



AXA AFFIN GENERAL INSURANCE BERHAD

SmartCare Optimum (with Top Up Rider)

Premium Rating Table (w.e.f. 1-7-2017) / Jadual Premium (berkuatkuasa dari 1-7-2017)

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	1,714	1,559	1,390	1,263	1,112	1,011	889	809
2	1,705	1,553	1,267	1,152	1,015	923	812	740
3	1,705	1,553	1,157	1,052	928	845	744	678
4	1,302	1,187	1,060	964	850	775	683	623
5	1,190	1,085	963	876	768	701	612	559
6	1,136	1,047	888	808	709	647	565	517
7	1,016	928	823	750	658	601	525	480
8	948	866	769	701	615	562	491	449
9	901	832	724	660	580	530	463	424
10	901	832	691	631	555	507	445	407
11	859	778	665	607	534	489	429	393
12	859	782	649	593	521	477	418	384
13	868	793	643	587	516	472	414	380
14	885	809	645	589	518	474	416	382
15	906	828	659	601	529	484	425	390
16	930	849	672	612	539	493	433	396
17	953	870	684	623	548	501	440	403
18	954	859	697	634	560	509	448	410
19	930	847	710	645	570	517	457	417
20	947	860	724	656	581	527	466	424
21	963	874	737	667	592	536	475	431
22	980	889	751	678	603	546	483	439
23	994	904	764	691	614	555	492	447
24	1,009	918	777	704	624	566	500	455
25	1,024	997	804	730	640	588	518	473
26	1,027	1,006	830	756	648	608	535	489
27	1,050	1,015	857	782	658	630	552	507
28	1,083	1,024	884	808	670	648	569	524
29	1,116	1,047	911	834	681	671	586	540
30	1,149	1,092	938	861	697	695	604	560
31	1,180	1,137	963	887	713	716	617	577
32	1,210	1,184	984	913	730	737	625	594
33	1,240	1,232	1,000	938	748	759	635	610
34	1,270	1,282	1,019	964	762	780	647	627
35	1,303	1,334	1,044	995	781	808	663	654
36	1,333	1,387	1,074	1,021	804	830	682	670
37	1,364	1,442	1,110	1,048	831	851	706	689
38	1,396	1,501	1,143	1,074	864	874	733	707
39	1,431	1,562	1,173	1,112	902	899	760	727
40	1,487	1,625	1,212	1,156	948	934	792	759
41	1,566	1,691	1,245	1,200	998	962	814	781
42	1,656	1,761	1,283	1,247	1,040	993	839	806
43	1,755	1,835	1,325	1,295	1,074	1,028	867	833
44	1,867	1,911	1,374	1,346	1,113	1,066	898	864
45	1,974	1,992	1,436	1,399	1,167	1,117	944	908
46	2,061	2,077	1,500	1,455	1,219	1,166	985	947
47	2,148	2,166	1,573	1,515	1,277	1,221	1,032	991
48	2,312	2,259	1,656	1,576	1,345	1,284	1,085	1,042
49	2,475	2,401	1,753	1,671	1,422	1,356	1,146	1,098
50	2,616	2,553	1,870	1,776	1,519	1,444	1,226	1,171
51	2,815	2,623	1,997	1,876	1,621	1,536	1,307	1,245
52	3,014	2,804	2,141	2,008	1,737	1,642	1,399	1,329
53	3,215	2,986	2,309	2,158	1,872	1,763	1,505	1,424
54	3,417	3,169	2,499	2,327	2,024	1,899	1,626	1,532
55	3,621	3,351	2,723	2,530	2,210	2,065	1,779	1,670
56	3,821	3,530	2,965	2,745	2,403	2,237	1,933	1,807
57	4,044	3,730	3,236	2,987	2,599	2,410	2,105	1,960
58	4,312	3,969	3,541	3,258	2,760	2,550	2,298	2,131
59	4,730	4,343	3,881	3,560	2,935	2,703	2,490	2,301
60	5,212	4,774	4,143	3,791	3,125	2,869	2,651	2,441
61	5,731	5,237	4,415	4,028	3,330	3,047	2,825	2,593
62	6,306	5,751	4,705	4,283	3,550	3,238	3,012	2,755
63	6,943	6,319	5,016	4,554	3,785	3,441	3,212	2,928
64	7,644	6,944	5,347	4,843	4,036	3,658	3,424	3,112



