,394	1,242	1,186
52	3,014	2,804	2,078	1,951	1,567	1,488	1,330	1,266
53	3,215	2,985	2,219	2,076	1,674	1,584	1,420	1,347
54	3,417	3,168	2,360	2,202	1,782	1,679	1,511	1,428
55	3,620	3,350	2,501	2,329	1,889	1,775	1,602	1,510
56	3,820	3,529	2,641	2,452	1,996	1,868	1,693	1,590
57	4,044	3,729	2,797	2,589	2,114	1,972	1,794	1,678
58	4,290	3,949	2,969	2,741	2,246	2,086	1,905	1,776
59	4,559	4,188	3,157	2,905	2,389	2,210	2,027	1,881
60*	4,852	4,448	3,361	3,083	2,545	2,344	2,158	1,995
61*	5,168	4,728	3,582	3,275	2,712	2,489	2,300	2,118
62*	5,508	5,029	3,818	3,480	2,892	2,643	2,453	2,250
63*	5,872	5,349	4,071	3,699	3,084	2,808	2,616	2,389
64*	6,258	5,690	4,340	3,932	3,290	2,982	2,790	2,538



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	Plan 1 / Pelan 1		Plan 2 / Pelan 2		Plan 3 / Pelan 3		Plan 4 / Pelan 4	
	M / L	F / P	M / L	F / P	M / L	F / P	M / L	F / P
65*	6,669	6,052	4,626	4,178	3,507	3,166	2,974	2,694
66*	7,102	6,433	4,929	4,439	3,738	3,361	3,169	2,859
67*	7,561	6,833	5,247	4,712	3,980	3,566	3,376	3,033
68*	8,042	7,255	5,583	4,998	4,236	3,780	3,592	3,216
69*	8,548	7,697	5,935	5,298	4,504	4,005	3,820	3,407
70*	9,077	8,158	6,304	5,612	4,785	4,239	4,058	3,606
71*	9,630	8,640	6,690	5,940	5,079	4,483	4,307	3,814
72*	10,208	9,142	7,092	6,280	5,386	4,737	4,568	4,029
73*	10,809	9,663	7,512	6,634	5,706	5,001	4,840	4,254
74*	11,435	10,205	7,949	7,001	6,040	5,275	5,122	4,486
75*	12,085	10,767	8,402	7,383	6,386	5,559	5,415	4,728
76*	12,760	11,349	8,873	7,777	6,746	5,852	5,720	4,977
77*	13,459	11,950	9,361	8,184	7,119	6,156	6,037	5,234
78*	14,181	12,572	9,867	8,605	7,506	6,469	6,365	5,500
79*	14,929	13,214	10,389	9,038	7,905	6,791	6,704	5,774
80*	15,701	13,875	10,930	9,486	8,319	7,124	7,055	6,057
81*	16,500	14,558	11,489	9,949	8,748	7,467	7,419	6,349
82*	17,324	15,260	12,067	10,424	9,191	7,820	7,795	6,651
83*	18,173	15,983	12,664	10,914	9,649	8,184	8,184	6,960
84*	19,049	16,727	13,279	11,418	10,123	8,557	8,585	7,279
85*	19,951	17,490	13,913	11,935	10,611	8,941	9,000	7,606
86*	20,878	18,274	14,568	12,466	11,115	9,335	9,428	7,941
87*	21,833	19,079	15,241	13,011	11,635	9,739	9,869	8,286
88*	22,814	19,905	15,935	13,570	12,172	10,154	10,323	8,638
89*	23,822	20,751	16,649	14,142	12,724	10,580	10,792	9,000
90*	24,858	21,617	17,382	14,728	13,293	11,015	11,275	9,370
91*	25,922	22,503	18,138	15,327	13,879	11,461	11,772	9,749
92*	27,013	23,410	18,914	15,940	14,482	11,917	12,284	10,136
93*	28,133	24,336	19,711	16,567	15,103	12,383	12,811	10,532
94*	29,281	25,284	20,530	17,208	15,743	12,859	13,354	10,937
95*	30,458	26,251	21,372	17,862	16,401	13,345	13,912	11,350
96*	31,665	27,239	22,237	18,530	17,078	13,841	14,487	11,772
97*	32,903	28,248	23,125	19,213	17,775	14,348	15,078	12,203
98*	34,171	29,277	24,037	19,909	18,491	14,865	15,687	12,643
99*	35,469	30,327	24,973	20,619	19,229	15,391	16,313	13,092
100*	36,799	31,397	25,934	21,343	19,988	15,928	16,957	13,549

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