

Date: <Insert date DD MMM YYYY>

Policy No. : <Policy No>
Life Assured : <Insured Name>
Policy Status : <Policy Status Description>
Next Policy Anniversary Date : <Next Policy Anniversary Date DD MMM YYYY>
Next Premium Due Date : <Next Premium Due Date DD MMM YYYY>

Revision of Insurance Charges for <Plan Description> (<Plan Code>)

Dear Valued Customer,

Thank you for your continued support to Zurich Life Insurance Malaysia Berhad (ZLIMB).

We are writing to inform you that we will be revising the insurance charges for your medical plan.

The medical and healthcare costs in Malaysia have been rising in recent years. Several noteworthy trends have significantly impacted the Medical and Health business. These include the surge in non-communicable disease, the expansion of private healthcare services, and the continuous rise in medical inflation. These have contributed towards an increase in the utilisation of medical services and magnitude of claims, where 89 claims paid out of 1000 insured lives compared to 42 claims paid out of 1000 insured lives 3 years ago. Each claim on average has increased from RM8,268 to RM9,092. This means the annual increase to ValueCare's claim from 01 Jan 2019 to 31 Dec 2022 have been rising at a rate of 3.2% on average, with different age band experiencing different increase.

Despite our persistent efforts and various initiatives aimed at cost containment, these expenses continue to escalate annually. Just to name a few among the many initiatives undertaken, we do review & compare the claims cost across diverse hospitals coupled with an in-depth analysis of medical bill to ensure charges are reasonable. It is important for us to ensure you have a long-term protection. At ZLIMB, we carefully and actively manage your insurance charges from time to time to make sure that you always have the medical coverage you need. To ensure affordability, we are splitting the revision into two phases.

With your current premium paid of RM <total premium amt>^ <payment mode description>, your policy is expected to sustain up to end of the contract term.

For further information, please refer to the appendix:

Appendix 1: Current and Revised Annual Insurance Charges for <current medical plan>

Appendix 2: Frequently Asked Questions (FAQ)

If you require further assistance, please contact our Customer Service Careline at 1-300-888-622, or email us at callcentre@zurich.com.my. Alternatively, you may also contact your Wealth Planner or visit the nearest Zurich Life Insurance Malaysia Berhad branch.

Thank you.

Yours sincerely,

ZURICH LIFE INSURANCE MALAYSIA BERHAD**Khoo Poh Beng**

Authorised Representative

Wealth Planner : <WP Code> <Wealth Planner Name>
Contact No. : <WP Contact No>
Chief Agency Manager : <CAM Code> <CAM Name>
Branch : <WP Branch Description>

Note:

1. The content of this notification letter does not take into account any alteration to this policy that is made since <notice print date DD MMM YYYY>.
2. To view the content of this letter and FAQs in Bahasa Malaysia, Chinese or Tamil, please visit www.zurich.com.my/ZVCARE. If there is any discrepancy between the English, Bahasa Malaysia, Chinese and Tamil versions, the English version shall prevail.
3. Please login to our customer portal <http://MyZurichLife.com.my> or scan the QR code below to view your policy information.



<http://MyZurichLife.com.my>

Customer Service Center

Ground Floor, Block B, Plaza Zurich, 12, Jalan Gelenggang, Bukit Damansara, 50490 Kuala Lumpur.
(for other branches, please refer to company website)

☎ 1300-888-622 ✉ callcentre@zurich.com.my 🌐 www.zurich.com.my Customer portal : www.myzurichlife.com.my

APPENDIX 1

Plan Code: <current plan code>

Gender: <insured gender>

Occupational Class: <1/2/3/4>

Existing Annual Insurance Charges for <current medical plan>

Age	Insurance Charge	Age	Insurance Charge	Age	Insurance Charge	Age	Insurance Charge	Age	Insurance Charge
0		20		40		60		80	
1		21		41		61		81	
2		22		42		62		82	
3		23		43		63		83	
4		24		44		64		84	
5		25		45		65		85	
6		26		46		66		86	
7		27		47		67		87	
8		28		48		68		88	
9		29		49		69		89	
10		30		50		70		90	
11		31		51		71		91	
12		32		52		72		92	
13		33		53		73		93	
14		34		54		74		94	
15		35		55		75		95	
16		36		56		76		96	
17		37		57		77		97	
18		38		58		78		98	
19		39		59		79		99	

Revised Annual Insurance Charges for <current medical plan> under Phase 1

Age	Insurance Charge	Age	Insurance Charge	Age	Insurance Charge	Age	Insurance Charge	Age	Insurance Charge
0		20		40		60		80	
1		21		41		61		81	
2		22		42		62		82	
3		23		43		63		83	
4		24		44		64		84	
5		25		45		65		85	
6		26		46		66		86	
7		27		47		67		87	
8		28		48		68		88	
9		29		49		69		89	
10		30		50		70		90	
11		31		51		71		91	
12		32		52		72		92	
13		33		53		73		93	
14		34		54		74		94	
15		35		55		75		95	
16		36		56		76		96	
17		37		57		77		97	
18		38		58		78		98	
19		39		59		79		99	

Note:

- The revised insurance charge shown in the table above will be effective from the next policy anniversary date on or after <repricing date DD MMM YYYY>.
- The insurance charge applicable vary according to gender, age, occupation, and the plan level. As an example, for a <insured gender> life assured reaching age 40 at the next policy anniversary, the applicable annual insurance charge is RM <COI at age 40> for that year.
- The insurance charges shown in the table above is applicable to standard risk and are annual rates. If your current medical plan has any loadings, the rates applicable to you will be calculated accordingly.
- The insurance charges shown in the table may be subject to tax or other government levies.
- The actual insurance charges may be different compared to the table above due to the rounding of decimal places.