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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	8,258	7,489	5,699	5,149	4,302	3,886	3,650	3,306
66*	8,794	7,964	6,071	5,472	4,584	4,127	3,889	3,510
67*	9,361	8,462	6,463	5,811	4,881	4,380	4,141	3,726
68*	9,956	8,987	6,876	6,167	5,193	4,646	4,406	3,952
69*	10,582	9,537	7,308	6,541	5,521	4,925	4,685	4,189
70*	11,236	10,112	7,762	6,931	5,865	5,216	4,976	4,437
71*	11,920	10,712	8,236	7,339	6,224	5,519	5,281	4,694
72*	12,634	11,337	8,730	7,762	6,600	5,835	5,600	4,963
73*	13,378	11,987	9,246	8,203	6,991	6,163	5,932	5,242
74*	14,151	12,663	9,782	8,660	7,398	6,504	6,276	5,531
75*	14,955	13,363	10,339	9,135	7,821	6,857	6,635	5,832
76*	15,788	14,089	10,918	9,626	8,260	7,222	7,008	6,142
77*	16,651	14,839	11,517	10,134	8,716	7,600	7,394	6,462
78*	17,544	15,615	12,137	10,659	9,188	7,990	7,795	6,793
79*	18,467	16,416	12,778	11,200	9,675	8,393	8,208	7,135
80*	19,421	17,241	13,441	11,758	10,179	8,807	8,636	7,488
81*	20,407	18,092	14,127	12,335	10,702	9,234	9,080	7,852
82*	21,423	18,969	14,834	12,928	11,241	9,675	9,538	8,227
83*	22,471	19,872	15,565	13,539	11,798	10,128	10,011	8,613
84*	23,551	20,799	16,318	14,167	12,374	10,594	10,499	9,010
85*	24,661	21,752	17,093	14,812	12,967	11,072	11,003	9,417
86*	25,804	22,731	17,893	15,475	13,578	11,564	11,521	9,836
87*	26,979	23,735	18,715	16,154	14,209	12,067	12,056	10,265
88*	28,186	24,765	19,561	16,851	14,858	12,585	12,607	10,704
89*	29,426	25,821	20,432	17,564	15,526	13,115	13,174	11,155
90*	30,699	26,902	21,326	18,295	16,214	13,658	13,757	11,616
91*	32,006	28,008	22,245	19,043	16,921	14,214	14,358	12,089
92*	33,346	29,139	23,189	19,808	17,649	14,782	14,976	12,571
93*	34,720	30,296	24,157	20,590	18,397	15,363	15,611	13,065
94*	36,128	31,479	25,152	21,390	19,167	15,957	16,264	13,570
95*	37,571	32,686	26,173	22,206	19,957	16,563	16,935	14,085
96*	39,049	33,919	27,221	23,040	20,770	17,182	17,625	14,611
97*	40,563	35,178	28,295	23,891	21,605	17,813	18,334	15,149
98*	42,113	36,463	29,398	24,760	22,463	18,458	19,063	15,697
99*	43,699	37,773	30,528	25,646	23,344	19,115	19,811	16,257
100*	45,322	39,109	31,687	26,549	24,250	19,785	20,580	16,827

* 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.
5. The premium shown does not include stamp duty. / Premium yang ditunjukkan tidak termasuk duti setem
6. The premium rates shown do not include any applicable tax, duty or levy. / Kadar premium yang ditunjukkan tidak termasuk cukai, duti atau levi yang dikenakan/ditetapkan.

