



WorldCare premiums

– full medical underwriting

individuals and families

Currency : US Dollars (USD)
Effective date: 1 August 2015

► *Your WorldCare premium*

All WorldCare plans cover you anywhere in the world as standard, excluding the USA.

A 10% introductory discount will be available to residents in Singapore for all new Individual and Family applications with an inception date before the 1 December 2015.

To work out your premium, we need to know where you are resident at the time you need cover and the age of each person on the plan.

Select the area based on the location of your country of residence.

You will see that we have split all the listed countries into area of the world.

In conjunction with our underwriters and based on the most up to date pricing models, we can offer premiums that most accurately reflect the cost of healthcare where you live. This means that you won't be grouped with other countries that have much higher medical costs, which would mean an unnecessarily higher premium.

To find your area, simply select your country of residence from the list across the page and it will tell you the area number your country fits into. If you cannot find your country, please check the excluded countries list on page 2 or contact your intermediary who will find out if we can cover where you are resident.

Plans associated with this price list will be arranged and administered through the appropriate regional Now Health company and underwritten by insurers specified under the selected plan.

Our underwriting partner in Singapore is Tenet Sompo Insurance Pte. Ltd. Tenet Sompo Insurance was established in January 2013 when Tenet Insurance Company Ltd merged with Sompo Japan Insurance (Singapore) Pte. Ltd. In January 2014, Tenet Sompo Insurance further merged with NIPPONKOA Insurance Co., Ltd., Singapore Branch, by acquiring its general insurance business to form an even larger entity in Singapore. Tenet Sompo Insurance has been a part of the Singapore history since 1957 (as Tenet Insurance), while Sompo Japan group and NIPPONKOA Insurance Group have their histories stretching back to 1888 and 1892 respectively.

Should you incept the plan and do not claim in the current contract period a 10% discount will be granted at renewal. Should you renew and do not claim against the plan for two or more consecutive years a 15% discount will be granted at renewal.

► *Your country of residence*

Find your country of residence from this list. It will tell you which Area you need to select when calculating your premium. For pricing for countries outside of the list, please contact us.

Country	Area
Azerbaijan	11
Bangladesh	7
Bhutan	9
Brunei	11
Cambodia	10
Hong Kong SAR	2
India	11
Indonesia	6
Japan	10
Kazakhstan	11
Kyrgyzstan	9
Laos	9
Macau SAR	8
Malaysia	10
Maldives	9
Mongolia	7
Myanmar (Burma)	9
Nepal	9
Pakistan	16
Philippines	15
Singapore	4
South Korea	8
Sri Lanka	16
Taiwan	14
Tajikistan	9
Thailand	8
Turkmenistan	9
Uzbekistan	9
Vietnam	8

All the countries we can and cannot cover are listed here.

Area 1

US Elective - For those people who want to access non-emergency healthcare in the USA (not available to residents of the USA).

Area 2

Hong Kong SAR	
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Area 4

Singapore	
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Area 6

Indonesia	
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Area 7

Bangladesh	Mongolia
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Area 8

Macau SAR	Thailand
South Korea	Vietnam

Area 9

Bhutan	Nepal
Kyrgyzstan	Tajikistan
Laos	Turkmenistan
Maldives	Uzbekistan
Myanmar (Burma)	

Area 10

Cambodia	Malaysia
Japan	

Area 11

Afghanistan	India
Azerbaijan	Kazakhstan
Brunei	

Area 14

Taiwan	
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Area 15

Philippines	
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Area 16

Pakistan	Sri Lanka
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Excluded countries

We cannot offer cover if you reside in any of the following countries:

China	Eritrea	Liberia	Somalia
Cote d'Ivoire	Guinea-Bissau	Libya	Sudan
Democratic Republic of Congo (Kinshasa)	Iran	North Korea	Syria

► *How to calculate your premium*

- Decide on the type of cover you want and which WorldCare plan meets your needs: Essential, Advance, Excel or Apex
- The premiums are age-related, based on your current age. For child dependants refer to the (0-17) age band
- Select the area based on the location of your country of residency for WorldCare (excluding USA) cover. You will see that we have split the listed countries into area of the world. If you need the USA Elective Treatment option, refer to Area 1.
- Choose any optional benefits that are available for the WorldCare plan you have selected
- Decide on the excess that you would like to apply to your plan
- If you are applying for one of our plans but have a policy in force already with another insurer, we may be able to offer you a continuous transfer subject to a 3% charge applied to our published rates

► *Excess and co-insurance*

- For WorldCare Essential the standard excess is Nil. For WorldCare Advance, Excel or Apex the standard excess is USD 100. The excess applies per insured person, per medical condition per period of cover. You can decide the level of excess that suits your personal circumstances. This will either increase or reduce the selected plan premium.

Benefit	Essential	Advance	Excel	Apex
Excess Options				
Standard Excess	Nil	USD 100	USD 100	USD 100
Optional Excess	USD 1,000	Nil	Nil	Nil
	USD 2,500	USD 50	USD 50	USD 50
	USD 5,000	USD 250	USD 250	USD 250
	USD 10,000	USD 500		
	USD 15,000	USD 1,000		
		USD 2,500		
Out-Patient Per Visit Excess	Not covered	Optional USD 25	Optional USD 25	Optional USD 25

► *Co-Insurance applicable*

A 20% co-insurance will be applied to all out-patient dental claims. A 50% co-insurance will be applied for orthodontic treatment. If Area 1 is selected for USA Elective treatment, a co-insurance of 50% will apply for treatment received in a hospital that is not listed in the Now Health International Provider Network.

► *Additional options*

If you select one of the co-insurance out-patient options, a co-insurance will be applied, in addition to your plan excess, per insured person per medical condition per plan year. This will reduce your premium by 7.5% and 15% respectively depending on the co-insurance opted for.

You can opt for the out-patient per visit excess – have an excess of USD 25 per visit to an out-patient medical practitioner and a nil excess when accessing day-patient or in-patient treatment (not available for WorldCare Essential). This optional out-patient per visit excess is equal to the USD 50 per medical condition excess price point.

If you select the out-patient charges additional option for the Essential plan, a 46% premium charge will apply. If you select the out-patient charges additional option 2 for the Essential plan, a 60% loading will apply.

Please note that your WorldCare premium may be subject to Insurance Premium Tax based on your country of residence. If applicable, any tax, levies or charges will be shown on your certificate of insurance. The Area 4 premium rates are inclusive of Goods and Service Tax (GST).

Area 1 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	216.21	2471	194.60	2224	183.84	2101	162.23	1854	140.61	1607	119	1360
18 - 25	264.34	3021	237.91	2719	224.70	2568	198.28	2266	171.85	1964	145.43	1662
26 - 30	303.63	3470	273.26	3123	258.13	2950	227.76	2603	197.40	2256	167.04	1909
31 - 35	334.25	3820	300.83	3438	284.11	3247	250.69	2865	217.26	2483	183.84	2101
36 - 40	364.09	4161	327.69	3745	309.49	3537	273.09	3121	236.69	2705	200.29	2289
41 - 45	427.35	4884	384.65	4396	363.30	4152	320.51	3663	277.81	3175	235.11	2687
46 - 50	500.41	5719	450.45	5148	425.43	4862	375.38	4290	325.33	3718	275.28	3146
51 - 55	671.04	7669	604.01	6903	570.41	6519	503.30	5752	436.19	4985	369.08	4218
56 - 60	815.68	9322	734.13	8390	693.35	7924	611.80	6992	530.25	6060	448.70	5128
61 - 65	1109.94	12685	998.99	11417	943.51	10783	832.48	9514	721.53	8246	610.49	6977
66 - 70	1533.18	17522	1379.88	15770	1303.23	14894	1149.93	13142	996.63	11390	843.33	9638
71 - 75	1895.51	21663	1705.99	19497	1611.23	18414	1421.70	16248	1232.09	14081	1042.56	11915
76 - 79	2342.03	26766	2107.88	24090	1990.80	22752	1756.56	20075	1522.33	17398	1288.18	14722
80+ (renewals only)	2579.15	29476	2321.29	26529	2192.31	25055	1934.36	22107	1676.50	19160	1418.55	16212

Area 1 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	341.25	3900	443.63	5070	375.38	4290	290.06	3315	273	3120	255.94	2925	221.81	2535
18 - 25	417.11	4767	542.33	6198	458.85	5244	354.55	4052	333.73	3814	312.90	3576	271.16	3099
26 - 30	479.68	5482	623.61	7127	527.71	6031	407.75	4660	383.78	4386	359.80	4112	311.85	3564
31 - 35	527.71	6031	686.09	7841	580.56	6635	448.61	5127	422.19	4825	395.85	4524	343.09	3921
36 - 40	574.35	6564	746.73	8534	631.84	7221	488.25	5580	459.55	5252	430.76	4923	373.36	4267
41 - 45	675.24	7717	877.89	10033	742.79	8489	574	6560	540.23	6174	506.45	5788	438.99	5017
46 - 50	790.48	9034	1027.69	11745	869.58	9938	671.91	7679	632.45	7228	592.90	6776	513.89	5873
51 - 55	1059.45	12108	1377.34	15741	1165.41	13319	900.55	10292	847.61	9687	794.59	9081	688.71	7871
56 - 60	1288.35	14724	1674.93	19142	1417.24	16197	1095.15	12516	1030.75	11780	966.26	11043	837.46	9571
61 - 65	1753.50	20040	2279.55	26052	1928.85	22044	1490.48	17034	1402.80	16032	1315.13	15030	1139.78	13026
66 - 70	2422	27680	3148.60	35984	2664.20	30448	2058.70	23528	1937.60	22144	1816.50	20760	1574.30	17992
71 - 75	2994.78	34226	3893.23	44494	3294.29	37649	2545.64	29093	2395.84	27381	2246.13	25670	1946.61	22247
76 - 79	3700.03	42286	4810.05	54972	4070.06	46515	3145.10	35944	2960.04	33829	2775.06	31715	2405.03	27486
80+ (renewals only)	4074.70	46568	5297.16	60539	4482.19	51225	3463.51	39583	3259.81	37255	3056.03	34926	2648.63	30270

