

ZURICH INFINITECARE SHIELD

Annual Cost of Insurance Charges (by Attained Age)

Zurich InfiniteCare Shield	Male					
	0	250	250	5,000	5,000	10,000
Deductible	300	300	500	300	500	500
R&B	300	300	500	300	500	500
AL	1,800,000	1,800,000	3,000,000	1,800,000	3,000,000	3,000,000
0	2,443	2,039	2,957	1,571	2,278	1,729
1	2,111	1,762	2,556	1,357	1,968	1,494
2	1,950	1,628	2,360	1,254	1,818	1,379
3	1,786	1,490	2,162	1,148	1,666	1,263
4	1,622	1,353	1,963	1,043	1,511	1,147
5	1,567	1,308	1,897	1,007	1,461	1,109
6	1,457	1,217	1,764	937	1,358	1,031
7	1,407	1,175	1,704	904	1,312	995
8	1,383	1,155	1,674	890	1,290	979
9	1,381	1,152	1,670	888	1,287	977
10	1,381	1,152	1,670	888	1,287	977
11	1,390	1,160	1,682	894	1,296	983
12	1,426	1,189	1,725	916	1,329	1,008
13	1,457	1,217	1,764	937	1,358	1,031
14	1,510	1,261	1,828	972	1,408	1,069
15	1,601	1,336	1,938	1,030	1,492	1,133
16	1,676	1,399	2,029	1,078	1,563	1,187
17	1,692	1,412	2,049	1,088	1,577	1,197
18	1,705	1,423	2,064	1,097	1,589	1,206
19	1,705	1,423	2,064	1,097	1,589	1,206
20	1,705	1,423	2,064	1,097	1,589	1,206
21	1,705	1,423	2,064	1,097	1,589	1,206
22	1,705	1,423	2,064	1,097	1,589	1,206
23	1,705	1,423	2,064	1,097	1,589	1,206
24	1,705	1,423	2,064	1,097	1,589	1,206
25	1,705	1,423	2,064	1,097	1,589	1,206
26	1,705	1,423	2,064	1,097	1,589	1,206
27	1,705	1,423	2,064	1,097	1,589	1,206
28	1,705	1,423	2,064	1,097	1,589	1,206
29	1,705	1,423	2,064	1,097	1,589	1,206
30	1,705	1,423	2,064	1,097	1,589	1,206
31	1,705	1,423	2,064	1,097	1,589	1,206
32	1,705	1,423	2,064	1,097	1,589	1,206
33	1,705	1,423	2,064	1,097	1,589	1,206
34	1,708	1,426	2,068	1,098	1,593	1,209
35	1,721	1,437	2,083	1,106	1,605	1,218
36	1,740	1,452	2,105	1,118	1,622	1,232
37	1,752	1,463	2,121	1,126	1,634	1,239
38	1,765	1,473	2,136	1,135	1,646	1,249
39	1,779	1,485	2,154	1,144	1,659	1,259
40	1,794	1,497	2,171	1,154	1,672	1,270
41	1,808	1,510	2,189	1,163	1,687	1,280
42	1,824	1,523	2,208	1,173	1,701	1,291
43	1,902	1,588	2,302	1,224	1,773	1,345
44	1,979	1,653	2,396	1,272	1,845	1,401
45	2,057	1,716	2,490	1,323	1,918	1,455
46	2,137	1,783	2,586	1,374	1,992	1,511

