

Integrated Shield's cost challenge

IP annual premiums for select age groups
(private hospital) \$

| Insurer plan | 46-50 | 51-55 | 56-60 |
|--|---------|-----------|-------------|
| AIA HealthShield Gold Max A | 775 | 1,061 | 1,355 |
| Aviva MyShield Plan 1 | 924 | 1,166 | 1,483 |
| AXA Shield Plan A | 600 | 818 | 998 |
| GE Supreme Health P Plus | 459 | 752 | 878 |
| Enhanced IncomeShield (Preferred) | 766 | 888 | 1,162 |
| PruShield Premier | 581-600 | 870-1,002 | 1,041-1,159 |
| Raffles Shield | 632 | 948 | 1,057 |
| *MediShield Life (basic required policy) | 435 | 630 | 630 |

RIDER PREMIUMS (DEDUCTIBLE + CO-INSURANCE)

| Insurer plan | 46-50 | 51-55 | 56-60 |
|--|-------|-------------|-------------|
| AIA Max Essential A | 1,413 | 1,741 | 2,398 |
| Aviva MyHealthPlus C (Plan 1) | 1,422 | 1,645 | 2,241 |
| AXA Basic Care + General Care Plan A | 821 | 1,017 | 1,352 |
| GE Private Plan (Platinum) | 726 | 1,088 | 1,482 |
| Enhanced IncomeShield (Preferred) Plus | 980 | 1,587 | 2,186 |
| PruExtra Premier | 842 | 1,070-1,213 | 1,500-1,734 |

INSURER IP UNDERWRITING LOSSES (\$ MILLION)

| | 2017 | 2016 |
|---------------|------|------|
| AIA | 40 | 29 |
| Aviva | 25 | 7 |
| AXA | 7 | 5 |
| Great Eastern | 39 | 12 |
| NTUC Income | 20 | 27 |
| Prudential | 15 | 19 |
| Total loss | 146 | 99 |

Source: THE BUSINESS TIMES, WEN RESEARCH SUNDAY TIMES GRAPHICS