Area 1 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	395.06	4515	513.63	5870	434.61	4967	335.83	3838
18 - 25	483.09	5521	628.08	7178	531.48	6074	410.64	4693
26 - 30	555.45	6348	722.14	8253	611.01	6983	472.15	5396
31 - 35	611.19	6985	794.59	9081	672.35	7684	519.58	5938
36 - 40	665.18	7602	864.76	9883	731.76	8363	565.43	6462
41 - 45	782.08	8938	1016.75	11620	860.30	9832	664.83	7598
46 - 50	915.25	10460	1189.83	13598	1006.78	11506	777.96	8891
51 - 55	1226.84	14021	1594.95	18228	1349.60	15424	1042.83	11918
56 - 60	1491.88	17050	1939.44	22165	1641.06	18755	1268.14	14493
61 - 65	2030.70	23208	2639.96	30171	2233.79	25529	1726.11	19727
66 - 70	2804.73	32054	3646.21	41671	3085.25	35260	2384.03	27246
71 - 75	3468.24	39637	4508.79	51529	3815.09	43601	2948.05	33692
76 - 79	4284.79	48969	5570.25	63660	4713.28	53866	3642.10	41624
80+ (renewals only)	4718.70	53928	6134.36	70107	5190.59	59321	4010.91	45839

Area 1 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	465.50	5320	605.15	6916	512.05	5852	395.68	4522
18 - 25	721.26	8243	937.65	10716	793.45	9068	613.11	7007
26 - 30	861	9840	1119.30	12792	947.10	10824	731.85	8364
31 - 35	907.46	10371	1179.76	13483	998.29	11409	771.40	8816
36 - 40	977.29	11169	1270.50	14520	1075.03	12286	830.73	9494
41 - 45	1047.20	11968	1361.41	15559	1151.94	13165	890.14	10173
46 - 50	1078.26	12323	1401.75	16020	1186.15	13556	916.56	10475
51 - 55	1445.41	16519	1879.06	21475	1589.96	18171	1228.68	14042
56 - 60	1757.44	20085	2284.71	26111	1933.23	22094	1493.89	17073
61 - 65	2392.08	27338	3109.75	35540	2631.30	30072	2033.33	23238
66 - 70	3303.91	37759	4295.11	49087	3634.31	41535	2808.40	32096
71 - 75	4085.38	46690	5310.99	60697	4493.91	51359	3472.61	39687
76 - 79	5047.44	57685	6561.71	74991	5552.23	63454	4290.39	49033
80+ (renewals only)	5558.61	63527	7226.28	82586	6114.50	69880	4724.83	53998

Area 2 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	124.78	1426	112.35	1284	106.14	1213	93.63	1070	81.11	927	68.69	785
18 - 25	152.60	1744	137.38	1570	129.76	1483	114.45	1308	99.23	1134	84	960
26 - 30	175.44	2005	157.94	1805	149.19	1705	131.60	1504	114.10	1304	96.51	1103
31 - 35	193.03	2206	173.78	1986	164.15	1876	144.81	1655	125.48	1434	106.23	1214
36 - 40	210.09	2401	189.09	2161	178.59	2041	157.59	1801	136.59	1561	115.59	1321
41 - 45	247.01	2823	222.34	2541	210	2400	185.33	2118	160.56	1835	135.89	1553
46 - 50	289.01	3303	260.14	2973	245.70	2808	216.83	2478	187.86	2147	158.99	1817
51 - 55	387.45	4428	348.78	3986	329.35	3764	290.59	3321	251.91	2879	213.15	2436
56 - 60	471.28	5386	424.20	4848	400.66	4579	353.50	4040	306.34	3501	259.26	2963
61 - 65	641.29	7329	577.24	6597	545.13	6230	480.99	5497	416.85	4764	352.71	4031
66 - 70	885.76	10123	797.21	9111	752.94	8605	664.39	7593	575.75	6580	487.20	5568
71 - 75	1095.33	12518	985.86	11267	931.09	10641	821.54	9389	711.99	8137	602.44	6885
76 - 79	1353.01	15463	1217.74	13917	1150.10	13144	1014.83	11598	879.46	10051	744.19	8505
80+ (renewals only)	1490.04	17029	1341.11	15327	1266.56	14475	1117.55	12772	968.54	11069	819.53	9366

Area 2 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	197.05	2252	256.20	2928	216.83	2478	167.56	1915	157.68	1802	147.79	1689	128.10	1464
18 - 25	241.06	2755	313.43	3582	265.21	3031	204.93	2342	192.85	2204	180.86	2067	156.71	1791
26 - 30	277.11	3167	360.33	4118	304.85	3484	235.55	2692	221.73	2534	207.90	2376	180.16	2059
31 - 35	305.03	3486	396.55	4532	335.56	3835	259.35	2964	244.04	2789	228.81	2615	198.28	2266
36 - 40	331.89	3793	431.46	4931	365.14	4173	282.19	3225	265.56	3035	248.94	2845	215.78	2466
41 - 45	390.16	4459	507.24	5797	429.19	4905	331.71	3791	312.20	3568	292.69	3345	253.66	2899
46 - 50	456.58	5218	593.60	6784	502.25	5740	388.15	4436	365.31	4175	342.48	3914	296.80	3392
51 - 55	612.15	6996	795.81	9095	673.40	7696	520.36	5947	489.74	5597	459.11	5247	397.95	4548
56 - 60	744.36	8507	967.75	11060	818.83	9358	632.71	7231	595.53	6806	558.34	6381	483.88	5530
61 - 65	1013.16	11579	1317.14	15053	1114.49	12737	861.26	9843	810.60	9264	759.94	8685	658.61	7527
66 - 70	1399.48	15994	1819.39	20793	1539.48	17594	1189.56	13595	1119.65	12796	1049.65	11996	909.74	10397
71 - 75	1730.23	19774	2249.36	25707	1903.30	21752	1470.70	16808	1384.25	15820	1297.71	14831	1124.73	12854
76 - 79	2137.80	24432	2779.18	31762	2351.65	26876	1817.20	20768	1710.28	19546	1603.35	18324	1389.59	15881
80+ (renewals only)	2354.36	26907	3060.75	34980	2589.83	29598	2001.21	22871	1883.53	21526	1765.84	20181	1530.38	17490

Area 2 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	228.29	2609	296.80	3392	251.13	2870	194.08	2218
18 - 25	279.04	3189	362.78	4146	306.95	3508	237.21	2711
26 - 30	320.78	3666	417.03	4766	352.89	4033	272.74	3117
31 - 35	353.24	4037	459.29	5249	388.59	4441	300.30	3432
36 - 40	384.30	4392	499.63	5710	422.80	4832	326.73	3734
41 - 45	451.76	5163	587.30	6712	497	5680	384.04	4389
46 - 50	528.68	6042	687.31	7855	581.61	6647	449.40	5136
51 - 55	708.84	8101	921.55	10532	779.80	8912	602.53	6886
56 - 60	862.14	9853	1120.79	12809	948.41	10839	732.90	8376
61 - 65	1173.29	13409	1525.30	17432	1290.63	14750	997.33	11398
66 - 70	1620.59	18521	2106.83	24078	1782.73	20374	1377.51	15743
71 - 75	2003.66	22899	2604.79	29769	2204.04	25189	1703.19	19465
76 - 79	2475.73	28294	3218.51	36783	2723.35	31124	2104.38	24050
80+ (renewals only)	2726.41	31159	3544.36	40507	2999.06	34275	2317.53	26486

Area 2 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	268.80	3072	349.48	3994	295.75	3380	228.55	2612
18 - 25	394.89	4513	513.36	5867	434.44	4965	335.74	3837
26 - 30	467.60	5344	607.95	6948	514.41	5879	397.51	4543
31 - 35	497.26	5683	646.45	7388	547.05	6252	422.71	4831
36 - 40	536.64	6133	697.64	7973	590.36	6747	456.23	5214
41 - 45	586.95	6708	763.09	8721	645.66	7379	498.93	5702
46 - 50	622.83	7118	809.73	9254	685.13	7830	529.46	6051
51 - 55	835.01	9543	1085.53	12406	918.58	10498	709.80	8112
56 - 60	1015.35	11604	1320.03	15086	1116.94	12765	863.10	9864
61 - 65	1382.15	15796	1796.81	20535	1520.40	17376	1174.86	13427
66 - 70	1908.90	21816	2481.59	28361	2099.83	23998	1622.60	18544
71 - 75	2360.40	26976	3068.54	35069	2596.48	29674	2006.38	22930
76 - 79	2916.20	33328	3791.11	43327	3207.84	36661	2478.79	28329
80+ (renewals only)	3211.51	36703	4174.98	47714	3532.73	40374	2729.83	31198

Area 4 - USD Essential – Rates inclusive of 7% Goods and Services Tax (GST)

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	109.63	1252.97	98.68	1127.78	93.25	1065.72	82.30	940.53	71.34	815.34	60.39	690.15
18 - 25	134.07	1532.24	120.68	1379.23	114.04	1303.26	100.55	1149.18	87.16	996.17	73.78	843.16
26 - 30	154.11	1761.22	138.75	1585.74	131.08	1498	115.63	1321.45	100.18	1144.90	84.82	969.42
31 - 35	169.65	1938.84	152.70	1745.17	144.28	1648.87	127.24	1454.13	110.29	1260.46	93.34	1066.79
36 - 40	184.53	2108.97	166.09	1898.18	156.92	1793.32	138.47	1582.53	120.03	1371.74	101.58	1160.95
41 - 45	217.12	2481.33	195.49	2234.16	184.63	2110.04	162.91	1861.80	141.19	1613.56	119.47	1365.32
46 - 50	253.82	2900.77	228.45	2610.80	215.81	2466.35	190.43	2176.38	165.06	1886.41	139.69	1596.44
51 - 55	340.42	3890.52	306.43	3502.11	289.39	3307.37	255.32	2917.89	221.33	2529.48	187.25	2140
56 - 60	413.92	4730.47	372.53	4257.53	351.84	4021.06	310.46	3548.12	269.08	3075.18	227.70	2602.24
61 - 65	563.34	6438.19	507.07	5795.12	478.89	5473.05	422.53	4828.91	366.26	4185.84	309.90	3541.70
66 - 70	778.12	8892.77	700.32	8003.60	661.46	7559.55	583.66	6670.38	505.86	5781.21	428.05	4892.04
71 - 75	962.09	10995.32	865.94	9896.43	817.81	9346.45	721.57	8246.49	625.42	7147.60	529.17	6047.64
76 - 79	1188.66	13584.72	1069.85	12226.89	1010.40	11547.44	891.50	10188.54	772.69	8830.71	653.78	7471.81
80+ (renewals only)	1308.97	14959.67	1178.08	13463.81	1112.64	12715.88	981.75	11220.02	850.86	9724.16	719.98	8228.30