47	2,215	1,848	2,680	1,424	2,064	1,567
48	2,410	2,012	2,917	1,550	2,248	1,705
49	2,606	2,175	3,153	1,675	2,429	1,844
50	2,804	2,340	3,394	1,803	2,614	1,984
51	3,002	2,505	3,633	1,930	2,798	2,124
52	3,197	2,668	3,869	2,055	2,981	2,261
53	3,353	2,798	4,058	2,156	3,126	2,372
54	3,480	2,905	4,212	2,237	3,245	2,463
55	3,584	2,991	4,336	2,305	3,341	2,536
56	3,858	3,221	4,670	2,480	3,598	2,731
57	4,124	3,443	4,992	2,652	3,845	2,919
58	4,538	3,788	5,493	2,919	4,231	3,212
59	4,954	4,134	5,995	3,185	4,619	3,505
60	5,367	4,480	6,496	3,450	5,004	3,798
61	6,654	5,555	8,053	4,278	6,204	4,708
62	7,132	5,953	8,633	4,586	6,650	5,046
63	7,354	6,138	8,899	4,728	6,856	5,203
64	7,574	6,321	9,166	4,871	7,062	5,359
65	7,797	6,509	9,438	5,013	7,269	5,518
66	12,364	10,321	14,965	7,950	11,528	8,749
67	12,702	10,604	15,374	8,168	11,843	8,989
68	13,365	11,155	16,175	8,593	12,461	9,456
69	14,026	11,708	16,977	9,020	13,077	9,925
70	14,689	12,260	17,778	9,445	13,695	10,394
71	15,365	12,825	18,596	9,880	14,326	10,872
72	16,026	13,377	19,397	10,305	14,942	11,340
73	16,864	14,076	20,411	10,844	15,724	11,933
74	17,701	14,775	21,425	11,382	16,504	12,525
75	18,535	15,472	22,433	11,918	17,281	13,116
76	19,518	16,291	23,623	12,549	18,198	13,811
77	20,354	16,990	24,634	13,088	18,976	14,403
78	21,413	17,874	25,917	13,769	19,965	15,152
79	22,472	18,757	27,197	14,449	20,951	15,901
80	23,528	19,639	28,476	15,129	21,936	16,648
81	24,669	20,592	29,858	15,862	23,001	17,456
82	25,729	21,476	31,140	16,544	23,988	18,205
83	27,067	22,592	32,758	17,404	25,236	19,152
84	28,406	23,710	34,379	18,265	26,484	20,100
85	29,742	24,827	35,998	19,124	27,731	21,046
86	31,144	25,995	37,694	20,026	29,037	22,037
87	32,023	26,729	38,758	20,591	29,857	22,659
88	32,919	27,478	39,843	21,168	30,693	23,294
89	33,846	28,251	40,964	21,763	31,556	23,949
90	34,798	29,045	42,116	22,375	32,444	24,623
91	35,788	29,872	43,314	23,012	33,367	25,323
92	36,803	30,719	44,542	23,664	34,313	26,041
93	37,939	31,668	45,919	24,395	35,373	26,846
94	39,719	33,153	48,072	25,539	37,033	28,105
95	41,498	34,638	50,226	26,684	38,691	29,363
96	43,278	36,124	52,380	27,827	40,350	30,624
97	45,056	37,608	54,532	28,971	42,008	31,882
98	46,913	39,158	56,778	30,165	43,740	33,195
99	48,844	40,770	59,116	31,407	45,540	34,562

Zurich InfiniteCare Shield	Male			
	Deductible	50,000	50,000	100,000
R&B	300	500	300	500
AL	1,800,000	3,000,000	1,800,000	3,000,000
0	836	1,213	465	673
1	723	1,048	402	582
2	668	968	372	537
3	611	887	340	492
4	555	805	309	446
5	537	778	299	432
6	499	724	278	401
7	482	699	268	388
8	474	687	264	381
9	473	685	263	380
10	473	685	263	380
11	476	690	265	383
12	488	708	272	393
13	499	724	278	401
14	518	750	288	416
15	548	795	305	441
16	574	832	319	462
17	579	841	322	466
18	584	847	325	470
19	584	847	325	470
20	584	847	325	470
21	584	847	325	470
22	584	847	325	470
23	584	847	325	470
24	584	847	325	470
25	584	847	325	470
26	584	847	325	470
27	584	847	325	470
28	584	847	325	470
29	584	847	325	470
30	584	847	325	470
31	584	847	325	470
32	584	847	325	470
33	584	847	325	470
34	585	848	326	471
35	590	855	328	474
36	596	864	332	479
37	600	870	334	483
38	604	876	336	486
39	609	884	339	490
40	614	891	342	494
41	620	898	345	499
42	625	906	348	503
43	652	944	363	524
44	678	983	377	545
45	704	1,021	392	566
46	732	1,061	407	589
47	758	1,099	422	610
48	825	1,196	459	664
49	892	1,293	496	718
50	960	1,392	534	772

