

Attachment 1  
**ANNUAL RATES FOR FULL TIME PRIVATE PRACTICE**  
**Effective 1st January 2018 – 31st December 2018**  
**All rates in Ringgit Malaysia (including 6% GST)**

#	CATEGORY (REFER TO SECTION 5)	SUM INSURED (RM)					
		1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000
1	General Medical Practitioner	1,000	1,300	1,400	1,500	1,800	3,300
2	General Medical Practitioner with Obstetrics	3,200	3,800	4,800	5,300	8,500	10,200
3	Specialty - Low Risk	1,600	1,900	2,500	2,600	2,900	5,100
4	Specialty - Medium Risk	3,200	3,800	4,800	5,300	8,500	10,200
5	Specialty - High Risk						
A	Bariatric Surgery	11,000	13,300	14,500	17,800	26,000	30,000
B	Cosmetic & Aesthetic Surgery	19,900	23,700	25,900	31,800	46,400	53,000
C	Gynaecology	9,550	11,500	12,400	15,300	22,300	25,500
D	Neurosurgery	10,600	12,700	13,800	16,900	21,200	24,300
E	Obstetrics & Gynaecology	15,900	19,000	20,700	25,500	37,100	42,500
F	Orthopaedic & Trauma Surgery	8,500	10,700	11,700	15,900	18,000	20,600
G	Plastic & Reconstructive Surgery	8,500	10,700	11,700	15,900	18,000	20,600
H	Spinal Surgery	18,000	21,500	23,400	28,800	42,000	48,000

Additional Premium for Automatic Reinstatement (Double Aggregate Limit) = 10% of the above subscription rate.

Please note the above rates are applicable to all applicants without any claims or notifiable circumstances in the last five years. Those with claims or notifiable circumstances will be subject to individual underwriting.

Pursuant to the recent amendments to the Medical Act 2012 which stipulates that your application for the Annual Practising Certificate must be accompanied with professional indemnity cover effective 1.1.2019, your Indemnity Policy must end on 31.12.2018 (minimum 6 months) OR 31.12.2019 (maximum 18 months).

## CATEGORIES OF SPECIALTIES

### GENERAL MEDICAL PRACTITIONERS WITH OBSTETRICS

- Care of Patient and Management of Pregnancy Beyond 24 Weeks Gestation excluding Deliveries

### SPECIALTY - LOW RISK

- Audiological Medicine
- Blood Transfusion
- Clinical Cytogenetics
- Clinical Genetics
- Clinical Immunology and Allergy
- Cosmetic and Aesthetic\*
- Dermatology
- Endocrinology
- General Medicine
- Genito-urinary Medicine
- Geriatric Medicine
- Haematology
- Immunology
- Infectious Diseases
- Nephrology
- Nuclear Medicine
- Oncology
- Ophthalmology with No Laser Refractive Surgery – Except Cataracts
- Paediatrics
- Palliative Medicine
- Pathology
- Pharmaceutical Physician
- Physiology
- Public Health
- Preventative Medicine
- Psychiatry
- Rehabilitation Medicine
- Renal Medicine
- Respiratory Medicine
- Rheumatology
- Sports Medicine
- Thoracic Medicine

- \* Non-invasive elective topical enhancement of patient's external appearance, including injections.

### SPECIALTY - MEDIUM RISK

- Accident and Emergency
- Anaesthetics
- Cardiology
- Cardiothoracic Surgery
- Colorectal Surgery
- Cosmetic and Aesthetic
- Endocrine Surgery
- Gastroenterology
- General Surgery excluding Bariatric Surgery
- Intensive Care
- Neonatology
- Neurology
- Ophthalmic Surgery
- Oral and Maxillo-Facial Surgery
- Otorhinolaryngology (Ear, Nose, Throat)
- Paediatric Surgery
- Radiology
- Radiotherapy
- Thoracic Surgery
- Urology
- Vascular Surgery

### SPECIALTY - HIGH RISK

- Bariatric Surgery
- Cosmetic and Aesthetic Surgery:
- Elective Alteration of Patient's External Appearance
- Gynaecology
- Neurosurgery
- Obstetrics and Gynaecology: Care of Patient and Management of Pregnancy Beyond 24 Weeks Gestation
- Orthopaedic and Trauma Surgery
- Plastic and Reconstructive Surgery
- Spinal Surgery: Treatment and Management of Spinal Trauma, Degenerative Diseases / Conditions, Deformities, Infections and Tumours, including but not limited to, Stabilization with Instrumented Fusion for Degenerative and Neoplastic Conditions