Area 4 - USD Advance – Rates inclusive of 7% Goods and Services Tax (GST)

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	173.02	1977.36	224.98	2571.21	190.34	2175.31	147.08	1680.97	138.47	1582.53	129.76	1483.02	112.54	1286.14
18 - 25	211.78	2420.34	275.35	3146.87	233.03	2663.23	180.04	2057.61	169.46	1936.70	158.88	1815.79	137.72	1573.97
26 - 30	243.52	2783.07	316.64	3618.74	267.95	3062.34	207	2365.77	194.83	2226.67	182.66	2087.57	158.32	1809.37
31 - 35	268.05	3063.41	348.47	3982.54	294.92	3370.50	227.88	2604.38	214.49	2451.37	201.11	2298.36	174.24	1991.27
36 - 40	291.64	3333.05	379.18	4333.50	320.85	3666.89	247.92	2833.36	233.31	2666.44	218.80	2500.59	189.59	2166.75
41 - 45	342.85	3918.34	445.75	5094.27	377.22	4311.03	291.45	3330.91	274.32	3135.10	257.19	2939.29	222.92	2547.67
46 - 50	401.09	4583.88	521.49	5959.90	441.25	5042.91	340.98	3896.94	320.95	3667.96	300.82	3437.91	260.75	2979.95
51 - 55	537.88	6147.15	699.29	7991.83	591.71	6762.40	457.26	5225.88	430.30	4917.72	403.43	4610.63	349.69	3996.45
56 - 60	653.97	7473.95	850.21	9716.67	719.41	8221.88	555.95	6353.66	523.18	5979.16	490.50	5605.73	425.15	4858.87
61 - 65	890	10171.42	1157.02	13223.06	979.04	11188.99	756.58	8646.67	712.02	8137.35	667.55	7629.10	578.51	6611.53
66 - 70	1229.39	14050.17	1598.27	18265.97	1352.41	15456.15	1045.04	11943.34	983.53	11240.35	922.11	10538.43	799.18	9133.52
71 - 75	1519.81	17369.31	1975.77	22580.21	1671.86	19106.99	1291.93	14764.93	1215.91	13896.09	1139.88	13027.25	987.93	11290.64
76 - 79	1878.02	21463.13	2441.46	27902.39	2065.84	23609.55	1596.40	18244.57	1502.49	17171.36	1408.59	16098.15	1220.78	13951.73
80+ (renewals only)	2068.18	23636.30	2688.63	30727.19	2274.99	25999.93	1758	20091.39	1654.54	18909.04	1551.18	17727.76	1344.36	15364.13

Area 4 - USD Excel – Rates inclusive of 7% Goods and Services Tax (GST)

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	200.64	2293.01	260.84	2981.02	220.77	2523.06	170.58	1949.54
18 - 25	245.11	2801.26	318.70	3642.28	269.64	3081.60	208.41	2381.82
26 - 30	281.81	3220.70	366.35	4186.91	309.99	3542.77	239.59	2738.13
31 - 35	310.18	3544.91	403.24	4608.49	341.26	3900.15	263.74	3014.19
36 - 40	337.52	3857.35	438.82	5015.09	371.32	4243.62	286.96	3279.55
41 - 45	396.88	4535.73	515.97	5896.77	436.57	4989.41	337.42	3856.28
46 - 50	464.57	5309.34	603.97	6902.57	511.10	5841.13	394.91	4513.26
51 - 55	622.70	7116.57	809.58	9252.29	685.05	7829.19	529.36	6049.78
56 - 60	757.33	8655.23	984.56	11252.12	833.08	9520.86	643.77	7357.32
61 - 65	1030.81	11780.70	1340.05	15314.91	1133.89	12958.77	876.24	10014.13
66 - 70	1423.57	16269.35	1850.69	21150.69	1565.97	17896.82	1210.10	13829.75
71 - 75	1760.24	20117.07	2288.38	26152.94	1936.35	22129.74	1496.22	17099.67
76 - 79	2174.91	24856.10	2827.38	32312.93	2392.40	27341.71	1848.72	21128.22
80+ (renewals only)	2395.02	27371.67	3113.59	35583.92	2634.61	30109.80	2035.78	23266.08

Area 4 - USD Apex – Rates inclusive of 7% Goods and Services Tax (GST)

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	236.22	2699.61	307.09	3509.60	259.90	2970.32	200.83	2295.15
18 - 25	346.88	3964.35	450.99	5154.19	381.62	4361.32	294.92	3370.50
26 - 30	410.73	4694.09	534.04	6103.28	451.83	5163.82	349.13	3990.03
31 - 35	436.76	4991.55	567.84	6489.55	480.48	5491.24	371.32	4243.62
36 - 40	471.40	5387.45	612.87	7004.22	518.59	5926.73	400.72	4579.60
41 - 45	515.69	5893.56	670.45	7662.27	567.27	6483.13	438.35	5009.74
46 - 50	547.14	6253.08	711.36	8129.86	601.92	6879.03	465.13	5315.76
51 - 55	733.46	8382.38	953.57	10897.95	806.86	9221.26	623.45	7125.13
56 - 60	891.87	10192.82	1159.45	13250.88	981.10	11212.53	758.18	8664.86
61 - 65	1214.22	13876.83	1578.52	18040.20	1335.65	15264.62	1032.12	11795.68
66 - 70	1676.82	19163.70	2179.87	24912.81	1844.51	21080.07	1425.35	16289.68
71 - 75	2073.51	23697.29	2695.65	30807.44	2280.89	26067.34	1762.49	20142.75
76 - 79	2561.77	29277.34	3330.33	38060.97	2818.02	32205.93	2177.53	24886.06
80+ (renewals only)	2821.20	32242.31	3667.57	41915.11	3103.39	35467.29	2398.11	27406.98

Area 6 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	94.41	1079	85.05	972	80.33	918	70.88	810	61.43	702	51.98	594
18 - 25	115.50	1320	103.95	1188	98.18	1122	86.63	990	75.08	858	63.53	726
26 - 30	132.91	1519	119.70	1368	113.05	1292	99.75	1140	86.45	988	73.15	836
31 - 35	146.13	1670	131.51	1503	124.25	1420	109.64	1253	95.03	1086	80.41	919
36 - 40	158.99	1817	143.15	1636	135.19	1545	119.26	1363	103.43	1182	87.50	1000
41 - 45	186.90	2136	168.26	1923	158.90	1816	140.18	1602	121.54	1389	102.81	1175
46 - 50	218.66	2499	196.88	2250	185.94	2125	164.06	1875	142.19	1625	120.31	1375
51 - 55	293.30	3352	263.99	3017	249.38	2850	219.98	2514	190.66	2179	161.35	1844
56 - 60	356.83	4078	321.21	3671	303.36	3467	267.66	3059	231.96	2651	196.26	2243
61 - 65	485.45	5548	436.98	4994	412.65	4716	364.09	4161	315.61	3607	267.05	3052
66 - 70	670.69	7665	603.66	6899	570.15	6516	503.04	5749	436.01	4983	368.90	4216
71 - 75	829.15	9476	746.29	8529	704.81	8055	621.86	7107	539	6160	456.05	5212
76 - 79	1024.28	11706	921.90	10536	870.71	9951	768.25	8780	665.79	7609	563.41	6439
80+ (renewals only)	1127.88	12890	1015.09	11601	958.74	10957	845.95	9668	733.16	8379	620.38	7090

Area 6 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	149.10	1704	193.90	2216	164.06	1875	126.79	1449	119.35	1364	111.83	1278	96.95	1108
18 - 25	182.53	2086	237.30	2712	200.81	2295	155.23	1774	146.04	1669	136.94	1565	118.65	1356
26 - 30	209.74	2397	272.74	3117	230.74	2637	178.33	2038	167.83	1918	157.33	1798	136.41	1559
31 - 35	231	2640	300.30	3432	254.10	2904	196.35	2244	184.80	2112	173.25	1980	150.15	1716
36 - 40	251.13	2870	326.46	3731	276.24	3157	213.50	2440	200.90	2296	188.39	2153	163.28	1866
41 - 45	295.31	3375	383.95	4388	324.89	3713	251.04	2869	236.25	2700	221.55	2532	191.98	2194
46 - 50	345.71	3951	449.49	5137	380.36	4347	293.91	3359	276.59	3161	259.35	2964	224.79	2569
51 - 55	463.40	5296	602.44	6885	509.78	5826	393.93	4502	370.74	4237	347.55	3972	301.26	3443
56 - 60	563.59	6441	732.73	8374	620.03	7086	479.06	5475	450.89	5153	422.71	4831	366.36	4187
61 - 65	767.03	8766	997.15	11396	843.76	9643	652.05	7452	613.64	7013	575.31	6575	498.58	5698
66 - 70	1059.36	12107	1377.25	15740	1165.33	13318	900.46	10291	847.53	9686	794.59	9081	688.63	7870
71 - 75	1309.79	14969	1702.75	19460	1440.78	16466	1113.35	12724	1047.90	11976	982.36	11227	851.38	9730
76 - 79	1618.31	18495	2103.85	24044	1780.19	20345	1375.59	15721	1294.65	14796	1213.80	13872	1051.93	12022
80+ (renewals only)	1782.20	20368	2316.91	26479	1960.44	22405	1514.89	17313	1425.81	16295	1336.65	15276	1158.50	13240