51	1,028	1,490	572	826
52	1,094	1,587	609	880
53	1,148	1,664	638	924
54	1,192	1,727	663	958
55	1,227	1,778	682	987
56	1,321	1,915	735	1,063
57	1,412	2,047	786	1,137
58	1,554	2,253	864	1,250
59	1,695	2,458	943	1,365
60	1,837	2,664	1,022	1,478
61	2,278	3,302	1,267	1,833
62	2,441	3,540	1,358	1,965
63	2,517	3,649	1,400	2,026
64	2,592	3,759	1,442	2,087
65	2,669	3,870	1,485	2,148
66	4,232	6,136	2,354	3,407
67	4,348	6,304	2,418	3,499
68	4,574	6,632	2,544	3,681
69	4,801	6,961	2,670	3,865
70	5,027	7,289	2,796	4,047
71	5,259	7,625	2,925	4,233
72	5,485	7,953	3,050	4,415
73	5,772	8,369	3,210	4,646
74	6,058	8,785	3,369	4,877
75	6,344	9,198	3,528	5,107
76	6,680	9,686	3,715	5,378
77	6,966	10,100	3,874	5,607
78	7,329	10,626	4,076	5,899
79	7,691	11,151	4,277	6,191
80	8,052	11,676	4,478	6,483
81	8,443	12,242	4,695	6,797
82	8,806	12,768	4,897	7,088
83	9,263	13,431	5,151	7,457
84	9,722	14,096	5,406	7,826
85	10,180	14,760	5,661	8,195
86	10,658	15,455	5,927	8,580
87	10,959	15,891	6,095	8,823
88	11,266	16,336	6,265	9,070
89	11,583	16,796	6,442	9,324
90	11,909	17,268	6,623	9,587
91	12,248	17,759	6,811	9,859
92	12,595	18,263	7,004	10,139
93	12,984	18,827	7,221	10,452
94	13,593	19,710	7,559	10,943
95	14,202	20,593	7,898	11,433
96	14,811	21,476	8,237	11,924
97	15,420	22,359	8,575	12,413
98	16,055	23,279	8,929	12,924
99	16,716	24,238	9,296	13,456

	Female					
Deductible	0	250	250	5,000	5,000	10,000
R&B	300	300	500	300	500	500
AL	1,800,000	1,800,000	3,000,000	1,800,000	3,000,000	3,000,000
0	2,033	1,696	2,459	1,307	1,894	1,437
1	1,884	1,572	2,281	1,212	1,757	1,333
2	1,734	1,448	2,099	1,115	1,617	1,228
3	1,591	1,328	1,926	1,023	1,484	1,126
4	1,488	1,242	1,800	957	1,387	1,053
5	1,381	1,152	1,670	888	1,287	977
6	1,341	1,119	1,624	862	1,251	949
7	1,316	1,098	1,592	846	1,226	931
8	1,283	1,072	1,554	825	1,197	908
9	1,266	1,056	1,533	814	1,180	895
10	1,253	1,045	1,517	805	1,168	886
11	1,238	1,034	1,498	796	1,154	876
12	1,225	1,023	1,484	788	1,142	867
13	1,229	1,026	1,488	791	1,146	870
14	1,230	1,027	1,489	791	1,147	871
15	1,253	1,045	1,517	805	1,168	886
16	1,276	1,067	1,546	821	1,191	904
17	1,302	1,086	1,575	837	1,213	920
18	1,316	1,098	1,592	846	1,226	931
19	1,331	1,110	1,610	855	1,239	941
20	1,345	1,122	1,628	865	1,254	952
21	1,353	1,129	1,637	870	1,261	957
22	1,360	1,134	1,645	874	1,267	962
23	1,366	1,140	1,653	879	1,274	966
24	1,370	1,144	1,659	880	1,278	969
25	1,377	1,150	1,666	886	1,283	974
26	1,382	1,154	1,672	888	1,288	978
27	1,390	1,160	1,682	894	1,296	983
28	1,397	1,166	1,690	898	1,302	989
29	1,406	1,173	1,701	904	1,311	994
30	1,414	1,180	1,711	909	1,319	1,001
31	1,437	1,200	1,741	924	1,341	1,018
32	1,476	1,232	1,786	949	1,375	1,044
33	1,522	1,270	1,841	978	1,419	1,077
34	1,566	1,307	1,894	1,007	1,459	1,107
35	1,613	1,346	1,954	1,038	1,505	1,142
36	1,661	1,386	2,009	1,068	1,548	1,175
37	1,708	1,426	2,068	1,098	1,593	1,209
38	1,757	1,467	2,127	1,130	1,638	1,243
39	1,803	1,506	2,183	1,159	1,682	1,276
40	1,868	1,559	2,261	1,201	1,741	1,321
41	1,984	1,657	2,401	1,275	1,849	1,403
42	2,124	1,773	2,571	1,366	1,980	1,503
43	2,284	1,906	2,764	1,468	2,129	1,616
44	2,450	2,045	2,965	1,575	2,284	1,733
45	2,622	2,189	3,173	1,686	2,445	1,855
46	2,775	2,317	3,358	1,785	2,587	1,963
47	2,928	2,443	3,543	1,882	2,730	2,071
48	3,065	2,558	3,709	1,971	2,856	2,169
49	3,206	2,676	3,881	2,062	2,990	2,269
50	3,292	2,747	3,984	2,117	3,069	2,330

