

# Integrated Shield's cost challenge

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

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

Compiled by BT

Insurer IP underwriting losses (S\$ million)

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

Source: Wen Research