

Premium Rates

MEDICAL INDEMNITY INSURANCE

Risk Category	Annual Premium (S\$) inclusive of 9% GST
Obstetric Risk (includes gynaecology)	31,937.00
Gynaecology	21,582.00
Office Gynaecology	10,791.00
High Risk (see definition)	8,175.00
Medium Risk (see definition)	3,466.20
Low Risk (see definition)	1,689.50
Family Medicine - Procedural (see definition)	2,158.20
Family Medicine - Non-Procedural (see definition)	1,417.00

Note: Premiums are subject to no known claims made in the past three years and no on-going unresolved cases.

Risk Category

Low Risk

- Community Medicine
- Dermatology
- Endocrinology
- Geriatric Medicine
- Haematology
- Immunology
- Infectious Diseases
- Medical Officer
- Nephrology
- Nuclear Medicine
- Occupational Health
- Oncology
- Ophthalmology with no laser refractive surgery
- Paediatrics
- Palliative Medicine
- Pathology
- Pharmaceutical Physician
- Psychiatry
- Rehabilitation Medicine
- Renal Medicine
- Respiratory Medicine
- Rheumatology
- Sports Medicine

High Risk

- Cardiothoracic Surgery
- Colorectal Surgery
- Endocrine Surgery
- General Surgery
- Vascular Surgery
- Ophthalmology with all types of laser refractive surgery
- Otorhinolaryngology
- Urological Surgery
- Orthopaedic Surgery (excluding spinal surgery)

Medium Risk

- Accident & Emergency
- Anaesthetics
- Cardiology
- Gastroenterology
- Intensive Care
- Neonatology
- Neurology
- Paediatric Surgery
- Radiology
- Radiotherapy

Family Medicine - Procedural

50% or more of Family Practitioner's annual turnover is derived from procedural work.

Note: Excludes cosmetic & aesthetic procedures &/or consultation

Family Medicine – Non-Procedural

Less than 50% of Family Practitioner's annual turnover is derived from procedural work.

Note: Excludes cosmetic & aesthetic procedures &/or consultation