51	3,408	2,845	4,124	2,191	3,177	2,412
52	3,491	2,915	4,225	2,245	3,255	2,470
53	3,604	3,008	4,363	2,317	3,361	2,550
54	3,684	3,076	4,459	2,369	3,435	2,607
55	3,799	3,171	4,598	2,443	3,542	2,688
56	4,063	3,391	4,917	2,612	3,788	2,875
57	4,182	3,491	5,062	2,689	3,899	2,959
58	4,551	3,799	5,508	2,926	4,242	3,221
59	4,924	4,109	5,958	3,165	4,590	3,483
60	5,067	4,231	6,134	3,258	4,726	3,586
61	6,110	5,100	7,395	3,928	5,697	4,323
62	6,508	5,432	7,876	4,184	6,068	4,605
63	7,049	5,883	8,531	4,533	6,572	4,988
64	7,589	6,333	9,185	4,880	7,075	5,370
65	7,817	6,525	9,460	5,027	7,288	5,531
66	11,838	9,882	14,327	7,611	11,038	8,377
67	12,576	10,497	15,221	8,086	11,724	8,898
68	13,228	11,042	16,010	8,506	12,333	9,360
69	13,884	11,588	16,804	8,927	12,944	9,823
70	14,537	12,133	17,594	9,347	13,554	10,287
71	15,210	12,696	18,409	9,780	14,181	10,763
72	15,864	13,242	19,201	10,201	14,791	11,225
73	16,691	13,933	20,203	10,733	15,563	11,811
74	17,522	14,624	21,206	11,266	16,336	12,399
75	18,347	15,315	22,206	11,797	17,106	12,982
76	19,322	16,128	23,385	12,424	18,014	13,671
77	20,147	16,817	24,384	12,954	18,785	14,256
78	21,194	17,691	25,652	13,628	19,760	14,998
79	22,241	18,564	26,919	14,301	20,737	15,738
80	23,287	19,438	28,186	14,974	21,713	16,479
81	24,419	20,382	29,553	15,701	22,766	17,279
82	25,467	21,257	30,823	16,375	23,744	18,021
83	26,792	22,363	32,427	17,227	24,980	18,958
84	28,115	23,467	34,027	18,077	26,213	19,894
85	29,440	24,573	35,631	18,930	27,448	20,831
86	30,413	25,385	36,808	19,556	28,355	21,520
87	31,266	26,098	37,842	20,104	29,151	22,123
88	32,143	26,830	38,904	20,669	29,969	22,745
89	33,049	27,585	39,999	21,251	30,813	23,385
90	33,979	28,363	41,126	21,849	31,681	24,044
91	34,944	29,168	42,293	22,469	32,580	24,726
92	35,936	29,996	43,494	23,107	33,504	25,428
93	36,961	30,852	44,735	23,767	34,461	26,154
94	38,012	31,729	46,006	24,441	35,439	26,896
95	39,098	32,636	47,322	25,141	36,454	27,667
96	40,216	33,569	48,675	25,859	37,496	28,457
97	41,367	34,530	50,068	26,599	38,569	29,272
98	42,553	35,519	51,502	27,361	39,674	30,111
99	43,771	36,535	52,976	28,145	40,809	30,972

