

## Smart Family Medic - Jadual Kadar Premium Tahunan (Lelaki & Perempuan)

### Tanpa Deduktibel

| Umur Hari Jadi Berikutnya | Pelan 1 (RM) | Pelan 2 (RM) | Pelan 3 (RM) |
|---------------------------|--------------|--------------|--------------|
| 1 – 5                     | 1,654        | 1,854        | 1,994        |
| 6 – 10                    | 1,421        | 1,596        | 1,725        |
| 11 – 16                   | 1,115        | 1,256        | 1,359        |
| 17 – 20                   | 1,082        | 1,227        | 1,312        |
| 21 – 25                   | 1,082        | 1,227        | 1,312        |
| 26 – 30                   | 1,124        | 1,235        | 1,320        |
| 31 – 35                   | 1,162        | 1,299        | 1,405        |
| 36 – 40                   | 1,302        | 1,446        | 1,559        |
| 41 – 45                   | 2,226        | 2,583        | 2,864        |
| 46 – 50                   | 2,878        | 3,337        | 3,698        |
| 51 – 55                   | 4,285        | 4,964        | 5,498        |
| 56*                       | 5,132        | 5,947        | 6,587        |
| 57*                       | 5,381        | 6,234        | 6,904        |
| 58*                       | 5,587        | 6,476        | 7,173        |
| 59*                       | 5,955        | 6,902        | 7,644        |
| 60*                       | 6,272        | 7,271        | 8,053        |
| 61*                       | 6,899        | 7,998        | 8,858        |
| 62*                       | 7,578        | 8,784        | 9,728        |
| 63*                       | 8,151        | 9,451        | 10,468       |
| 64*                       | 8,595        | 9,968        | 11,042       |
| 65*                       | 9,169        | 10,635       | 11,780       |
| 66*                       | 10,085       | 11,698       | 12,958       |
| 67*                       | 10,912       | 12,663       | 14,028       |
| 68*                       | 11,525       | 13,379       | 14,822       |
| 69*                       | 12,144       | 14,104       | 15,629       |
| 70*                       | 12,784       | 14,854       | 16,462       |
| 71*                       | 13,437       | 15,620       | 17,313       |
| 72*                       | 14,077       | 16,372       | 18,148       |
| 73*                       | 14,711       | 17,119       | 18,979       |
| 74*                       | 15,348       | 17,871       | 19,817       |
| 75*                       | 16,152       | 18,817       | 20,870       |
| 76*                       | 16,965       | 19,774       | 21,935       |
| 77*                       | 17,769       | 20,724       | 22,992       |
| 78*                       | 18,579       | 21,681       | 24,058       |
| 79*                       | 19,384       | 22,634       | 25,121       |
| 80*                       | 20,632       | 23,646       | 26,058       |
| 81*                       | 21,862       | 24,809       | 27,167       |
| 82*                       | 23,234       | 26,146       | 28,478       |
| 83*                       | 24,765       | 27,686       | 30,023       |
| 84*                       | 26,475       | 29,456       | 31,841       |

### RM1,000 Deduktibel

| Umur Hari Jadi Berikutnya | Pelan 1 (RM) | Pelan 2 (RM) | Pelan 3 (RM) |
|---------------------------|--------------|--------------|--------------|
| 1 – 5                     | 1,275        | 1,467        | 1,600        |
| 6 – 10                    | 1,096        | 1,246        | 1,355        |
| 11 – 16                   | 861          | 977          | 1,062        |
| 17 – 20                   | 880          | 986          | 1,069        |
| 21 – 25                   | 880          | 986          | 1,069        |
| 26 – 30                   | 886          | 992          | 1,079        |
| 31 – 35                   | 916          | 1,015        | 1,091        |
| 36 – 40                   | 1,203        | 1,365        | 1,491        |
| 41 – 45                   | 1,697        | 1,952        | 2,151        |
| 46 – 50                   | 2,194        | 2,522        | 2,778        |
| 51 – 55                   | 3,268        | 3,753        | 4,131        |
| 56*                       | 4,007        | 4,601        | 5,063        |
| 57*                       | 4,201        | 4,823        | 5,309        |
| 58*                       | 4,361        | 5,009        | 5,513        |
| 59*                       | 4,651        | 5,343        | 5,882        |
| 60*                       | 4,901        | 5,630        | 6,198        |
| 61*                       | 5,391        | 6,193        | 6,817        |
| 62*                       | 5,922        | 6,803        | 7,489        |
| 63*                       | 6,361        | 7,309        | 8,046        |
| 64*                       | 6,708        | 7,711        | 8,488        |
| 65*                       | 7,159        | 8,230        | 9,061        |
| 66*                       | 7,874        | 9,053        | 9,967        |
| 67*                       | 8,521        | 9,802        | 10,792       |
| 68*                       | 9,002        | 10,362       | 11,410       |
| 69*                       | 9,481        | 10,918       | 12,024       |
| 70*                       | 9,981        | 11,503       | 12,670       |
| 71*                       | 10,491       | 12,097       | 13,328       |
| 72*                       | 10,991       | 12,683       | 13,976       |
| 73*                       | 11,488       | 13,263       | 14,619       |
| 74*                       | 11,986       | 13,850       | 15,270       |
| 75*                       | 12,610       | 14,582       | 16,080       |
| 76*                       | 13,248       | 15,331       | 16,909       |
| 77*                       | 13,874       | 16,066       | 17,723       |
| 78*                       | 14,506       | 16,811       | 18,551       |
| 79*                       | 15,136       | 17,557       | 19,378       |
| 80*                       | 16,145       | 18,327       | 20,075       |
| 81*                       | 17,109       | 19,217       | 20,904       |
| 82*                       | 18,183       | 20,242       | 21,890       |
| 83*                       | 19,382       | 21,424       | 23,058       |
| 84*                       | 20,721       | 22,785       | 24,439       |

\* Untuk pembaharuan sahaja.

Nota:

- 1) Kadar premium di atas adalah untuk kelas pekerjaan 1 dan 2 sahaja.
- 2) Kadar premium untuk kelas pekerjaan 3 dan 4 masing-masing adalah 1.25 kali ganda dan 1.5 kali ganda daripada kadar premium yang ditunjukkan di atas.
- 3) Kadar premium adalah tidak dijamin dan mungkin berbeza mengikut umur hari jadi berikutnya orang yang diinsuranskan pada pembaharuan polisi semasa.