Area 6 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	172.81	1975	224.70	2568	190.14	2173	146.91	1679
18 - 25	211.23	2414	274.66	3139	232.40	2656	179.55	2052
26 - 30	242.99	2777	315.96	3611	267.31	3055	206.59	2361
31 - 35	267.31	3055	347.55	3972	294.09	3361	227.24	2597
36 - 40	290.94	3325	378.26	4323	320.08	3658	247.36	2827
41 - 45	342.04	3909	444.68	5082	376.25	4300	290.76	3323
46 - 50	400.23	4574	520.36	5947	440.30	5032	340.20	3888
51 - 55	536.55	6132	697.55	7972	590.28	6746	456.14	5213
56 - 60	652.66	7459	848.49	9697	717.94	8205	554.84	6341
61 - 65	888.30	10152	1154.83	13198	977.20	11168	755.13	8630
66 - 70	1226.84	14021	1594.95	18228	1349.60	15424	1042.83	11918
71 - 75	1516.73	17334	1971.81	22535	1668.45	19068	1289.23	14734
76 - 79	1874.16	21419	2436.44	27845	2061.59	23561	1593.11	18207
80+ (renewals only)	2063.95	23588	2683.19	30665	2270.36	25947	1754.38	20050

Area 6 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	203.44	2325	264.51	3023	223.83	2558	172.99	1977
18 - 25	298.99	3417	388.76	4443	328.91	3759	254.19	2905
26 - 30	354.03	4046	460.25	5260	389.46	4451	301	3440
31 - 35	376.43	4302	489.39	5593	414.14	4733	319.99	3657
36 - 40	406.26	4643	528.15	6036	446.95	5108	345.36	3947
41 - 45	444.24	5077	577.59	6601	488.69	5585	377.65	4316
46 - 50	471.36	5387	612.85	7004	518.53	5926	400.66	4579
51 - 55	632.10	7224	821.80	9392	695.36	7947	537.34	6141
56 - 60	768.60	8784	999.25	11420	845.51	9663	653.36	7467
61 - 65	1046.24	11957	1360.19	15545	1150.89	13153	889.35	10164
66 - 70	1445.06	16515	1878.63	21470	1589.61	18167	1228.33	14038
71 - 75	1786.93	20422	2323.04	26549	1965.69	22465	1518.91	17359
76 - 79	2207.54	25229	2869.83	32798	2428.30	27752	1876.44	21445
80+ (renewals only)	2431.01	27783	3160.33	36118	2674.18	30562	2066.40	23616

Area 7 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	93.54	1069	84.26	963	79.54	909	70.18	802	60.81	695	51.45	588
18 - 25	114.36	1307	102.99	1177	97.21	1111	85.84	981	74.38	850	62.91	719
26 - 30	131.51	1503	118.39	1353	111.83	1278	98.70	1128	85.49	977	72.36	827
31 - 35	144.73	1654	130.29	1489	123.03	1406	108.59	1241	94.15	1076	79.63	910
36 - 40	157.41	1799	141.75	1620	133.88	1530	118.13	1350	102.38	1170	86.63	990
41 - 45	185.15	2116	166.69	1905	157.41	1799	138.86	1587	120.40	1376	101.85	1164
46 - 50	216.56	2475	194.95	2228	184.10	2104	162.49	1857	140.79	1609	119.18	1362
51 - 55	290.33	3318	261.36	2987	246.84	2821	217.79	2489	188.74	2157	159.69	1825
56 - 60	353.15	4036	317.89	3633	300.21	3431	264.86	3027	229.60	2624	194.25	2220
61 - 65	480.55	5492	432.51	4943	408.54	4669	360.41	4119	312.38	3570	264.34	3021
66 - 70	663.78	7586	597.45	6828	564.29	6449	497.88	5690	431.46	4931	365.14	4173
71 - 75	820.84	9381	738.76	8443	697.73	7974	615.65	7036	533.58	6098	451.50	5160
76 - 79	1013.95	11588	912.63	10430	861.88	9850	760.46	8691	659.14	7533	557.73	6374
80+ (renewals only)	1116.59	12761	1004.94	11485	949.11	10847	837.46	9571	725.81	8295	614.16	7019

Area 7 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	147.70	1688	192.06	2195	162.49	1857	125.56	1435	118.21	1351	110.78	1266	96.08	1098
18 - 25	180.60	2064	234.85	2684	198.71	2271	153.56	1755	144.55	1652	135.45	1548	117.43	1342
26 - 30	207.64	2373	269.94	3085	228.46	2611	176.58	2018	166.16	1899	155.75	1780	135.01	1543
31 - 35	228.55	2612	297.15	3396	251.48	2874	194.34	2221	182.88	2090	171.41	1959	148.58	1698
36 - 40	248.68	2842	323.31	3695	273.61	3127	211.40	2416	198.98	2274	186.55	2132	161.70	1848
41 - 45	292.34	3341	380.10	4344	321.65	3676	248.50	2840	233.89	2673	219.28	2506	190.05	2172
46 - 50	342.13	3910	444.76	5083	376.34	4301	290.85	3324	273.70	3128	256.64	2933	222.43	2542
51 - 55	458.76	5243	596.40	6816	504.70	5768	389.99	4457	367.06	4195	344.14	3933	298.20	3408
56 - 60	557.81	6375	725.20	8288	613.64	7013	474.16	5419	446.25	5100	418.43	4782	362.60	4144
61 - 65	759.24	8677	987.09	11281	835.19	9545	645.40	7376	607.43	6942	569.45	6508	493.59	5641
66 - 70	1048.69	11985	1363.34	15581	1153.60	13184	891.45	10188	838.95	9588	786.54	8989	681.71	7791
71 - 75	1296.58	14818	1685.60	19264	1426.25	16300	1102.15	12596	1037.31	11855	972.48	11114	842.80	9632
76 - 79	1602.04	18309	2082.68	23802	1762.25	20140	1361.76	15563	1281.70	14648	1201.55	13732	1041.34	11901
80+ (renewals only)	1764.26	20163	2293.55	26212	1940.75	22180	1499.66	17139	1411.46	16131	1323.26	15123	1146.78	13106

Area 7 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	172.20	1968	223.91	2559	189.44	2165	146.39	1673
18 - 25	210.44	2405	273.61	3127	231.53	2646	178.94	2045
26 - 30	241.94	2765	314.56	3595	266.18	3042	205.71	2351
31 - 35	266.35	3044	346.33	3958	293.04	3349	226.45	2588
36 - 40	289.89	3313	376.86	4307	318.94	3645	246.49	2817
41 - 45	340.73	3894	443.01	5063	374.85	4284	289.63	3310
46 - 50	398.74	4557	518.44	5925	438.64	5013	338.98	3874
51 - 55	534.54	6109	694.93	7942	588	6720	454.39	5193
56 - 60	650.21	7431	845.34	9661	715.31	8175	552.74	6317
61 - 65	884.80	10112	1150.28	13146	973.35	11124	752.15	8596
66 - 70	1222.20	13968	1588.91	18159	1344.44	15365	1038.89	11873
71 - 75	1511.04	17269	1964.38	22450	1662.15	18996	1284.41	14679
76 - 79	1867.08	21338	2427.25	27740	2053.80	23472	1587.08	18138
80+ (renewals only)	2056.08	23498	2672.95	30548	2261.70	25848	1747.73	19974

Area 7 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	202.74	2317	263.64	3013	223.04	2549	172.38	1970
18 - 25	297.76	3403	387.10	4424	327.60	3744	253.14	2893
26 - 30	352.63	4030	458.41	5239	387.89	4433	299.78	3426
31 - 35	375.03	4286	487.55	5572	412.56	4715	318.85	3644
36 - 40	404.69	4625	526.14	6013	445.20	5088	344.05	3932
41 - 45	442.66	5059	575.49	6577	486.94	5565	376.34	4301
46 - 50	469.70	5368	610.66	6979	516.69	5905	399.26	4563
51 - 55	629.74	7197	818.74	9357	692.74	7917	535.33	6118
56 - 60	765.71	8751	995.49	11377	842.36	9627	650.91	7439
61 - 65	1042.30	11912	1355.03	15486	1146.60	13104	886.03	10126
66 - 70	1439.64	16453	1871.54	21389	1583.66	18099	1223.78	13986
71 - 75	1780.10	20344	2314.20	26448	1958.16	22379	1513.14	17293
76 - 79	2199.23	25134	2859.06	32675	2419.20	27648	1869.35	21364
80+ (renewals only)	2421.91	27679	3148.51	35983	2664.11	30447	2058.70	23528

Area 8 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	89.16	1019	80.33	918	75.86	867	66.94	765	58.01	663	49.09	561
18 - 25	108.94	1245	98.09	1121	92.66	1059	81.73	934	70.88	810	59.94	685
26 - 30	125.30	1432	112.79	1289	106.58	1218	93.98	1074	81.46	931	68.95	788
31 - 35	137.99	1577	124.25	1420	117.34	1341	103.51	1183	89.78	1026	75.95	868
36 - 40	149.98	1714	135.01	1543	127.49	1457	112.53	1286	97.56	1115	82.51	943
41 - 45	176.40	2016	158.81	1815	149.98	1714	132.30	1512	114.71	1311	97.04	1109
46 - 50	206.24	2357	185.68	2122	175.35	2004	154.70	1768	134.14	1533	113.49	1297
51 - 55	276.68	3162	249.03	2846	235.20	2688	207.55	2372	179.90	2056	152.25	1740
56 - 60	336.44	3845	302.84	3461	286.04	3269	252.35	2884	218.75	2500	185.06	2115
61 - 65	457.89	5233	412.13	4710	389.29	4449	343.44	3925	297.68	3402	251.91	2879
66 - 70	632.36	7227	569.19	6505	537.51	6143	474.34	5421	411.08	4698	347.81	3975
71 - 75	782.08	8938	703.94	8045	664.83	7598	586.60	6704	508.38	5810	430.15	4916
76 - 79	966	11040	869.40	9936	821.10	9384	724.50	8280	627.90	7176	531.30	6072
80+ (renewals only)	1064	12160	957.60	10944	904.40	10336	798	9120	691.60	7904	585.20	6688

