

## Medical Practitioners Indemnity (MPI) Insurance Subscription Rates

Effective 1<sup>st</sup> January 2016 – 31<sup>st</sup> December 2016

All rates in Ringgit Malaysia (including 6% GST and RM10 stamp duty)

#	Category*	Sum Insured (RM)						
		250,000	1,000,000	1,500,000	2,000,000	3,000,000	5,000,000	10,000,000
1	Government Doctor	380	750					
2a	General Medical Practitioner		1,000	1,300	1,400	1,500	1,800	3,300
2b	General Medical Practitioner with Obstetrics		3,200	3,800	4,800	5,300	8,500	10,200
3	Specialist (Low Risk)		1,600	1,900	2,500	2,600	2,900	5,100
4	Specialist (Medium Risk)		3,200	3,800	4,800	5,300	8,500	10,200
5	Specialist (High Risk)							
A	Obstetrics & Gynaecology		15,900	19,000	20,700	25,500	37,100	42,500
B	Orthopaedic Surgery		8,500	10,700	11,700	15,900	18,000	20,600
C	Plastic & Reconstructive Surgery		8,500	10,700	11,700	15,900	18,000	20,600
D	Neurosurgery		10,600	12,700	13,800	16,900	21,200	24,300
E	Gynaecology		9,550	11,500	12,400	15,300	22,300	25,500
F	Bariatric Surgery		11,000	13,300	14,500	17,800	26,000	30,000
G	Spinal Surgery		18,000	21,500	23,400	28,800	42,000	48,000
H	Cosmetic/Aesthetic Surgery		19,900	23,700	25,900	31,800	46,400	53,000

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.

\*For Category Definitions please see overleaf.

### FOR FURTHER INFORMATION, PLEASE CONTACT

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### General Medical Practitioners with Obstetrics

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

### Specialty Low Risk

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|---|--|
| <ul style="list-style-type: none"> <li>• Audiological Medicine</li> <li>• Blood Transfusion</li> <li>• Clinical Cytogenetics</li> <li>• Clinical Genetics</li> <li>• Clinical Immunology and Allergy</li> <li>• Community Health</li> <li>• Cosmetic &amp; Aesthetic*</li> <li>• Endocrinology</li> <li>• General Medicine</li> <li>• Genito-urinary Medicine</li> <li>• Geriatric Medicine</li> <li>• Haematology</li> <li>• Immunology</li> <li>• Infectious Diseases</li> <li>• Nephrology</li> <li>• Nuclear Medicine</li> <li>• Occupational Health</li> </ul> | <ul style="list-style-type: none"> <li>• Oncology</li> <li>• Ophthalmology with No Laser Refractive Surgery<br/>– Except Cataracts</li> <li>• Paediatrics</li> <li>• Palliative Medicine</li> <li>• Pathology</li> <li>• Pharmaceutical Physician</li> <li>• Physiology</li> <li>• Preventative Medicine</li> <li>• Psychiatry</li> <li>• Rehabilitation Medicine</li> <li>• Renal Medicine</li> <li>• Respiratory Medicine</li> <li>• Rheumatology</li> <li>• Sports Medicine</li> <li>• Thoracic Medicine</li> </ul> |
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\* Non-invasive elective topical enhancement of patient's external appearance, including injections.

### Specialty Medium Risk

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| <ul style="list-style-type: none"> <li>• Accident and Emergency</li> <li>• Anaesthetics</li> <li>• Cardiology</li> <li>• Dermatology</li> <li>• Cardiothoracic Surgery</li> <li>• Colorectal Surgery</li> <li>• Cosmetic / Aesthetic</li> <li>• Endocrine Surgery</li> <li>• Gastroenterology</li> <li>• General Surgery - Excluding Bariatric Surgery</li> <li>• Intensive Care</li> </ul> | <ul style="list-style-type: none"> <li>• Neonatology</li> <li>• Neurology</li> <li>• Ophthalmic Surgery</li> <li>• Oral and Maxillo-Facial Surgery</li> <li>• Otorhinolaryngology (Ear, Nose, Throat)</li> <li>• Paediatric Surgery</li> <li>• Radiology</li> <li>• Radiotherapy</li> <li>• Thoracic Surgery</li> <li>• Urology</li> <li>• Vascular Surgery</li> </ul> |
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### Specialty High Risk

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| <ul style="list-style-type: none"> <li>• Bariatric Surgery</li> <li>• Cosmetic &amp; Aesthetic Surgery:<br/>Elective Alteration of Patient's External Appearance</li> <li>• Gynaecology</li> <li>• Neurosurgery</li> </ul> | <ul style="list-style-type: none"> <li>• Obstetrics &amp; Gynaecology: Care of Patient and Management of Pregnancy Beyond 24 Weeks Gestation</li> <li>• Orthopaedic / Trauma Surgery</li> <li>• Plastic &amp; Reconstructive Surgery</li> <li>• Spinal Surgery</li> </ul> |
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