

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

#	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 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 31.12.2019 (minimum 6 months) OR 31.12.2020 (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

- Clinical Haematology
- Cosmetic and Aesthetic*
- Dermatology
- Endocrinology
- Family Medicine
- Forensic Pathology
- General Medicine
- General Pathology
- Geriatric Medicine
- Immunology
- Infectious Diseases
- Internal Medicine
- Nephrology
- Nuclear Medicine
- Oncology exc. Radiotherapy
- Ophthalmology exc. Surgery – Except Cataracts
- Paediatrics exc. Neonatology
- Palliative Care Medicine
- Pathology
- Psychiatry
- Public Health
- Public Health Medicine
- Rehabilitation Medicine
- Respiratory Medicine
- Rheumatology
- Sports Medicine
- Transfusion Medicine

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

SPECIALTY - MEDIUM RISK

- Anaesthesiology
- Cardiology
- Cardiothoracic Surgery
- Cosmetic and Aesthetic
- Emergency Medicine
- Gastroenterology & Hepatology
- Intensive care (medical)
- Neurology
- Oncology inc. Radiotherapy
- Ophthalmology inc. Surgery
- Otorhinolaryngology
- Paediatric Surgery
- Paediatrics inc. Neonatology
- Radiology

SPECIALTY - HIGH RISK

- Bariatric Surgery
- Gynaecology
- Neurosurgery
- Obstetrics & Gynaecology
- Orthopaedic Surgery
- Plastic Surgery
- Cosmetic and Aesthetic Surgery
- Surgery inc. Bariatric Surgery
- Spinal Surgery*

*Treatment and Management of Spinal Trauma, Degenerative Diseases / Conditions, Deformities, Infection and Tumours, including but not limited to, Stabilization with Instrumented Fusion for Degenerative and Neoplastic Conditions