Area 8 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	140.70	1608	182.96	2091	154.79	1769	119.61	1367	112.61	1287	105.53	1206	91.53	1046
18 - 25	172.03	1966	223.65	2556	189.26	2163	146.30	1672	137.64	1573	129.06	1475	111.83	1278
26 - 30	197.75	2260	257.08	2938	217.53	2486	168.09	1921	158.20	1808	148.31	1695	128.54	1469
31 - 35	217.70	2488	283.06	3235	239.49	2737	185.06	2115	174.21	1991	163.28	1866	141.58	1618
36 - 40	236.95	2708	308.09	3521	260.66	2979	201.43	2302	189.61	2167	177.71	2031	154.09	1761
41 - 45	278.60	3184	362.25	4140	306.51	3503	236.86	2707	222.95	2548	208.95	2388	181.13	2070
46 - 50	325.94	3725	423.76	4843	358.58	4098	277.11	3167	260.75	2980	244.48	2794	211.93	2422
51 - 55	437.06	4995	568.23	6494	480.81	5495	371.53	4246	349.65	3996	327.86	3747	284.11	3247
56 - 60	531.65	6076	691.16	7899	584.85	6684	451.94	5165	425.34	4861	398.74	4557	345.63	3950
61 - 65	723.28	8266	940.28	10746	795.64	9093	614.86	7027	578.64	6613	542.50	6200	470.14	5373
66 - 70	999.25	11420	1299.03	14846	1099.18	12562	849.36	9707	799.40	9136	749.44	8565	649.51	7423
71 - 75	1235.41	14119	1606.06	18355	1358.96	15531	1050.18	12002	988.40	11296	926.63	10590	803.08	9178
76 - 79	1526.35	17444	1984.33	22678	1679.04	19189	1297.45	14828	1221.15	13956	1144.76	13083	992.16	11339
80+ (renewals only)	1680.96	19211	2185.31	24975	1849.14	21133	1428.88	16330	1344.79	15369	1260.79	14409	1092.70	12488

Area 8 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	163.10	1864	212.10	2424	179.46	2051	138.69	1585
18 - 25	199.15	2276	258.91	2959	219.10	2504	169.31	1935
26 - 30	229.08	2618	297.85	3404	252	2880	194.78	2226
31 - 35	252.26	2883	327.95	3748	277.55	3172	214.46	2451
36 - 40	274.49	3137	356.91	4079	301.96	3451	233.36	2667
41 - 45	322.61	3687	419.48	4794	354.90	4056	274.23	3134
46 - 50	377.48	4314	490.79	5609	415.28	4746	320.86	3667
51 - 55	506.10	5784	658	7520	556.76	6363	430.24	4917
56 - 60	615.65	7036	800.36	9147	677.25	7740	523.34	5981
61 - 65	837.73	9574	1089.11	12447	921.55	10532	712.08	8138
66 - 70	1157.10	13224	1504.30	17192	1272.86	14547	983.59	11241
71 - 75	1430.71	16351	1859.99	21257	1573.86	17987	1216.16	13899
76 - 79	1767.76	20203	2298.10	26264	1944.60	22224	1502.64	17173
80+ (renewals only)	1946.70	22248	2530.76	28923	2141.39	24473	1654.71	18911

Area 8 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	191.98	2194	249.64	2853	211.23	2414	163.19	1865
18 - 25	282.01	3223	366.63	4190	310.28	3546	239.75	2740
26 - 30	333.90	3816	434.09	4961	367.33	4198	283.85	3244
31 - 35	354.99	4057	461.56	5275	390.51	4463	301.79	3449
36 - 40	383.08	4378	498.05	5692	421.40	4816	325.68	3722
41 - 45	419.13	4790	544.86	6227	461.04	5269	356.30	4072
46 - 50	444.68	5082	578.11	6607	489.21	5591	378	4320
51 - 55	596.23	6814	775.16	8859	655.90	7496	506.80	5792
56 - 60	724.94	8285	942.46	10771	797.48	9114	616.26	7043
61 - 65	986.83	11278	1282.93	14662	1085.53	12406	838.86	9587
66 - 70	1362.99	15577	1771.96	20251	1499.31	17135	1158.59	13241
71 - 75	1685.34	19261	2191	25040	1853.95	21188	1432.55	16372
76 - 79	2082.15	23796	2706.81	30935	2290.40	26176	1769.86	20227
80+ (renewals only)	2293.03	26206	2980.95	34068	2522.36	28827	1949.15	22276

Area 9 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	88.20	1008	79.45	908	74.99	857	66.15	756	57.40	656	48.56	555
18 - 25	107.89	1233	97.13	1110	91.79	1049	80.94	925	70.18	802	59.41	679
26 - 30	124.08	1418	111.74	1277	105.53	1206	93.10	1064	80.68	922	68.25	780
31 - 35	136.50	1560	122.85	1404	116.03	1326	102.38	1170	88.73	1014	75.08	858
36 - 40	148.49	1697	133.70	1528	126.26	1443	111.39	1273	96.60	1104	81.73	934
41 - 45	174.65	1996	157.24	1797	148.49	1697	130.99	1497	113.58	1298	96.08	1098
46 - 50	204.31	2335	183.93	2102	173.69	1985	153.30	1752	132.83	1518	112.44	1285
51 - 55	273.88	3130	246.49	2817	232.84	2661	205.45	2348	178.06	2035	150.68	1722
56 - 60	333.11	3807	299.86	3427	283.15	3236	249.90	2856	216.56	2475	183.23	2094
61 - 65	453.34	5181	408.01	4663	385.35	4404	340.03	3886	294.70	3368	249.38	2850
66 - 70	626.15	7156	563.59	6441	532.26	6083	469.61	5367	407.05	4652	344.40	3936
71 - 75	774.20	8848	696.85	7964	658.09	7521	580.65	6636	503.30	5752	425.86	4867
76 - 79	956.38	10930	860.74	9837	812.96	9291	717.33	8198	621.69	7105	526.05	6012
80+ (renewals only)	1053.15	12036	947.89	10833	895.21	10231	789.86	9027	684.60	7824	579.25	6620

Area 9 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	139.30	1592	181.13	2070	153.30	1752	118.48	1354	111.48	1274	104.48	1194	90.56	1035
18 - 25	170.36	1947	221.55	2532	187.43	2142	144.81	1655	136.33	1558	127.84	1461	110.78	1266
26 - 30	195.83	2238	254.63	2910	215.43	2462	166.51	1903	156.71	1791	146.91	1679	127.31	1455
31 - 35	215.60	2464	280.35	3204	237.21	2711	183.31	2095	172.55	1972	161.70	1848	140.18	1602
36 - 40	234.59	2681	305.03	3486	258.13	2950	199.41	2279	187.69	2145	175.96	2011	152.51	1743
41 - 45	275.80	3152	358.58	4098	303.45	3468	234.50	2680	220.68	2522	206.85	2364	179.29	2049
46 - 50	322.70	3688	419.56	4795	354.99	4057	274.31	3135	258.21	2951	242.03	2766	209.83	2398
51 - 55	432.69	4945	562.54	6429	476	5440	367.85	4204	346.15	3956	324.54	3709	281.31	3215
56 - 60	526.14	6013	683.99	7817	578.81	6615	447.30	5112	420.96	4811	394.63	4510	342.04	3909
61 - 65	716.10	8184	931	10640	787.76	9003	608.74	6957	572.95	6548	537.08	6138	465.50	5320
66 - 70	989.19	11305	1285.99	14697	1088.15	12436	840.88	9610	791.35	9044	741.91	8479	643.04	7349
71 - 75	1222.99	13977	1589.96	18171	1345.31	15375	1039.59	11881	978.43	11182	917.26	10483	795.03	9086
76 - 79	1511.04	17269	1964.38	22450	1662.15	18996	1284.41	14679	1208.90	13816	1133.30	12952	982.19	11225
80+ (renewals only)	1664.08	19018	2163.35	24724	1830.50	20920	1414.53	16166	1331.31	15215	1248.10	14264	1081.68	12362

Area 9

Bhutan
Kyrgyzstan
Laos
Maldives
Myanmar
(Burma)

Nepal
Tajikistan
Turkmenistan
Uzbekistan

Area 9 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	162.40	1856	211.14	2413	178.68	2042	138.08	1578
18 - 25	198.54	2269	258.13	2950	218.40	2496	168.79	1929
26 - 30	228.20	2608	296.71	3391	251.04	2869	193.99	2217
31 - 35	251.21	2871	326.64	3733	276.41	3159	213.59	2441
36 - 40	273.35	3124	355.43	4062	300.74	3437	232.40	2656
41 - 45	321.30	3672	417.73	4774	353.50	4040	273.18	3122
46 - 50	376.08	4298	488.95	5588	413.70	4728	319.73	3654
51 - 55	504.18	5762	655.46	7491	554.66	6339	428.58	4898
56 - 60	613.29	7009	797.30	9112	674.63	7710	521.33	5958
61 - 65	834.58	9538	1085	12400	918.05	10492	709.45	8108
66 - 70	1152.73	13174	1498.61	17127	1268.05	14492	979.83	11198
71 - 75	1425.20	16288	1852.81	21175	1567.74	17917	1211.44	13845
76 - 79	1761.03	20126	2289.35	26164	1937.16	22139	1496.95	17108
80+ (renewals only)	1939.35	22164	2521.23	28814	2133.34	24381	1648.50	18840

Area 9 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	191.19	2185	248.59	2841	210.35	2404	162.58	1858
18 - 25	280.88	3210	365.14	4173	308.96	3531	238.79	2729
26 - 30	332.59	3801	432.43	4942	365.93	4182	282.71	3231
31 - 35	353.68	4042	459.81	5255	389.11	4447	300.65	3436
36 - 40	381.68	4362	496.21	5671	419.91	4799	324.45	3708
41 - 45	417.55	4772	542.85	6204	459.38	5250	354.99	4057
46 - 50	443.01	5063	575.93	6582	487.38	5570	376.60	4304
51 - 55	593.95	6788	772.19	8825	653.36	7467	504.88	5770
56 - 60	722.23	8254	938.96	10731	794.50	9080	613.90	7016
61 - 65	983.15	11236	1278.11	14607	1081.50	12360	835.71	9551
66 - 70	1357.83	15518	1765.23	20174	1493.63	17070	1154.21	13191
71 - 75	1678.95	19188	2182.69	24945	1846.86	21107	1427.13	16310
76 - 79	2074.28	23706	2696.58	30818	2281.74	26077	1763.21	20151
80+ (renewals only)	2284.36	26107	2969.75	33940	2512.83	28718	1941.71	22191