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

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	M / L	F / P	M / L	F / P	M / L	F / P	M / L	F / P
1	1,700	1,538	1,376	1,245	1,099	994	878	794
2	1,691	1,532	1,253	1,134	1,002	906	801	725
3	1,691	1,532	1,143	1,034	915	828	733	663
4	1,288	1,166	1,046	946	837	758	672	608
5	1,176	1,064	949	858	755	684	601	544
6	1,122	1,026	874	790	696	630	554	502
7	1,002	907	809	732	645	584	514	465
8	934	845	755	683	602	545	480	434
9	887	811	710	642	567	513	452	409
10	887	811	677	613	542	490	434	392
11	845	757	651	589	521	472	418	378
12	845	761	635	575	508	460	407	369
13	854	772	629	569	503	455	403	365
14	871	788	631	571	505	457	405	367
15	892	807	645	583	516	467	414	375
16	915	828	657	594	526	476	422	381
17	938	849	669	605	535	484	429	388
18	938	838	681	616	545	493	436	395
19	912	826	692	627	554	501	444	402
20	928	839	705	638	564	511	452	409
21	943	853	717	649	574	519	460	416
22	959	867	729	659	583	528	467	423
23	972	880	741	670	593	536	475	429
24	986	892	753	681	602	545	482	436
25	1,000	968	779	705	617	564	499	452
26	1,002	974	804	728	624	582	515	466
27	1,024	980	830	751	633	601	531	481
28	1,056	986	856	774	644	616	547	495
29	1,088	1,006	881	797	654	635	563	509
30	1,119	1,047	907	820	668	656	580	525
31	1,149	1,088	931	842	683	673	592	539
32	1,178	1,131	951	863	699	690	599	552
33	1,207	1,174	965	884	715	707	608	565
34	1,235	1,219	983	905	728	723	619	578
35	1,267	1,266	1,006	931	745	746	633	600
36	1,295	1,314	1,034	952	766	763	651	612
37	1,324	1,364	1,068	973	791	779	673	626
38	1,354	1,417	1,099	994	822	796	698	639
39	1,386	1,472	1,125	1,026	857	815	722	654
40	1,438	1,529	1,161	1,063	899	844	752	681
41	1,514	1,589	1,191	1,101	946	866	771	698
42	1,600	1,653	1,225	1,141	984	890	793	717
43	1,696	1,720	1,263	1,183	1,014	918	817	739
44	1,803	1,790	1,307	1,227	1,049	949	844	764
45	1,906	1,864	1,364	1,273	1,098	993	886	802
46	1,988	1,942	1,423	1,322	1,144	1,035	923	835
47	2,069	2,024	1,490	1,374	1,197	1,083	965	873
48	2,228	2,110	1,567	1,428	1,258	1,139	1,013	917
49	2,384	2,245	1,657	1,515	1,329	1,203	1,069	967
50	2,519	2,389	1,766	1,613	1,418	1,283	1,142	1,033
51	2,710	2,452	1,885	1,705	1,512	1,368	1,217	1,101
52	2,901	2,625	2,021	1,829	1,620	1,466	1,302	1,178
53	3,092	2,798	2,177	1,970	1,744	1,578	1,399	1,266
54	3,283	2,971	2,355	2,130	1,884	1,705	1,510	1,366
55	3,475	3,144	2,567	2,323	2,058	1,862	1,653	1,496
56	3,662	3,313	2,795	2,529	2,238	2,025	1,796	1,625
57	3,871	3,503	3,052	2,762	2,420	2,189	1,956	1,770
58	4,125	3,732	3,341	3,023	2,565	2,320	2,137	1,933
59	4,528	4,097	3,665	3,316	2,724	2,464	2,315	2,095
60	4,994	4,518	3,910	3,538	2,897	2,621	2,462	2,228
61	5,496	4,972	4,163	3,766	3,084	2,790	2,621	2,372
62	6,053	5,476	4,434	4,012	3,285	2,972	2,792	2,526
63	6,670	6,035	4,724	4,274	3,500	3,166	2,975	2,692
64	7,351	6,651	5,033	4,554	3,729	3,374	3,169	2,868

