

Early Crisis Care

Yearly Cost of Insurance (COI) for RM1,000 Sum Assured

ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
1	0.88	0.88	0.77	0.77
2	0.88	0.88	0.77	0.77
3	0.88	0.88	0.77	0.77
4	0.88	0.88	0.77	0.77
5	0.88	0.88	0.77	0.77
6	0.88	0.88	0.77	0.77
7	0.88	0.88	0.77	0.77
8	0.88	0.88	0.77	0.77
9	0.88	0.88	0.77	0.77
10	0.88	0.88	0.77	0.77
11	0.88	0.88	0.77	0.77
12	0.88	0.88	0.77	0.77
13	0.88	0.88	0.77	0.77
14	0.88	0.88	0.77	0.77
15	0.88	0.88	0.77	0.77
16	0.88	0.88	0.77	0.77
17	0.88	0.88	0.77	0.77
18	0.88	0.88	0.77	0.77
19	1.52	0.90	1.12	0.77
20	1.57	0.92	1.22	0.82
21	1.60	0.93	1.32	0.88
22	1.60	0.95	1.42	0.93
23	1.62	0.98	1.50	0.98
24	1.63	1.00	1.60	1.05
25	1.67	1.03	1.70	1.10

ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
26	1.68	1.05	1.78	1.17
27	1.70	1.08	1.88	1.23
28	1.72	1.10	1.97	1.27
29	1.75	1.12	2.08	1.33
30	1.77	1.13	2.17	1.40
31	1.83	1.17	2.42	1.52
32	1.92	1.27	2.62	1.53
33	2.02	1.32	2.79	1.60
34	2.07	1.37	3.07	1.70
35	2.28	1.45	3.40	1.80
36	2.45	1.58	3.77	1.88
37	2.67	1.73	4.14	2.02
38	2.90	1.93	4.54	2.13
39	3.24	2.13	4.94	2.27
40	3.55	2.47	5.40	2.31
41	3.61	2.72	5.48	2.46
42	4.13	2.80	5.61	2.69
43	4.74	2.89	5.75	3.03
44	5.49	3.39	6.11	3.39
45	6.39	4.06	6.68	3.91
46	7.22	4.60	7.43	4.44
47	8.46	5.52	8.03	5.14
48	9.85	6.40	8.80	5.90
49	11.21	7.29	9.55	6.52
50	12.64	8.14	10.20	6.96

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ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
51	14.01	9.25	10.95	7.71
52	16.15	9.97	12.55	8.32
53	17.11	10.38	14.05	9.00
54	18.32	11.39	15.80	9.66
55	20.07	12.71	17.29	10.46
56	22.22	14.51	18.53	11.08
57	24.56	16.46	19.72	12.01
58	26.66	18.59	21.45	13.24
59	29.46	20.85	23.13	14.64
60	33.40	23.30	25.09	16.24
61	37.44	25.07	27.44	18.22
62	41.22	27.01	30.39	19.90
63	44.47	29.00	32.11	21.23
64	47.74	31.09	33.12	21.97
65	51.34	33.34	34.89	23.31
66	55.76	35.77	40.07	27.10
67	60.90	38.86	43.51	30.06
68	64.62	42.25	44.91	32.59
69	67.82	44.62	47.94	35.12
70	71.13	46.93	50.86	37.57
71	75.56	49.04	53.52	39.37
72	76.91	50.02	55.95	40.69
73	80.89	52.68	57.37	41.28
74	83.86	54.70	58.76	42.35
75	88.13	57.64	59.42	42.85

ANB	Male Smoker	Male Non Smoker	Female Smoker	Female Non Smoker
76	91.87	60.37	60.33	43.65
77	98.24	64.87	61.94	45.11
78	103.66	68.87	63.52	46.86
79	109.24	73.02	65.67	48.81
80	114.99	75.87	68.29	50.66
81	120.89	79.58	72.34	52.43
82	130.29	85.81	76.25	56.05
83	138.19	91.83	80.67	59.91
84	147.13	99.45	85.63	64.70
85	157.12	107.23	91.10	69.06
86	168.24	114.66	96.99	73.78
87	181.21	123.14	104.48	79.75
88	195.60	132.30	112.22	85.96
89	211.41	142.25	120.47	92.60
90	228.78	158.44	129.23	99.69
91	260.78	170.41	141.07	106.32
92	286.86	186.07	152.33	119.59
93	315.22	202.98	169.87	133.79
94	345.70	220.98	187.97	148.47
95	377.92	240.05	205.58	162.90
96	411.09	259.75	221.06	175.68
97	443.79	279.28	231.33	184.61
98	476.50	298.82	241.61	196.82
99	509.20	318.34	251.88	214.72
100	541.92	337.88	262.15	218.97