Area 10 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	81.20	928	73.15	836	69.04	789	60.90	696	52.85	604	44.71	511
18 - 25	99.31	1135	89.43	1022	84.44	965	74.55	852	64.58	738	54.69	625
26 - 30	114.01	1303	102.64	1173	96.95	1108	85.58	978	74.11	847	62.74	717
31 - 35	125.56	1435	113.05	1292	106.75	1220	94.24	1077	81.64	933	69.13	790
36 - 40	136.50	1560	122.85	1404	116.03	1326	102.38	1170	88.73	1014	75.08	858
41 - 45	160.65	1836	144.64	1653	136.59	1561	120.49	1377	104.48	1194	88.38	1010
46 - 50	187.78	2146	169.05	1932	159.69	1825	140.88	1610	122.06	1395	103.34	1181
51 - 55	251.91	2879	226.80	2592	214.20	2448	189	2160	163.80	1872	138.60	1584
56 - 60	306.34	3501	275.71	3151	260.40	2976	229.78	2626	199.15	2276	168.53	1926
61 - 65	416.94	4765	375.29	4289	354.46	4051	312.73	3574	271.08	3098	229.34	2621
66 - 70	575.84	6581	518.26	5923	489.48	5594	431.90	4936	374.33	4278	316.75	3620
71 - 75	712.08	8138	640.94	7325	605.33	6918	534.10	6104	462.88	5290	391.65	4476
76 - 79	879.38	10050	791.44	9045	747.51	8543	659.58	7538	571.64	6533	483.70	5528
80+ (renewals only)	968.54	11069	871.76	9963	823.29	9409	726.43	8302	629.56	7195	532.70	6088

Area 10 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	128.10	1464	166.60	1904	140.96	1611	108.94	1245	102.55	1172	96.08	1098	83.30	952
18 - 25	156.80	1792	203.88	2330	172.55	1972	133.35	1524	125.48	1434	117.60	1344	101.94	1165
26 - 30	180.16	2059	234.24	2677	198.19	2265	153.21	1751	144.20	1648	135.19	1545	117.16	1339
31 - 35	198.19	2265	257.69	2945	218.05	2492	168.53	1926	158.55	1812	148.66	1699	128.89	1473
36 - 40	215.78	2466	280.53	3206	237.39	2713	183.49	2097	172.64	1973	161.88	1850	140.26	1603
41 - 45	253.75	2900	329.88	3770	279.13	3190	215.69	2465	203	2320	190.31	2175	164.94	1885
46 - 50	296.80	3392	385.88	4410	326.55	3732	252.35	2884	237.48	2714	222.60	2544	192.94	2205
51 - 55	398.04	4549	517.48	5914	437.85	5004	338.36	3867	318.50	3640	298.55	3412	258.74	2957
56 - 60	483.79	5529	628.95	7188	532.18	6082	411.25	4700	387.10	4424	362.86	4147	314.48	3594
61 - 65	658.53	7526	856.10	9784	724.41	8279	559.83	6398	526.84	6021	493.94	5645	428.05	4892
66 - 70	909.65	10396	1182.56	13515	1000.65	11436	773.24	8837	727.74	8317	682.24	7797	591.33	6758
71 - 75	1124.73	12854	1462.21	16711	1237.25	14140	956.03	10926	899.85	10284	843.59	9641	731.15	8356
76 - 79	1389.59	15881	1806.53	20646	1528.63	17470	1181.16	13499	1111.69	12705	1042.21	11911	903.26	10323
80+ (renewals only)	1530.20	17488	1989.31	22735	1683.24	19237	1300.69	14865	1224.21	13991	1147.65	13116	994.70	11368

Area 10 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	148.40	1696	192.94	2205	163.28	1866	126.18	1442
18 - 25	181.30	2072	235.73	2694	199.50	2280	154.18	1762
26 - 30	208.51	2383	271.08	3098	229.43	2622	177.28	2026
31 - 35	229.69	2625	298.64	3413	252.70	2888	195.30	2232
36 - 40	249.90	2856	324.89	3713	274.93	3142	212.45	2428
41 - 45	293.65	3356	381.76	4363	323.05	3692	249.64	2853
46 - 50	343.61	3927	446.78	5106	378	4320	292.08	3338
51 - 55	460.69	5265	598.94	6845	506.80	5792	391.65	4476
56 - 60	560.35	6404	728.53	8326	616.44	7045	476.35	5444
61 - 65	762.65	8716	991.46	11331	838.95	9588	648.29	7409
66 - 70	1053.50	12040	1369.55	15652	1158.85	13244	895.48	10234
71 - 75	1302.35	14884	1693.13	19350	1432.64	16373	1107.05	12652
76 - 79	1609.21	18391	2092.04	23909	1770.21	20231	1367.89	15633
80+ (renewals only)	1772.14	20253	2303.79	26329	1949.41	22279	1506.40	17216

Area 10 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	174.74	1997	227.24	2597	192.24	2197	148.58	1698
18 - 25	256.64	2933	333.64	3813	282.36	3227	218.23	2494
26 - 30	303.89	3473	395.06	4515	334.34	3821	258.39	2953
31 - 35	323.14	3693	420.09	4801	355.51	4063	274.75	3140
36 - 40	348.69	3985	453.34	5181	383.60	4384	296.45	3388
41 - 45	381.50	4360	495.95	5668	419.65	4796	324.28	3706
46 - 50	404.86	4627	526.40	6016	445.38	5090	344.14	3933
51 - 55	542.76	6203	705.60	8064	597.10	6824	461.39	5273
56 - 60	659.93	7542	857.94	9805	725.99	8297	560.96	6411
61 - 65	898.45	10268	1168.04	13349	988.31	11295	763.70	8728
66 - 70	1240.93	14182	1613.24	18437	1365.09	15601	1054.81	12055
71 - 75	1534.23	17534	1994.56	22795	1687.70	19288	1304.10	14904
76 - 79	1895.51	21663	2464.18	28162	2085.13	23830	1611.23	18414
80+ (renewals only)	2087.49	23857	2713.81	31015	2296.26	26243	1774.41	20279

Area 11 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	80.33	918	72.36	827	68.34	781	60.29	689	52.24	597	44.19	505
18 - 25	98.26	1123	88.46	1011	83.56	955	73.76	843	63.88	730	54.08	618
26 - 30	112.96	1291	101.68	1162	96.08	1098	84.79	969	73.50	840	62.21	711
31 - 35	124.25	1420	111.83	1278	105.61	1207	93.19	1065	80.76	923	68.34	781
36 - 40	135.19	1545	121.71	1391	114.98	1314	101.41	1159	87.94	1005	74.38	850
41 - 45	158.99	1817	143.15	1636	135.19	1545	119.26	1363	103.43	1182	87.50	1000
46 - 50	185.94	2125	167.39	1913	158.11	1807	139.48	1594	120.93	1382	102.29	1169
51 - 55	249.29	2849	224.44	2565	211.93	2422	186.99	2137	162.05	1852	137.11	1567
56 - 60	303.28	3466	273	3120	257.86	2947	227.50	2600	197.14	2253	166.86	1907
61 - 65	412.65	4716	371.44	4245	350.79	4009	309.49	3537	268.28	3066	226.98	2594
66 - 70	569.98	6514	513.01	5863	484.49	5537	427.53	4886	370.56	4235	313.51	3583
71 - 75	704.81	8055	634.38	7250	599.11	6847	528.68	6042	458.15	5236	387.71	4431
76 - 79	870.63	9950	783.56	8955	740.08	8458	653.01	7463	565.95	6468	478.89	5473
80+ (renewals only)	958.83	10958	863.01	9863	815.06	9315	719.16	8219	623.26	7123	527.36	6027

Area 11 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	126.79	1449	164.85	1884	139.48	1594	107.80	1232	101.50	1160	95.11	1087	82.43	942
18 - 25	155.14	1773	201.69	2305	170.71	1951	131.95	1508	124.16	1419	116.38	1330	100.89	1153
26 - 30	178.33	2038	231.88	2650	196.18	2242	151.64	1733	142.71	1631	133.79	1529	115.94	1325
31 - 35	196.26	2243	255.15	2916	215.95	2468	166.86	1907	157.06	1795	147.26	1683	127.58	1458
36 - 40	213.59	2441	277.73	3174	235.03	2686	181.56	2075	170.89	1953	160.21	1831	138.86	1587
41 - 45	251.04	2869	326.38	3730	276.15	3156	213.41	2439	200.90	2296	188.30	2152	163.19	1865
46 - 50	293.83	3358	382.03	4366	323.23	3694	249.81	2855	235.11	2687	220.41	2519	191.01	2183
51 - 55	393.93	4502	512.14	5853	433.39	4953	334.86	3827	315.18	3602	295.49	3377	256.11	2927
56 - 60	478.98	5474	622.74	7117	526.93	6022	407.14	4653	383.25	4380	359.28	4106	311.41	3559
61 - 65	651.96	7451	847.61	9687	717.24	8197	554.23	6334	521.59	5961	489.04	5589	423.85	4844
66 - 70	900.46	10291	1170.66	13379	990.59	11321	765.45	8748	720.39	8233	675.41	7719	585.38	6690
71 - 75	1113.35	12724	1447.43	16542	1224.74	13997	946.40	10816	890.75	10180	835.01	9543	723.71	8271
76 - 79	1375.59	15721	1788.33	20438	1513.23	17294	1169.26	13363	1100.49	12577	1031.71	11791	894.16	10219
80+ (renewals only)	1514.89	17313	1969.36	22507	1666.44	19045	1287.74	14717	1211.96	13851	1136.19	12985	984.73	11254

