

Medium questions: Calculating premium or cost to be borne

- Q6** The annual premium rate schedule per RM1 000 face value of a yearly renewable term insurance offered by Syarikat Insurans Jamin is as follows.
Jadual kadar premium tahunan bagi setiap RM1 000 nilai muka insurans sementara boleh baharu yang ditawarkan oleh Syarikat Insurans Jamin adalah seperti berikut.

Age Umur	Male/Lelaki (RM)		Female/Perempuan (RM)	
	Non-smoker Bukan perokok	Smoker Perokok	Non-smoker Bukan perokok	Smoker Perokok
35	2.12	2.72	1.45	1.78
36	2.18	2.80	1.50	1.84
37	2.26	2.91	1.56	1.93
38	2.36	3.05	1.63	2.03
39	2.49	3.23	1.71	2.14
40	2.66	3.47	1.80	2.26

Based on the table, calculate the annual premium for each of the following situations.
Berdasarkan jadual, hitung premium tahunan bagi setiap situasi berikut.

Example

- (a) Jayden wants to buy an insurance policy worth RM150 000. He is 39 years old, healthy and a non-smoker.
Jayden ingin membeli polisi insurans bernilai RM150 000. Dia berumur 39 tahun, sihat dan bukan seorang perokok.

[2 m]

Answer:

$$\text{Premium} = \frac{\text{RM150 000}}{\text{RM1 000}} \times \text{RM2.49} = \text{RM373.50}$$

Try it yourself

- (b) Merida is 35 years old, healthy and does not smoke. She wants to buy an insurance policy worth RM200 000.
Merida berumur 35 tahun, sihat dan tidak merokok. Dia ingin membeli polisi insurans yang bernilai RM200 000.

[2 m]

- (c) Mrs. Wang is a smoker whose age is 38 years old. She wants to buy an insurance policy worth RM100 000.
Pn. Wang ialah seorang perokok yang berumur 38 tahun. Dia ingin membeli polisi insurans yang bernilai RM100 000.

[2 m]

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