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	M / L	F / P	M / L	F / P	M / L	F / P	M / L	F / P
65	7,943	7,186	5,362	4,851	3,972	3,594	3,376	3,055
66*	8,457	7,652	5,709	5,165	4,229	3,826	3,595	3,252
67*	8,999	8,142	6,075	5,496	4,500	4,071	3,825	3,461
68*	9,569	8,658	6,460	5,844	4,785	4,329	4,067	3,680
69*	10,168	9,199	6,863	6,210	5,084	4,600	4,322	3,910
70*	10,794	9,766	7,286	6,592	5,397	4,883	4,588	4,151
71*	11,448	10,358	7,728	6,992	5,724	5,179	4,866	4,402
72*	12,130	10,975	8,188	7,408	6,066	5,488	5,156	4,665
73*	12,841	11,618	8,668	7,842	6,421	5,809	5,458	4,938
74*	13,579	12,286	9,166	8,293	6,790	6,143	5,771	5,222
75*	14,346	12,979	9,683	8,761	7,173	6,490	6,097	5,517
76*	15,140	13,698	10,220	9,246	7,570	6,849	6,435	5,822
77*	15,962	14,442	10,775	9,749	7,982	7,221	6,784	6,138
78*	16,813	15,212	11,349	10,268	8,407	7,606	7,146	6,465
79*	17,691	16,007	11,942	10,805	8,846	8,004	7,519	6,803
80*	18,598	16,827	12,554	11,358	9,299	8,414	7,904	7,152
81*	19,533	17,672	13,185	11,929	9,767	8,836	8,302	7,511
82*	20,495	18,543	13,834	12,517	10,248	9,272	8,711	7,881
83*	21,486	19,440	14,503	13,122	10,743	9,720	9,132	8,262
84*	22,505	20,361	15,191	13,744	11,253	10,181	9,565	8,654
85*	23,551	21,308	15,897	14,383	11,776	10,654	10,010	9,056
86*	24,626	22,281	16,623	15,040	12,313	11,141	10,466	9,470
87*	25,729	23,278	17,367	15,713	12,865	11,639	10,935	9,894
88*	26,859	24,301	18,130	16,404	13,430	12,151	11,416	10,328
89*	28,018	25,350	18,913	17,111	14,009	12,675	11,908	10,774
90*	29,205	26,424	19,714	17,836	14,603	13,212	12,412	11,230
91*	30,420	27,523	20,534	18,578	15,210	13,762	12,929	11,698
92*	31,663	28,647	21,373	19,337	15,832	14,324	13,457	12,175
93*	32,934	29,797	22,230	20,113	16,467	14,899	13,997	12,664
94*	34,233	30,973	23,107	20,907	17,117	15,487	14,549	13,164
95*	35,560	32,173	24,003	21,717	17,780	16,087	15,113	13,674
96*	36,915	33,399	24,918	22,545	18,458	16,700	15,689	14,195
97*	38,298	34,650	25,851	23,389	19,149	17,325	16,277	14,727
98*	39,709	35,927	26,804	24,251	19,855	17,964	16,877	15,269
99*	41,148	37,229	27,775	25,130	20,574	18,615	17,488	15,823
100*	42,615	38,557	28,765	26,026	21,308	19,279	18,112	16,387

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Group Discount / Diskaun Kumpulan

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10 - 19 employees / pekerja	7%
20 - 29 employees / pekerja	10%
30 - 50 employees / pekerja	13%

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Deductible Discount / Diskaun Deduktibel

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