Area 11

Afghanistan
Azerbaijan
Brunei
India
Kazakhstan

Area 11 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	147.88	1690	192.24	2197	162.66	1859	125.74	1437
18 - 25	180.69	2065	234.94	2685	198.80	2272	153.65	1756
26 - 30	207.73	2374	270.11	3087	228.55	2612	176.58	2018
31 - 35	228.73	2614	297.41	3399	251.65	2876	194.43	2222
36 - 40	248.85	2844	323.58	3698	273.79	3129	211.58	2418
41 - 45	292.51	3343	380.28	4346	321.83	3678	248.68	2842
46 - 50	342.39	3913	445.11	5087	376.69	4305	291.11	3327
51 - 55	459.03	5246	596.75	6820	504.96	5771	390.25	4460
56 - 60	558.34	6381	725.90	8296	614.25	7020	474.60	5424
61 - 65	759.76	8683	987.70	11288	835.80	9552	645.84	7381
66 - 70	1049.48	11994	1364.39	15593	1154.48	13194	892.06	10195
71 - 75	1297.45	14828	1686.74	19277	1427.21	16311	1102.85	12604
76 - 79	1603.18	18322	2084.16	23819	1763.56	20155	1362.73	15574
80+ (renewals only)	1765.49	20177	2295.21	26231	1942.06	22195	1500.71	17151

Area 11 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	174.13	1990	226.36	2587	191.54	2189	148.05	1692
18 - 25	255.68	2922	332.41	3799	281.31	3215	217.35	2484
26 - 30	302.75	3460	393.58	4498	333.03	3806	257.34	2941
31 - 35	322	3680	418.60	4784	354.20	4048	273.70	3128
36 - 40	347.46	3971	451.76	5163	382.29	4369	295.40	3376
41 - 45	380.10	4344	494.20	5648	418.16	4779	323.14	3693
46 - 50	403.29	4609	524.30	5992	443.63	5070	342.83	3918
51 - 55	540.75	6180	702.98	8034	594.83	6798	459.64	5253
56 - 60	657.48	7514	854.79	9769	723.28	8266	558.86	6387
61 - 65	894.95	10228	1163.49	13297	984.46	11251	760.73	8694
66 - 70	1236.11	14127	1607.03	18366	1359.75	15540	1050.70	12008
71 - 75	1528.45	17468	1987.04	22709	1681.31	19215	1299.20	14848
76 - 79	1888.34	21581	2454.90	28056	2077.25	23740	1605.10	18344
80+ (renewals only)	2079.61	23767	2703.58	30898	2287.60	26144	1767.68	20202

Area 14 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	72.36	827	65.19	745	61.51	703	54.34	621	47.08	538	39.81	455
18 - 25	88.38	1010	79.54	909	75.16	859	66.33	758	57.49	657	48.65	556
26 - 30	101.59	1161	91.44	1045	86.36	987	76.21	871	66.06	755	55.91	639
31 - 35	111.65	1276	100.54	1149	94.94	1085	83.74	957	72.63	830	61.43	702
36 - 40	121.80	1392	109.64	1253	103.60	1184	91.35	1044	79.19	905	67.03	766
41 - 45	142.98	1634	128.71	1471	121.54	1389	107.28	1226	93.01	1063	78.66	899
46 - 50	167.39	1913	150.68	1722	142.36	1627	125.56	1435	108.85	1244	92.14	1053
51 - 55	224.18	2562	201.78	2306	190.58	2178	168.18	1922	145.78	1666	123.38	1410
56 - 60	272.91	3119	245.70	2808	232.05	2652	204.75	2340	177.45	2028	150.15	1716
61 - 65	371.26	4243	334.16	3819	315.61	3607	278.51	3183	241.33	2758	204.23	2334
66 - 70	512.75	5860	461.48	5274	435.84	4981	384.56	4395	333.29	3809	282.01	3223
71 - 75	633.85	7244	570.50	6520	538.83	6158	475.39	5433	412.04	4709	348.69	3985
76 - 79	783.39	8953	705.08	8058	665.96	7611	587.56	6715	509.25	5820	430.94	4925
80+ (renewals only)	862.58	9858	776.39	8873	733.25	8380	646.98	7394	560.70	6408	474.43	5422

Area 14 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	114.10	1304	148.40	1696	125.56	1435	97.04	1109	91.35	1044	85.58	978	74.20	848
18 - 25	139.39	1593	181.21	2071	153.39	1753	118.56	1355	111.56	1275	104.56	1195	90.65	1036
26 - 30	160.48	1834	208.69	2385	176.58	2018	136.41	1559	128.45	1468	120.40	1376	104.39	1193
31 - 35	176.49	2017	229.51	2623	194.16	2219	150.06	1715	141.23	1614	132.39	1513	114.80	1312
36 - 40	191.98	2194	249.64	2853	211.23	2414	163.19	1865	153.65	1756	144.03	1646	124.86	1427
41 - 45	225.84	2581	293.65	3356	248.50	2840	191.98	2194	180.69	2065	169.40	1936	146.83	1678
46 - 50	264.25	3020	343.53	3926	290.68	3322	224.61	2567	211.40	2416	198.19	2265	171.76	1963
51 - 55	354.29	4049	460.60	5264	389.73	4454	301.18	3442	283.50	3240	265.74	3037	230.30	2632
56 - 60	430.85	4924	560.18	6402	473.99	5417	366.28	4186	344.75	3940	323.14	3693	280.09	3201
61 - 65	586.51	6703	762.48	8714	645.23	7374	498.58	5698	469.26	5363	439.95	5028	381.24	4357
66 - 70	809.99	9257	1053.06	12035	891.01	10183	688.54	7869	648.03	7406	607.51	6943	526.58	6018
71 - 75	1001.44	11445	1301.91	14879	1101.63	12590	851.29	9729	801.15	9156	751.10	8584	651	7440
76 - 79	1237.34	14141	1608.60	18384	1361.15	15556	1051.75	12020	989.89	11313	928.03	10606	804.30	9192
80+ (renewals only)	1362.73	15574	1771.61	20247	1499.05	17132	1158.33	13238	1090.25	12460	1022.09	11681	885.85	10124

Area 14 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	132.21	1511	171.94	1965	145.51	1663	112.44	1285
18 - 25	161.70	1848	210.26	2403	177.89	2033	137.46	1571
26 - 30	185.68	2122	241.41	2759	204.31	2335	157.85	1804
31 - 35	204.31	2335	265.65	3036	224.79	2569	173.69	1985
36 - 40	222.34	2541	289.10	3304	244.65	2796	189	2160
41 - 45	261.54	2989	340.03	3886	287.70	3288	222.34	2541
46 - 50	306.16	3499	398.04	4549	336.79	3849	260.31	2975
51 - 55	410.38	4690	533.49	6097	451.41	5159	348.86	3987
56 - 60	498.93	5702	648.64	7413	548.89	6273	424.11	4847
61 - 65	679.26	7763	883.05	10092	747.25	8540	577.41	6599
66 - 70	938	10720	1219.40	13936	1031.80	11792	797.30	9112
71 - 75	1159.90	13256	1507.89	17233	1275.93	14582	985.95	11268
76 - 79	1433.08	16378	1863.05	21292	1576.40	18016	1218.18	13922
80+ (renewals only)	1578.15	18036	2051.61	23447	1736	19840	1341.46	15331

Area 14 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	155.66	1779	202.39	2313	171.24	1957	132.39	1513
18 - 25	241.24	2757	313.69	3585	265.39	3033	205.10	2344
26 - 30	288.05	3292	374.50	4280	316.93	3622	244.91	2799
31 - 35	303.45	3468	394.54	4509	333.81	3815	257.95	2948
36 - 40	326.90	3736	424.99	4857	359.63	4110	277.90	3176
41 - 45	350.09	4001	455.18	5202	385.18	4402	297.59	3401
46 - 50	360.59	4121	468.83	5358	396.73	4534	306.51	3503
51 - 55	483.26	5523	628.25	7180	531.65	6076	410.81	4695
56 - 60	587.83	6718	764.23	8734	646.63	7390	499.71	5711
61 - 65	800.01	9143	1040.03	11886	880.08	10058	680.05	7772
66 - 70	1104.95	12628	1436.49	16417	1215.46	13891	939.23	10734
71 - 75	1366.31	15615	1776.25	20300	1502.99	17177	1161.39	13273
76 - 79	1688.05	19292	2194.50	25080	1856.93	21222	1434.91	16399
80+ (renewals only)	1858.85	21244	2416.58	27618	2044.79	23369	1580.08	18058

Area 15 - USD Essential

Age Band	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	71.58	818	64.49	737	60.90	696	53.73	614	46.55	532	39.38	450
18 - 25	87.50	1000	78.75	900	74.38	850	65.63	750	56.88	650	48.13	550
26 - 30	100.63	1150	90.56	1035	85.58	978	75.51	863	65.45	748	55.39	633
31 - 35	110.60	1264	99.58	1138	94.06	1075	82.95	948	71.93	822	60.90	696
36 - 40	120.49	1377	108.50	1240	102.46	1171	90.39	1033	78.40	896	66.33	758
41 - 45	141.58	1618	127.49	1457	120.40	1376	106.23	1214	92.05	1052	77.88	890
46 - 50	165.73	1894	149.19	1705	140.88	1610	124.34	1421	107.80	1232	91.18	1042
51 - 55	221.99	2537	199.85	2284	188.74	2157	166.51	1903	144.38	1650	122.15	1396
56 - 60	270.03	3086	243.08	2778	229.60	2624	202.56	2315	175.53	2006	148.58	1698
61 - 65	367.50	4200	330.75	3780	312.38	3570	275.63	3150	238.88	2730	202.13	2310
66 - 70	507.59	5801	456.84	5221	431.46	4931	380.71	4351	329.96	3771	279.21	3191
71 - 75	627.55	7172	564.81	6455	533.49	6097	470.66	5379	407.93	4662	345.19	3945
76 - 79	775.43	8862	697.90	7976	659.14	7533	581.61	6647	504.09	5761	426.56	4875
80+ (renewals only)	853.91	9759	768.60	8784	725.90	8296	640.50	7320	555.10	6344	469.70	5368