	Female			
Deductible	50,000	50,000	100,000	100,000
R&B	300	500	300	500
AL	1,800,000	3,000,000	1,800,000	3,000,000
0	696	1,009	387	560
1	645	936	359	519
2	594	861	331	478
3	545	790	303	438
4	510	738	284	411
5	473	685	263	380
6	459	666	256	370
7	451	653	251	363
8	440	638	245	354
9	433	629	241	348
10	429	622	239	345
11	424	615	236	341
12	420	609	234	338
13	421	611	234	339
14	422	611	235	339
15	429	622	239	345
16	438	634	244	352
17	446	646	248	359
18	451	653	251	363
19	456	661	254	367
20	461	668	256	371
21	463	672	258	372
22	465	675	259	375
23	468	678	260	376
24	470	681	261	378
25	472	684	263	379
26	474	686	264	380
27	476	690	265	383
28	479	693	266	384
29	481	698	268	387
30	484	702	270	389
31	492	714	274	396
32	506	733	281	407
33	521	755	290	420
34	536	777	298	432
35	552	802	307	445
36	569	824	317	458
37	585	848	326	471
38	602	873	335	484
39	618	896	344	496
40	640	928	356	515
41	680	985	378	546
42	727	1,055	405	585
43	782	1,134	435	630
44	839	1,216	467	675
45	898	1,301	500	722
46	950	1,377	529	764
47	1,002	1,453	558	807
48	1,049	1,521	584	845
49	1,098	1,592	611	883
50	1,127	1,634	627	907

51	1,167	1,691	649	939
52	1,196	1,733	665	962
53	1,234	1,789	686	993
54	1,262	1,829	702	1,015
55	1,301	1,886	723	1,047
56	1,391	2,016	774	1,119
57	1,432	2,076	796	1,152
58	1,558	2,259	867	1,254
59	1,685	2,443	937	1,357
60	1,735	2,515	965	1,397
61	2,091	3,032	1,163	1,683
62	2,228	3,230	1,239	1,793
63	2,413	3,498	1,342	1,942
64	2,597	3,766	1,444	2,091
65	2,676	3,879	1,488	2,154
66	4,052	5,875	2,254	3,262
67	4,304	6,241	2,394	3,465
68	4,528	6,565	2,518	3,645
69	4,752	6,890	2,643	3,825
70	4,975	7,214	2,767	4,005
71	5,206	7,548	2,895	4,191
72	5,430	7,873	3,020	4,371
73	5,713	8,284	3,177	4,599
74	5,996	8,695	3,335	4,827
75	6,280	9,105	3,492	5,054
76	6,613	9,588	3,678	5,324
77	6,895	9,998	3,835	5,551
78	7,254	10,518	4,034	5,840
79	7,612	11,037	4,233	6,127
80	7,970	11,557	4,432	6,417
81	8,357	12,117	4,648	6,727
82	8,716	12,638	4,847	7,016
83	9,169	13,296	5,099	7,381
84	9,622	13,952	5,351	7,746
85	10,075	14,609	5,603	8,110
86	10,408	15,092	5,788	8,379
87	10,701	15,516	5,951	8,614
88	11,001	15,951	6,118	8,856
89	11,310	16,400	6,290	9,105
90	11,629	16,862	6,467	9,361
91	11,959	17,341	6,651	9,627
92	12,299	17,833	6,840	9,900
93	12,650	18,342	7,035	10,182
94	13,009	18,863	7,235	10,472
95	13,381	19,403	7,442	10,773
96	13,764	19,957	7,654	11,080
97	14,158	20,528	7,873	11,397
98	14,563	21,116	8,099	11,723
99	14,980	21,721	8,330	12,058

Glossary:

AL = Annual Limit

R&B = Room & Board

Note:

1. The COI above is for Occupational Class 1 & 2.
2. For Occupational Class 3, an additional loading of 30% of insurance charges is applicable.
3. For Occupational Class 4, an additional loading of 50% of insurance charges is applicable.
4. The COI above does not reflect early year discount and No Claim Discount.