Area 15 - USD Advance

Age Band	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	113.05	1292	147	1680	124.43	1422	96.16	1099	90.48	1034	84.79	969	73.50	840
18 - 25	138.08	1578	179.55	2052	151.90	1736	117.43	1342	110.51	1263	103.60	1184	89.78	1026
26 - 30	158.81	1815	206.50	2360	174.74	1997	135.01	1543	127.05	1452	119.18	1362	103.25	1180
31 - 35	174.74	1997	227.24	2597	192.24	2197	148.58	1698	139.83	1598	131.08	1498	113.66	1299
36 - 40	190.14	2173	247.19	2825	209.21	2391	161.70	1848	152.16	1739	142.63	1630	123.64	1413
41 - 45	223.65	2556	290.76	3323	246.05	2812	190.14	2173	178.94	2045	167.74	1917	145.43	1662
46 - 50	261.63	2990	340.11	3887	287.79	3289	222.43	2542	209.30	2392	196.26	2243	170.10	1944
51 - 55	350.79	4009	456.05	5212	385.88	4410	298.20	3408	280.70	3208	263.11	3007	228.03	2606
56 - 60	426.56	4875	554.58	6338	469.26	5363	362.60	4144	341.25	3900	319.99	3657	277.29	3169
61 - 65	580.48	6634	754.69	8625	638.58	7298	493.41	5639	464.45	5308	435.40	4976	377.39	4313
66 - 70	801.76	9163	1042.30	11912	882	10080	681.54	7789	641.46	7331	601.39	6873	521.15	5956
71 - 75	991.38	11330	1288.79	14729	1090.51	12463	842.71	9631	793.10	9064	743.58	8498	644.44	7365
76 - 79	1224.91	13999	1592.41	18199	1347.41	15399	1041.25	11900	980	11200	918.75	10500	796.25	9100
80+ (renewals only)	1348.99	15417	1753.76	20043	1483.91	16959	1146.69	13105	1079.23	12334	1011.76	11563	876.93	10022

Area 15 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	131.69	1505	171.24	1957	144.90	1656	112	1280
18 - 25	161	1840	209.30	2392	177.10	2024	136.85	1564
26 - 30	185.06	2115	240.63	2750	203.61	2327	157.33	1798
31 - 35	203.61	2327	264.78	3026	224	2560	173.08	1978
36 - 40	221.55	2532	288.05	3292	243.78	2786	188.39	2153
41 - 45	260.58	2978	338.80	3872	286.65	3276	221.55	2532
46 - 50	304.94	3485	396.46	4531	335.48	3834	259.26	2963
51 - 55	408.80	4672	531.48	6074	449.75	5140	347.55	3972
56 - 60	497.09	5681	646.28	7386	546.88	6250	422.54	4829
61 - 65	676.64	7733	879.64	10053	744.36	8507	575.23	6574
66 - 70	934.50	10680	1214.85	13884	1027.95	11748	794.33	9078
71 - 75	1155.53	13206	1502.20	17168	1271.11	14527	982.28	11226
76 - 79	1427.65	16316	1855.96	21211	1570.45	17948	1213.54	13869
80+ (renewals only)	1572.20	17968	2043.91	23359	1729.44	19765	1336.39	15273

Area 15 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	155.05	1772	201.60	2304	170.63	1950	131.86	1507
18 - 25	240.45	2748	312.64	3573	264.51	3023	204.40	2336
26 - 30	286.91	3279	373.01	4263	315.61	3607	243.95	2788
31 - 35	302.31	3455	393.05	4492	332.59	3801	256.99	2937
36 - 40	325.68	3722	423.41	4839	358.31	4095	276.85	3164
41 - 45	348.86	3987	453.60	5184	383.78	4386	296.54	3389
46 - 50	359.28	4106	467.08	5338	395.24	4517	305.46	3491
51 - 55	481.51	5503	625.98	7154	529.73	6054	409.33	4678
56 - 60	585.55	6692	761.25	8700	644.18	7362	497.79	5689
61 - 65	796.95	9108	1036.09	11841	876.66	10019	677.43	7742
66 - 70	1100.84	12581	1431.15	16356	1211	13840	935.73	10694
71 - 75	1361.15	15556	1769.51	20223	1497.30	17112	1157.01	13223
76 - 79	1681.66	19219	2186.19	24985	1849.84	21141	1429.49	16337
80+ (renewals only)	1851.94	21165	2407.56	27515	2037.18	23282	1574.21	17991

Area 16 - USD Essential

	Standard Nil Excess		1,000 Excess		2,500 Excess		5,000 Excess		10,000 Excess		15,000 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	76.21	871	68.60	784	64.84	741	57.23	654	49.61	567	42	480
18 - 25	93.19	1065	83.91	959	79.28	906	69.91	799	60.64	693	51.28	586
26 - 30	107.19	1225	96.51	1103	91.18	1042	80.41	919	69.74	797	58.98	674
31 - 35	117.86	1347	106.14	1213	100.19	1145	88.46	1011	76.65	876	64.84	741
36 - 40	128.36	1467	115.59	1321	109.11	1247	96.34	1101	83.48	954	70.61	807
41 - 45	150.85	1724	135.80	1552	128.28	1466	113.14	1293	98.09	1121	83.04	949
46 - 50	176.58	2018	158.99	1817	150.15	1716	132.48	1514	114.80	1312	97.13	1110
51 - 55	236.51	2703	212.89	2433	201.08	2298	177.45	2028	153.74	1757	130.11	1487
56 - 60	287.70	3288	259	2960	244.56	2795	215.78	2466	187.08	2138	158.29	1809
61 - 65	391.56	4475	352.45	4028	332.85	3804	293.74	3357	254.54	2909	215.43	2462
66 - 70	540.84	6181	486.76	5563	459.73	5254	405.65	4636	351.58	4018	297.50	3400
71 - 75	668.59	7641	601.74	6877	568.31	6495	501.46	5731	434.61	4967	367.76	4203
76 - 79	826.18	9442	743.58	8498	702.28	8026	619.68	7082	537.08	6138	454.48	5194
80+ (renewals only)	909.83	10398	818.91	9359	773.41	8839	682.41	7799	591.41	6759	500.41	5719

Area 16 - USD Advance

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess		500 Excess		1,000 Excess		2,500 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	120.40	1376	156.54	1789	132.48	1514	102.38	1170	96.34	1101	90.30	1032	78.31	895
18 - 25	147.09	1681	191.28	2186	161.88	1850	125.04	1429	117.69	1345	110.34	1261	95.64	1093
26 - 30	169.23	1934	220.06	2515	186.20	2128	143.85	1644	135.45	1548	126.96	1451	110.08	1258
31 - 35	186.11	2127	242.03	2766	204.75	2340	158.20	1808	148.93	1702	139.65	1596	121.01	1383
36 - 40	202.56	2315	263.38	3010	222.86	2547	172.20	1968	162.05	1852	151.99	1737	131.69	1505
41 - 45	238.26	2723	309.75	3540	262.15	2996	202.56	2315	190.66	2179	178.76	2043	154.88	1770
46 - 50	278.78	3186	362.43	4142	306.69	3505	237.04	2709	223.04	2549	209.13	2390	181.21	2071
51 - 55	373.71	4271	485.89	5553	411.16	4699	317.71	3631	298.99	3417	280.35	3204	242.99	2777
56 - 60	454.48	5194	590.89	6753	499.98	5714	386.31	4415	363.65	4156	340.90	3896	295.49	3377
61 - 65	618.54	7069	804.13	9190	680.40	7776	525.79	6009	494.90	5656	463.93	5302	402.06	4595
66 - 70	854.26	9763	1110.55	12692	939.75	10740	726.16	8299	683.46	7811	640.76	7323	555.28	6346
71 - 75	1056.30	12072	1373.23	15694	1162	13280	897.93	10262	845.08	9658	792.23	9054	686.61	7847
76 - 79	1305.15	14916	1696.71	19391	1435.70	16408	1109.41	12679	1044.14	11933	978.86	11187	848.40	9696
80+ (renewals only)	1437.28	16426	1868.48	21354	1581.04	18069	1221.76	13963	1149.84	13141	1078	12320	934.24	10677

Area 16 - USD Excel

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	140.35	1604	182.53	2086	154.44	1765	119.35	1364
18 - 25	171.59	1961	223.13	2550	188.83	2158	145.86	1667
26 - 30	197.14	2253	256.29	2929	216.91	2479	167.65	1916
31 - 35	216.91	2479	282.01	3223	238.61	2727	184.45	2108
36 - 40	236.08	2698	306.95	3508	259.70	2968	200.73	2294
41 - 45	277.64	3173	360.94	4125	305.46	3491	236.08	2698
46 - 50	324.89	3713	422.36	4827	357.44	4085	276.24	3157
51 - 55	435.58	4978	566.30	6472	479.15	5476	370.30	4232
56 - 60	529.64	6053	688.54	7869	582.66	6659	450.28	5146
61 - 65	720.91	8239	937.21	10711	793.01	9063	612.85	7004
66 - 70	995.66	11379	1294.39	14793	1095.24	12517	846.39	9673
71 - 75	1231.13	14070	1600.46	18291	1354.24	15477	1046.50	11960
76 - 79	1521.10	17384	1977.50	22600	1673.26	19123	1292.99	14777
80+ (renewals only)	1675.10	19144	2177.70	24888	1842.66	21059	1423.89	16273

Area 16 - USD Apex

	Standard 100 Excess		Nil Excess		50 Excess		250 Excess	
Age Band	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
0 - 17	165.20	1888	214.81	2455	181.74	2077	140.44	1605
18 - 25	256.11	2927	333.03	3806	281.75	3220	217.70	2488
26 - 30	305.73	3494	397.51	4543	336.35	3844	259.88	2970
31 - 35	322.09	3681	418.78	4786	354.38	4050	273.79	3129
36 - 40	346.94	3965	451.06	5155	381.68	4362	294.96	3371
41 - 45	371.70	4248	483.26	5523	408.89	4673	315.96	3611
46 - 50	382.73	4374	497.61	5687	421.05	4812	325.33	3718
51 - 55	513.01	5863	666.93	7622	564.38	6450	436.10	4984
56 - 60	623.88	7130	811.04	9269	686.26	7843	530.34	6061
61 - 65	849.10	9704	1103.90	12616	934.06	10675	721.79	8249
66 - 70	1172.85	13404	1524.78	17426	1290.19	14745	996.98	11394
71 - 75	1450.23	16574	1885.36	21547	1595.30	18232	1232.70	14088
76 - 79	1791.74	20477	2329.34	26621	1970.94	22525	1523.03	17406
80+ (renewals only)	1973.13	22550	2565.06	29315	2170.44	24805	1677.20	19168



ASIA INSURANCE
TECHNOLOGY AWARDS
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